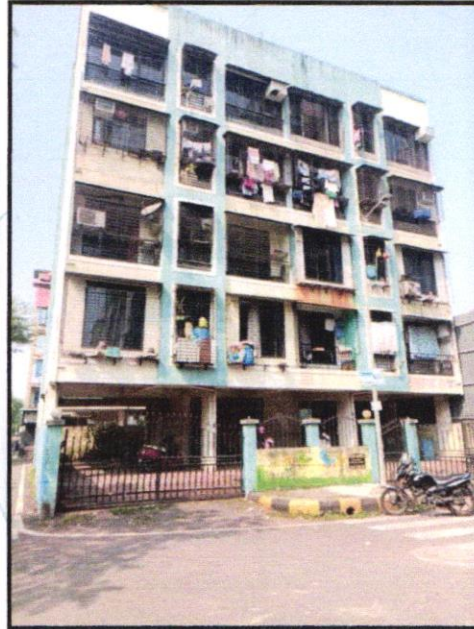


Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. Ibrahim Khan & Mrs. Gulistan Ibrahim Khan**

Residential Flat No. 203, 2nd Floor, "**Premier Apartment**", Plot No. 97, Sector 11, Bonkode Village Road, Village - Koparkhairane, Taluka - Thane, District - Thane, Navi Mumbai, PIN Code - 400 709, State - Maharashtra, India.

Latitude Longitude : 19°5'34.0"N 73°0'50.9"E

Valuation Prepared for:

SVC CO-OPERATIVE BANK LTD

Koperkhairane Branch

FAM CHSL Shop no 5A to 9A Ground Floor , Plot no 19 & 19 A Sector
kperkhairane Navi Mumbai



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

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- | | | | |
|-------------|--------------|-------------|----------|
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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 OPINION REPORT

This is to certify that the property bearing Residential Flat No. 203, 2nd Floor, "Premier Apartment", Plot No. 97, Sector 11, Bonkode Village Road, Village - Koperkhairane, Taluka - Thane, District - Thane, Navi Mumbai, PIN Code - 400 709, State - Maharashtra, India belongs to **Mr. Ibrahim Khan & Mrs. Gulistan Ibrahim Khan**.

Boundaries	:	Building	Flat
North	:	Open Plot	Flat No. 202
South	:	Bonkode Village Road	Flat No. 204
East	:	Internal Road	Road
West	:	Esha Apartment	Staircase

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 62,37,120.00 (Rupees Sixty Two Lakh Thirty Seven Thousand One Hundred Twenty Only)**.

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

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**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: 2023.11.18 12:29:21 +05'30'

Auth. Sign.



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Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

SVC CO-OPERATIVE BANK LTD Empanelment No.: CO/Tec/BUS/526/ 20-21(L&B)

Encl.: Valuation report



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

Vastukala Consultants India Pvt. Ltd.

101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601

To,

The Branch Manager,**SVC CO-OPERATIVE BANK LTD****Koperkhairane Branch**

FAM CHSL Shop no 5A to 9A Ground Floor , Plot no 19 & 19

A Sector kperkhairane Navi Mumbai

VALUATION REPORT (IN RESPECT OF FLAT)

General	
1	Purpose for which the valuation is made : To assess Fair Market Value of the property for Housing Loan Purpose.
2	a) Date of inspection : 16.11.2023
	b) Date of which the valuation is made : 18.11.2023
3	List of documents produced for perusal: I) Copy of Agreement for sale No.3046/2012 Dated 27.04.2012 between M/s. Premier Group(The Developers) And Mr. Ibrahim Khan & Mrs. Gulistan Ibrahim Khan(The purchaser). II) Copy of Commencement Certificate No.NMMC / TPD / BP / Case No. A - 11482 / 1956 / 2010 Dated 25.05.2010 issued by Navi Mumbai Municipal Corporation.. III) Copy of Occupancy Certificate No.NRV / BP/ Case No. 7058 / 4246 / 2012 Dated 07.08.2012 issued by Navi Mumbai Municipal Corporation..
4	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) : Mr. Ibrahim Khan & Mrs. Gulistan Ibrahim Khan Residential Flat No. 203, 2 nd Floor, "Premier Apartment", Plot No. 97, Sector 11, Bonkode Village Road, Village - Koperkhairane, Taluka - Thane, District - Thane, Navi Mumbai, PIN Code - 400 709, State - Maharashtra, India. Contact Person : Ibrahim Khan (Owner) Mobile No. 9892363611 Joint Ownership Details of ownership share is not available
5	Brief description of the property (Including Leasehold / freehold etc.) : The property is a Residential Flat located on 2 nd Floor. The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Passage + Toilet + Bathroom + Balcony. (1 BHK) The property is at 4.3 Km distance from Railway Station Vashi.
6	Location of property
a)	Plot No. / Survey No. : Plot No - 97
b)	Door No. : Residential Flat No. 203

	West	:	Staircase	Details not available
13	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.	
		:	As per the Deed	As per Actuals
	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
14	Extent of the site	:	<p>Carpet Area in Sq. Ft. = 337.00 (Area as per Site measurement)</p> <p>Carpet Area in Sq. Ft. = 365.00 (Area As Per Agreement for sale)</p> <p>Built Up Area in Sq. Ft. = 438.00 (Carpet Area + 20%)</p>	
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°5'34.0"N 73°0'50.9"E	
15	Extent of the site considered for Valuation (least of 13A & 13B)	:	Carpet Area in Sq. Ft. = 365.00 (Area As Per Agreement for sale)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	<p>Tenant Occupied</p> <p>Tenant Name : Mr. Mulani</p>	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location			
	C.T.S. No.	:		
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation		Village - Koperkhairane, Navi Mumbai Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 203, 2 nd Floor, " Premier Apartment ", Plot No. 97, Sector 11, Bonkode Village Road, Village - Koperkhairane, Taluka - Thane, District - Thane, Navi Mumbai, PIN Code - 400 709, State - Maharashtra, India	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2012 (As per occupancy certificate)	
5.	Number of Floors	:	Stilt + 4 Upper Floors	
6.	Type of Structure	:	R.C.C. Framed Structure	

7.	Number of Dwelling units in the building	:	2 nd Floor is having 4 Flats
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available		
	Lift	:	1Lift
	Protected Water Supply	:	Municipal Water Supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Stilt Parking
	Is Compound wall existing?	:	Yes
	Is pavement laid around the Building	:	Yes
III	Residential Flat		
1.	The floor in which the Flat is situated	:	2 nd Floor
2.	Door No. of the Flat	:	Residential Flat No. 203
3.	Specifications of the Flat		
	Roof	:	R. C. C. Slab
	Flooring	:	Vitrified Tile Flooring
	Doors	:	Teak Wood Door frame with Solid door with safety door
	Windows	:	Powder coated Aluminum sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	Finishing	:	Cement Plastering + POP Finish
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	:	Mr. Ibrahim Khan & Mrs. Gulistan Ibrahim Khan
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. = 438.00 (Carpet Area + 20%)

10.	What is the floor space index (app.)	:	As per NMMC norms
11.	What is the Carpet area of the Flat?	:	<p>Carpet Area in Sq. Ft. = 337.00 (As per Area actual site measurement) All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area. Carpet Area in Sq. Ft. = 365.00 (As Per Area Agreement for sale)</p>
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13.	Is it being used for Residential or Commercial purpose?	:	Residential Purpose
14.	Is it Owner-occupied or let out?	:	Tenant Occupied
15.	If rented, what is the monthly rent?	:	₹ 17100/- (Present rented income per month)
IV MARKETABILITY			
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	Located in developed area
3.	Any negative factors are observed which affect the market value in general?	:	No
V Rate			
1.	After analyzing the comparable sale instances, what is the composite rate for a similar 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)	:	₹ 16,000/- to ₹ 18,800/- per Sq. Ft. on Carpet Area ₹ 13,300/- to ₹ 15,600/- per Sq. Ft. on Built Up Area
2.	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 17,500/- per Sq. Ft.
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500/- per Sq. Ft.
	II. Land + others	:	₹ 15,000/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 1,32,000/- per Sq. M. i.e. ₹ 12,263/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	:	₹ 1,22,738/- per Sq. M. i.e. ₹ 11,403/- per Sq. Ft.

VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	Depreciated building rate	
	Replacement cost of Flat with Services (v(3)i)	: ₹ 2,500/- per Sq. Ft.
	Age of the building	: 11 years
	Life of the building estimated	: 49 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	: 16.50%
	Depreciation Ratio of the building	-
b	Total composite rate arrived for Valuation	
	Depreciated building rate VI (a)	: ₹ 2,088/- per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 15,000/- per Sq. Ft.
	Total Composite Rate	: ₹ 17,088/- per Sq. Ft.
	Remarks	:

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	365.00 Sq. Ft.	17,088.00	62,37,120.00
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 / Car Parking			
Total value of the property				62,37,120.00
Insurable value of the property (438.00 X 2,500.00)				10,95,000.00
Guideline value of the property (438.00 X 11,403.00)				49,94,514.00

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



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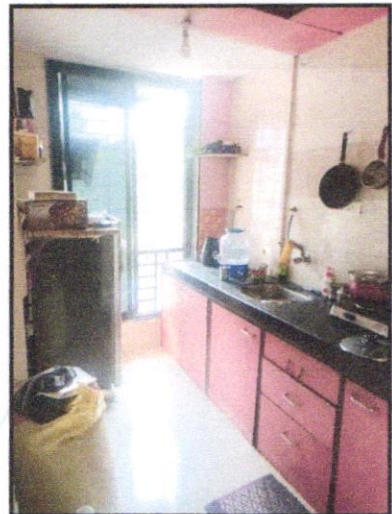
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Actual Site Photographs



Actual Site Photographs



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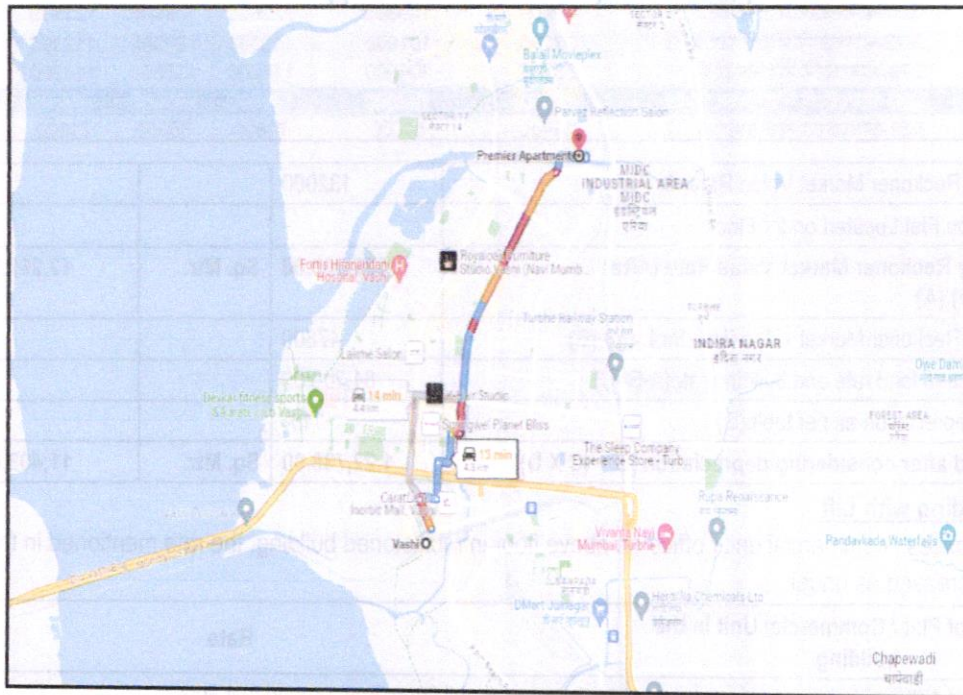
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Route Map of the property




Note: Red marks shows the exact location of the property



Longitude Latitude: 19°5'34.0"N 73°0'50.9"E


Note: The Blue line shows the route to site distance from nearest Railway Station (Vashi - 4.3 Km).

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



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

Home
Valuation Guidelines | User Manual

Year: 2023-2024 Language: English

Selected District: Thane

Select Taluka: Thane

Select Village: Gavache Nav : Koperkhairane (Navi M

Search By: Survey No. Location

Select	उपविभाग	खुली जमीन	निवासी सदनिका	जॉफीस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	3/77-कोपरखैरणे नोड सेक्टर क्रं. 8	49900	109300	123500	136600	123500	चौ मीटर
SurveyNo	3/78-कोपरखैरणे नोड सेक्टर क्रं. 9	33200	101900	112300	127300	112300	चौ मीटर
SurveyNo	3/79-कोपरखैरणे नोड सेक्टर क्रं. 10	38700	106900	118200	133600	118200	चौ मीटर
SurveyNo	3/80-कोपरखैरणे नोड सेक्टर क्रं. 11	47800	132000	139600	185000	139600	चौ मीटर
SurveyNo	3/81-कोपरखैरणे नोड सेक्टर क्रं. 12	24400	60000	71600	85000	71600	चौ मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	132000			
Increase by 100% on Flat Located on 2 nd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	132,000.00	Sq. Mtr.	12,263.21	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	47800			
The difference between land rate and building rate(A-B=C)	84,200.00			
Percentage after Depreciation as per table(D)	11%			
Rate to be adopted after considering depreciation [B + (C X D)]	1,22,738.00	Sq. Mtr.	11,403.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Depreciation Percentage Table

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



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Price Indicator

Property	Sector 11, Koparkhairane
Source	magic bricks
Area Type	Carpet
Area	368 Sq. Ft.
Percentage	20%
Rate / Sq. feet on BuiltUp area	₹ 14,312/-
Floor	-

magicbricks
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Home ▾ Property for Sale in Navi Mumbai ▾ Flats for Sale in Navi Mumbai ▾ Flats for Sale in Sector 11 Koparkhairane ▾ 1 BHK Flats for Sale in Sector 11 Koparkhairane ▾ 600 Sq-Ft
Posted on: Aug 05, 23 Property ID: 66478437

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₹66.0 Lac

₹63.2 Lac

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600 Sq-Ft 1 BHK Flat For Sale in [Sector 11 Koparkhairane, Navi Mumbai](#)

1 Bed 2 Baths 3 Balconies Unfurnished

Carpet Area	Floor	Transaction Type
368 sqft - ₹18,478/sqft	2 (Out of 4 Floors)	Resale
Status	Facing	Lift
Ready to Move	West	1
Furnished Status	Type Of Ownership	Age Of Construction
Unfurnished	Leasehold	5 to 10 years

Contact Owner
Get Phone No.

🕒 Last contact made 19 days ago

Contact Owner

Mahesh

-91-9600000000

Get Phone No.

More Details

Price Breakup ₹66.0 Lac ₹63.2 Lac | ₹3,40,000 Approx. Registration Charges | ₹2,500 Monthly

Booking Amount ₹1.0 Lac

Address Shiv-Tej Darshan, Plot-85, Sector-11, Koparkhairane, Sector 11 Koparkhairane, Navi Mumbai - Central Navi Mumbai, Maharashtra



Property	Sector 11, Kopar Khairane
Source	magic bricks
Area Type	Carpet
Area	450 Sq. Ft.
Percentage	20%
Rate / Sq. feet on BuiltUp area	₹ 13,333/-
Floor	-


magicbricks

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Home > Property for Sale in Navi Mumbai > Flats for Sale in Navi Mumbai > Flats for Sale in Sector 11 Kopar Khairane > 1BHK Flats for Sale in Sector 11 Kopar Khairane > 890 Sq-Ft
Posted on: Nov 05, 23 Property ID: 65038607

₹ 72.0 Lac EMI - ₹ 32k [Get Loan offers from 30+ banks](#)

1 BHK, 650 Sq-Ft Flat For Sale [Sector 11 Kopar Khairane, Navi Mumbai](#)



1 Bed **2 Baths** **1 Balcony** **Unfurnished**

Carpet Area: **450 sqft** ~ ₹16,000/sqft

Floor: **3 (Out of 4 Floors)**

Facing: **East**

Developer: **Mavjat Developer**

Project: **Arnut Yeg**

Transaction Type: **Resale**

Lift: **1**

Status: **Ready to Move**

Furnished Status: **Unfurnished**

Contact Agent

Ashok Dubey - 9129XXXXXXX

Get Phone No.

[Contact Agent](#) [Get Phone No.](#)

[Last contact made 4 days ago](#)

More Details


Price Breakup: **₹ 72 Lac** | ₹ 3,60,000 Approx. Registration Charges | ₹ 1,500 Monthly

Booking Amount: **₹ 10 Lac**

Address: Plot No. - 103, Sector - 11 Koperkhairane Navi Mumbai, Sector 11 Kopar Khairane, Navi Mumbai - Central Navi Mumbai, Maharashtra

Landmarks: this property is close to School Hospital AND bus stand


Furnishing: **Unfurnished**



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Property	Sector 11, Kopar Khairane
Source	https://www.99acres.com/
Area Type	Carpet
Area	400 Sq. Ft.
Percentage	20%
Rate / Sq. feet on BuiltUp area	₹ 15,625/-
Floor	-

The screenshot displays a property listing on the 99acres website. The main heading is "₹75 Lac" with a sub-price of "₹18,750 per sq. ft." and "1BHK 1Bath". Below this, it states "Estimated EMI ₹59,903" and "Flat Apartment for Sale". The location is "Sector 11, Koparkhairane, Navi Mumbai, Mumbai". The listing includes a "REERA STATUS" of "NOT AVAILABLE" and a "WebSite" link. Navigation tabs include "Overview", "Dealer Details", "Price Trends", "Registry Record", "Explore Locality", and "Recomm". A "Property (6)" section shows an interior view of the flat. To the right of the image, key details are listed: "Area: Carpet area: 400 sq. ft.", "Configuration: 1 Bedroom, 1 Bathroom, No Balcony", "Price: ₹75 Lac+ Govt Charges & Tax @ 18,750 per sq. ft.", "Address: on request, Sector 11 Koparkhairane, Navi Mumbai", "Floor Number: 3rd of 7 Floors", "Facing: North", "Overlooking: Main Road", and "Property Age: 5 to 10 Year Old". A "Places nearby" section lists "Sector 11, Koparkhairane, Navi Mumbai, Mumbai".

Property	Sector 11, Kopar Khairane
Source	https://www.99acres.com/
Area Type	Carpet
Area	700 Sq. Ft.
Percentage	20%
Rate / Sq. feet on BuiltUp area	₹ 14,286/-
Floor	-

The screenshot displays a real estate listing on the 99acres website. The main heading is "₹ 1.2 Cr" with a sub-price of "₹ 17,142 per sq.ft." and "2BHK 2Baths". Below this, it states "Estimated EMI ₹ 95,844" and "Flat/Apartment for Sale". The location is "Sector 11, Kopar Khairane, Navi Mumbai, Mumbai". The listing includes a "REMA STATUS" of "NOT AVAILABLE" and a website link "https://maharashtra.mahaonline.gov.in/". Navigation tabs include "Overview", "Dealer Details", "Price Trends", "Registry Record", "Explore Locality", and "Recomm". A "Property (0)" section shows a "Request Photos" button. A "Places nearby" section lists "Sector 11, Kopar Khairane, Navi Mumbai, Mumbai".

Property	Sector 11, Kopar Khairane
Source	https://www.99acres.com/
Area Type	Carpet
Area	650 Sq. Ft.
Percentage	20%
Rate / Sq. feet on BuiltUp area	₹ 14,744/-
Floor	-

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

Home / Flats in Navi Mumbai / Flats in Sector 11, Koperkhairane / 2BHK Flats in Sector 11, Koperkhairane

Posted on Oct 29, 2023 | Ready to move

₹ 1.15 Cr @ 17,692 per sq.ft. **2BHK 2Baths**
 Estimated EMI ₹ 91,851 | Flat/Apartment for Sale
 On Request, Sector 11, Koperkhairane, Navi Mumbai, Mumbai

REPA STATUS: NOT AVAILABLE Website: https://maharera.maharera.gov.in/

Overview Dealer Details Price Trends Registry Record Explore Locality Recomm. >

Property (16)

- Area:** Carpet area: 650 sq.ft. (60.21 sq.m.)
- Configuration:** 2 Bedrooms, 2 Bathrooms, 2 Balconies with Others
- Price:** ₹ 1.15 Crore+ Govt Charges & Tax @ 17,692 per sq.ft. [View Price Details](#)
- Address:** On Request Sector 11 Koperkhairane, Navi Mumbai
- Floor Number:** 2nd of 7 Floors
- Facing:** West
- Property Age:** 10+ Year Old

Transaction Type: Resale | Property Ownership: Co-operative S... | Flooding: Vitrified | Furnishing: Semifurnished
 Gated Community: Yes | Parking: 1 Covered, Open | Water Source: Municipal corporati... | Power Backup: Partial
 Property Code: J71117682
[View 99acres.com/2117682](#)

As a result of my appraisal and analysis, it is my considered opinion that the value of the above property in the prevailing condition with aforesaid specifications is **₹62,37,120.00 (Rupees Sixty Two Lakh Thirty Seven Thousand One Hundred Twenty Only).**

Place : Thane

Date : 18.11.2023

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: 2023.11.18 12:29:55 +05'30'

Ainak
Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

SVC CO-OPERATIVE BANK LTD Empanelment No.: CO/Tec/BUS/526/ 20-21(L&B)

The undersigned has inspected the property detailed in the Valuation Report dated _____
on _____ . We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____
_____ only).

Date _____

Signature

(Name & Designation of the Inspecting Official/s)

Countersigned

(BRANCH MANAGER)

Enclosures	
Declaration-cum-undertaking from the valuer (Annexure-IV)	Attached
Model code of conduct for valuer - (Annexure V)	Attached

(Annexure-IV)**DECLARATION-CUM-UNDERTAKING**

I, Manoj 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 18.11.2023 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. My engineer Rajesh Ghadi has personally inspected the property on 16.11.2023. 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 a Valuer, 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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Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **18th November 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. Thane (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. Vastukala Consultants India Pvt. Ltd. adopts assumptions for the purpose of providing valuation advice because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

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

Future Matters

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

Map and Plans

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

Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **365.00 Sq. Ft. Carpet Area** in the name of **Mr. Ibrahim Khan & Mrs. Gulistan Ibrahim Khan**. 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

valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey.

Other

All measurements, areas and ages quoted in our report are approximate.

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise.

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is **Residential Flat**, admeasuring **365.00 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.

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

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

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.

14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in 'mandate snatching' or offering 'convenience valuations' in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer. *Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).*
26. valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.

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: 2023.11.18 12:30:17 +05'30'

Avinav
Auth. Sign.

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Govt. Reg. Valuer

Chartered Engineer (India)

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