# Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: Mr. Niraj Kumar Pandit & Mrs. Jayashree Niraj Kumar Pandit

Residential Flat No. 1006, 10<sup>th</sup> Floor, Building No. 9, **"The Address Phase I",** Beverly Park, Kanakia, Mira Road (East), Taluka & District - Thane, PIN Code – 401 107 State - Maharashtra, Country – India

## Latitude Longitude: 19°17'28.2"N 72°52'20.8"E

# Valuation Done for:

Punjab National Bank PLP BKC Branch PNB Pragati Tower C-9 G Block 3rd floor Bandra Kurla Complex Bandra(E),Mumbai 400051

Vastukala Consultants (I) Pvt. Ltd. Mumbai • Delhi NCR • Aurangabad • Nanded

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Vastukala Consultants (I)

MSME Reg. No.: 27222201137 • CIN: U74120MH2010PTC207869

Valuation Report Prepared For PNB / PLP BKC Branch / Niraj Kumar Pandit (19464 / 34852)

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Vastu/Mumbai/03/2021/19464/34852 16/06-138-KPSH Date: 16.03.2021

vt. Ltd.

## VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1006, 10<sup>th</sup> Floor, Building No. 9, **"The Address Phase I"**, Beverly Park, Kanakia, Mira Road (East), Taluka & District - Thane, PIN Code – 401 107 State - Maharashtra, Country – India belongs to **Mr. Niraj Kumar Pandit & Mrs. Jayashree Niraj Kumar Pandit.** 

Boundaries of the property.

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North		Under Construction Building
South		Internal Road
East		N. G. Vedant Building
West	:	Under Construction Building

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 and this particular purpose at ₹ 59,25,000.00 (Rupees Fifty Nine Lakh Twenty Five Thousand Only). As per Site Inspection, 95% construction work completed.

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.

Sharadkumar B. Chalikwar

## C.M.D.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 Encl: Valuation report.







#### Mumbai -

121, 1" Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

> Tel. : +91 22 28371325 Fax : +91 22 28371324 mumbai@vastukala.org

## Delhi NCR —

Director

L-306, Sispal Vihar, AWHO Society, Sohna Road, Sector - 49, Gurgaon, Haryana - 122018, INDIA

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### - Nanded

28, S.G.G.S. -Stadium Complex, Gokul Nagar, Nanded - 431 602, (M.S.), INDIA

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#### - Aurangabad -

Plot No. 106, N-3, CIDCO, Aurangabad - 431 005, (M.S), INDIA

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1	General				
1.	Name and Address of the V	aluer	:	Vastukala Consultants (I) F 121, 1st Floor, Ackruti St Andheri (E), Mumbai - 400 09	ar, Central Road, MIDC,
2.	Purpose for which the valua	ation is made	:	To assess Fair Market value Loan Purpose.	
3.	a) Date of inspection		:	10.03.2021	
0.	b) Date of valuation			16.03.2021	
4.	List of documents produced	for perusal		<ul> <li>Copy of Agreement for sa</li> <li>Copy of RERA Registrati</li> <li>Copy of Commencement NR / 276 / 2016 – 17 d Mira Bhayander Municipa</li> <li>Copy of Approved Layou</li> </ul>	on Certificate Certificate No. MB / MNP / ated 20.04.2016 issued by al Corpration ut Plan No. MBMNP / NR / 21.04.2016 issued by Mira
5.	Name of the owner(s) and	his / their address	:	Mr. Niraj Kumar Pandit &	
6.	(es) with Phone no. (details owner in case of joint owner Brief description of the prop	s of share of each	a	Mrs. Jayashree Niraj Kuma <u>Address:</u> Residential Flat No No. 9, "The Address Phase Mira Road (East), Taluka & – 401 107, State - Maharash <u>Contact Person:</u> Niraj Kumar Pandit (Self) Con. No. 9819496689 Joint Ownership Details of the ownership sha The property is a Under Co No. 1006 is located on 10 <sup>th</sup> under construction residentia Living Room + Kitchen + W at 3.00 Km. distance from r	<ul> <li>b. 1006, 10<sup>th</sup> Floor, Building</li> <li>b. Beverly Park, Kanakia, District - Thane, PIN Code tra, Country – India</li> <li>res are not available.</li> <li>Instruction Residential Flat Floor. The composition of al flat will be 1 Bedroom + .C. + Bath. The property is</li> </ul>
				Road.	iearest railway station mina
	Stage of Construction			Under Construction	
	If under construction, exte	ent of completion			
	Foundation	Completed		RCC Plinth	Completed
	External & Internal Brick Work	Completed		RCC work for Floors	Completed
	External & Internal Plaster	Completed		Flooring, Tiling, Kitchen	Completed
	External & Internal Painting	Completed		Electrification, Plumbing, Sanitary	Completed

# Valuation Report of Immovable Property



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	Do	ors and Windows	Completed		Lift Installation	Work in progress
	Tot	al Work Completed	95% Work Compl	eted		
7.	Loca	ation of property		:		
	a)	Plot No. / Survey No	).			411 / 3, 6,9, & 412 / 1,2,4,6 169 / 3,6,9, 101 / 1,2,4,6 8
	b)	Door No.		:	Residential Flat No. 1006	
	C)	C.T.S. No. / Village		:	Village – Navghar	
	d)	Ward / Taluka		:	Taluka – Thane	
	e)	Mandal / District		:/	District - Thane	
	f)	Date of issue and approved map / plan	/			. MBMNP / NR / 276 / 2016 - ssued by Mira Bhayande
	g)	Approved map / pla		:	Municipal Corporation	
	h)	Whether genuinene of approved map/ pl		:	Yes	
	i)	Any other com empanelled valuers approved plan	1		No	
8.	Post	al address of the prop	erty		"The Address Phase I",	<ol> <li>10<sup>th</sup> Floor, Building No. 9 Beverly Park, Kanakia, Mira trict - Thane, PIN Code – 40 Country – India</li> </ol>
9.	City	/ Town		: /	Thane	
	Resi	dential area	0	1	Yes	
	Com	mercial area		1:	Yes	
	Indu	strial area		:	No	
10.	Clas	sification of the area		:		
	i) Hig	gh / Middle / Poor		:	Higher Middle Class	
	ii) Ur	ban / Semi Urban / Ru	ıral	1.	Urban	
11.		ing under Corporati chayat / Municipality	on limit / Village	at	Mira Bhayander Municipal	Corpration
12.	Govt Act)	ther covered under a t. enactments (e.g., L or notified under agen / cantonment area	Irban Land Ceiling		No	
13.	Bour	ndaries of the property			As per Site	As per Document
	Nort	h		:	Under Construction Buildi	ng Details not available
	Sout	h		:	Internal Road	Details not available
	East			:	N. G. Vedant Building	Details not available
	Wes	t		:	Under Construction Buildi	ing Details not available
14.	Dime	ensions of the site			N. A. as property under of	consideration is a Residentia



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				Flat in the residential building	
				A	В
				As per the Deed	Actuals
	North		;		-
	South		:		-
	East		:	-	-
	West		:		-
15.	Extent of the site		:	Carpet Area in Sq. Ft. = 319. Built up Area in Sq. Ft. = 435 (Area as per Agreement of	.00
15.1	Latitude, Longitude & Residential Flat	Co-ordinates of	:	19°17'28.2"N 72°52'20.8"E	
16.	Extent of the site conside (least of 13A& 13B)	ered for Valuation	:	Carpet Area in Sq. Ft. = 319. (Area as per Agreement of	
17.	Whether occupied by the occupied by tenant since received per month.		:	Vacant	
11	APARTMENT BUILDING				
			-		
1.	Name of the Apartment		:	Residential Flat No. 1006, "The Address Phase I", Be Road (East), Taluka & Distric 107 State - Maharashtra, Cou	everly Park, Kanakia, Mir t - Thane, PIN Code – 40
	Name of the Apartment Description of the loca Commercial / Mixed	lity Residential /	:	"The Address Phase I", Be Road (East), Taluka & Distric	everly Park, Kanakia, Mir t - Thane, PIN Code – 40
1.	Description of the loca	lity Residential /		"The Address Phase I", Be Road (East), Taluka & Distric 107 State - Maharashtra, Cou	everly Park, Kanakia, Mir t - Thane, PIN Code – 40
1. 2. 3	Description of the loca Commercial / Mixed	lity Residential /		"The Address Phase I", Be Road (East), Taluka & Distric 107 State - Maharashtra, Cou Residential	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India
1. 2. 3 4	Description of the loca Commercial / Mixed Year of Construction	lity Residential /		"The Address Phase I", Be Road (East), Taluka & District 107 State - Maharashtra, Cou Residential Under Construction	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India
1. 2. 3 4 5	Description of the loca Commercial / Mixed Year of Construction Number of Floors		:	"The Address Phase I", Be Road (East), Taluka & Distric 107 State - Maharashtra, Cou Residential Under Construction Ground + 1st Podium + 1st to	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India
1. 2. 3 4 5 6	Description of the loca Commercial / Mixed Year of Construction Number of Floors Type of Structure		:	"The Address Phase I", Be Road (East), Taluka & District 107 State - Maharashtra, Cou Residential Under Construction Ground + 1st Podium + 1st to R.C.C. framed structure	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India 14 <sup>th</sup> Upper Floors
1. 2. 3 4 5 6 7	Description of the loca Commercial / Mixed Year of Construction Number of Floors Type of Structure Number of Dwelling units in	n the building	:	"The Address Phase I", Be Road (East), Taluka & District 107 State - Maharashtra, Cou Residential Under Construction Ground + 1st Podium + 1st to R.C.C. framed structure 6 Flats on 7th Floor	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India 14 <sup>th</sup> Upper Floors
1. 2. 3 4 5 6 7 8	Description of the loca Commercial / Mixed Year of Construction Number of Floors Type of Structure Number of Dwelling units in Quality of Construction	n the building	:	"The Address Phase I", Be Road (East), Taluka & District 107 State - Maharashtra, Cou Residential Under Construction Ground + 1st Podium + 1st to R.C.C. framed structure 6 Flats on 7th Floor Building is Under Construction	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India 14 <sup>th</sup> Upper Floors n
1. 2. 3 4 5 6 7 8 9	Description of the loca Commercial / Mixed Year of Construction Number of Floors Type of Structure Number of Dwelling units ir Quality of Construction Appearance of the Building	n the building	:	"The Address Phase I", Be Road (East), Taluka & District 107 State - Maharashtra, Cou Residential Under Construction Ground + 1st Podium + 1st to R.C.C. framed structure 6 Flats on 7 <sup>th</sup> Floor Building is Under Construction Building is Under Construction	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India 14 <sup>th</sup> Upper Floors n
1. 2. 3 4 5 6 7 8 9	Description of the loca Commercial / Mixed Year of Construction Number of Floors Type of Structure Number of Dwelling units in Quality of Construction Appearance of the Building Maintenance of the Building Facilities Available	n the building	· · · · · · · · · · · · · · · · · · ·	"The Address Phase I", Be Road (East), Taluka & District 107 State - Maharashtra, Cou Residential Under Construction Ground + 1st Podium + 1st to R.C.C. framed structure 6 Flats on 7 <sup>th</sup> Floor Building is Under Construction Building is Under Construction Building is Under Construction	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India 14 <sup>th</sup> Upper Floors n
1. 2. 3 4 5 6 7 8 9	Description of the loca Commercial / Mixed Year of Construction Number of Floors Type of Structure Number of Dwelling units in Quality of Construction Appearance of the Building Maintenance of the Building Facilities Available	n the building	··· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ··	"The Address Phase I", Be Road (East), Taluka & District 107 State - Maharashtra, Cou Residential Under Construction Ground + 1st Podium + 1 <sup>st</sup> to R.C.C. framed structure 6 Flats on 7 <sup>th</sup> Floor Building is Under Construction Building is Under Construction	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India 14 <sup>th</sup> Upper Floors n n
1. 2. 3 4 5 6 7 8 9	Description of the loca Commercial / Mixed Year of Construction Number of Floors Type of Structure Number of Dwelling units in Quality of Construction Appearance of the Building Maintenance of the Building Facilities Available	n the building g nk.Innov	· · · · · · · · · · · · · · · · · · ·	"The Address Phase I", Be Road (East), Taluka & District 107 State - Maharashtra, Cou Residential Under Construction Ground + 1st Podium + 1st to R.C.C. framed structure 6 Flats on 7 <sup>th</sup> Floor Building is Under Construction Building is Under Constr	everly Park, Kanakia, Min et - Thane, PIN Code – 40 untry – India 14 <sup>th</sup> Upper Floors n n
1.	Description of the loca Commercial / Mixed Year of Construction Number of Floors Type of Structure Number of Dwelling units in Quality of Construction Appearance of the Building Maintenance of the Building Facilities Available Lift Protected Water Supply Underground Sewerage Car parking - Open / Cover	n the building g nk.Innov	······································	"The Address Phase I", Be Road (East), Taluka & District 107 State - Maharashtra, Cou Residential Under Construction Ground + 1st Podium + 1 <sup>st</sup> to R.C.C. framed structure 6 Flats on 7 <sup>th</sup> Floor Building is Under Construction Building is Under Construction	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India 14 <sup>th</sup> Upper Floors n n
1. 2. 3 4 5 6 7 8 9	Description of the loca Commercial / Mixed Year of Construction Number of Floors Type of Structure Number of Dwelling units in Quality of Construction Appearance of the Building Maintenance of the Building Facilities Available	n the building g nk.Innov red ?	··· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ·· ··	"The Address Phase I", Be Road (East), Taluka & District 107 State - Maharashtra, Cou Residential Under Construction Ground + 1st Podium + 1st to R.C.C. framed structure 6 Flats on 7 <sup>th</sup> Floor Building is Under Construction Building is Under Constr	everly Park, Kanakia, Mir et - Thane, PIN Code – 40 untry – India 14 <sup>th</sup> Upper Floors n n

Ш	Residential Flat			
1	The floor in which the Flat is situated	:	10th Floor	
2	Door No. of the Flat	:	Residential Flat No. 1006	
3	Specifications of the Flat	:		
	Roof	:	R.C.C. Slab	



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	Flooring	:	Internal visit not allowed
	Doors	:	Internal visit not allowed
	Windows	:	Internal visit not allowed
	Fittings	:	Internal visit not allowed
	Finishing	:	Internal visit not allowed
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?	:	Internal visit not allowed
7	Sale Deed executed in the name of	1.	Mr. Niraj Kumar Pandit &
1			Mrs. Jayashree Niraj Kumar Pandit
8	What is the undivided area of land as per Sale Deed?	:	Not applicable
9	What is the plinth area of the Flat?	:	Built up Area in Sg. Ft. = 435.00
•			(Area as per Agreement of Sale)
10	What is the floor space index (app.)	:	As per local norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 319.00
2010.0			(Area as per Agreement of Sale)
12	Is it Posh / I Class / Medium / Ordinary?	17	Higher Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Building is Under Construction
15	If rented, what is the monthly rent?	1	₹ 12,000.00 expected rental income per month after Completion
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?	à	te.Create
٧	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Residential 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)		₹ 14,000.00 to ₹ 16,000.00 on Caret Area
	Remarks:		
2	Assuming it is a new construction, what is the adopted basic composite rate of the residential flat under valuation after comparing with the specifications and other	:	₹ 15,000.00 per Sq. Ft.
	I somparing man the opcompations and other	1	



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the rate rvices s obtained from the Registrar's t (an evidence thereof to be <b>RATE ADOPTED AFTER</b>		₹ 2,700.00 per Sq. Ft. ₹ 12,300.00 per Sq. Ft. ₹ 94,050.00 Per Sq. M. i.e. ₹ 8,737.00 Per Sq. Ft.
s obtained from the Registrar's t (an evidence thereof to be <b>RATE ADOPTED AFTER</b>		₹ 12,300.00 per Sq. Ft. ₹ 94,050.00 Per Sq. M.
obtained from the Registrar's (an evidence thereof to be RATE ADOPTED AFTER		₹ 12,300.00 per Sq. Ft. ₹ 94,050.00 Per Sq. M.
an evidence thereof to be		
RATE ADOPTED AFTER		i.e. ₹ 8,737.00 Per Sq. Ft.
ilding rate	:	
ost of residential flat	:	₹ 2,700.00 per Sq. Ft.
ling	1	Under Construction
ing estimated	:	60 years Subject to proper, preventive periodic maintenance & structural repairs.
percentage assuming the as 10%	:	0.00%
atio of the building	:	-
e rate arrived for Valuation	:	
ilding rate VI (a)	:	₹2,700.00 per Sq. Ft.
k other V (3) ii	:	₹ 12,300.00 per Sq. Ft.
	:	₹ 15,000.00 per Sq. Ft.
-	other V (3) ii Rate	other V (3) ii :

## **Details of Valuation:**

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Residential flat	395.00 Sq. Ft.	15,000.00	59,25,000.00

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties , also known as comparables , or comps , must share certain features with the property in question . Some of these include physical features such as square footage, number of rooms, condition, and age of the building however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties are 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



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valuation .The Price for similar type of property in the nearby vicinity is in the range of i.e. ₹ 14,000.00 to ₹ 16,000.00 on Carpet Area. Considering the rate with attached report, 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 residential and commercial application in the locality etc. We estimate ₹ 15,000.00 per Sq. Ft. on Carpet Area for valuation.

As a result of my appraisal and analysis, it is my considered opinion that the of the above property in the prevailing condition with aforesaid specifications is ₹ 59,25,000.00 (Rupees Fifty Nine Lakh Twenty Five Thousand Only). As per Site Inspection, 95% construction work completed.

VII	Date of Purchase of Immovable Property	-:	24.02.2021
VIII	Purchase Price of immovable property	:	₹ 53,00,000.00
IX	Book value (Purchase Price) of immovable property:	:	₹ 53,84,600.00
Х	Realizable Value of immovable property:	:	₹ 53,32,500.00
XI	Distress Sale Value of immovable property:	:	₹ 47,40,000.00
XII	Guideline Value (435.00 Sq. Ft. x 8,737.00)	:	₹ 38,00,595.00
XIII	Insurable value of the property	:	₹ 11,74,500.00

Place : Mumbai

Date: 16.03.2021

# For VASTUKALA CONSULTANTS (I) PVT. LTD

Director

Sharadkumar Digitally sig B. Chalikwar Date: 2021.03.16 15.32:56 +03





# Sharadkumar B. Chalikwar

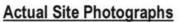
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Enclosures Declaration from the valuer 1. 2. Model code of conduct for valuer Photograph of owner with the property in the background 3. Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications 4. (Apps)/Internet sites (eg.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



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#### Route Map of the property Site u/r 0 olice Chowki Ç VAGAD NAGAR गोरव सिटी 0 Bhayandar लान नेस्ट वागड 2112 पोलीस चोंकी मिरा UNIQUE भाइंदर यूनिक PHASE rt 😋 NUMBER 8 गार्डन्स Vardhman Fanta Radiant Masjid @ फेस नंबर 8 Amusement Par The Address 🗿 Complex प्रमेनिटेरिया 📿 PUJA NAGAR Pinnacolo पूजा नगर PHASE 1 PHASE 4 0 फेस 1 फेस 4 12 min NAYA NAGAR नया नग MIRA ROAD सिरा रोड Wockhardt Hospital 0 minagent C St.Jo urch RINGER ICICI Bank Mira Road Sector 11, Thane... GCC Hotel and Clu Hotel in Mira Roa HEETAL NAGAR HATKESH UDHOG NAGAR जीतल नगर हाटकेश 0 Mira Road OC उधोग नगर HDFC Bank ICICI Bank Sector 5. Mira Road प्रवडीप्रय Union Bank Of India SECTOR 7 😋 पुनियन सेक

Longitude Latitude - 19°17'28.2"N 72°52'20.8"E Note: The Blue line shows the route to site from nearest railway station (Mira Road – 3.00 Km.)



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		नोंद	णी व मुद्रांव	त्वभा	ग, महा	राष्ट्र शा	तन				
					दर पत्रक						
Home	Y	Ination Rules	User Manua	U					Close	Feed	back
Year	A STATE OF A STATE OF A		Annual S	tatem	ent of	Rates		15-2-5	CV SHO	STATISTICS.	Langua
20202021 ~	Selected District	ठाणे									English
	Select Taluka	চাণ		~							
	Select Village	मौजे [गांव ] न	वघर			~					
	Search By	Survey N	o CLocatio	n							
	Enter Survey No	170	S	earch							
	उपविभाग	ale sale sa		मुनी जमीन	निबासी सदनिका	वॉफीस	<u>दुकाने</u>	बोचोरिक	yeas (Rs./)	Attribute	
	11/40-व्ही) भु-विभाग गावा	नवघर गावाच्या दर्दि तील सर्व मिळकती	≥ण हद्दीपामून त्या	26270	85500	93600	A STATE	93600	1000	सब्हें नंबर	
	1										

# Ready Reckoner Rate





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Statement of the statement of		In & Advice - What's New -		ALL DESCRIPTION OF THE	Plan Post Property
<ul> <li>Property for Tale in M</li> </ul>	official in Falls for Sala in Monitor	<ul> <li>Plats for Sale of Bayerly Review</li> </ul>	- 1 Hold Flats for Sale in Bevery P		August August
	1 BHK 750 Sq-ft Flat			writing Apriches 11 600+ Buye	
See Other Chartes	For Iale <u>Beverly Park, Mumpar</u>			humed by Lotens 😌 Genuine Lotings	Contac
PROPERTY DETAILS	PROJECT DETAILS	LOCALITY DETAILS PR	CE TRENDS AGENT DET	AILS	Parameters
		Bedroom	Bathrooms	Baconies	
1000		1 See Ormansion	2	3	
	22	Super erea	Carpet area	Loading ()	
		750 saft -	429 sqft -	42%	
		Ppr-552.5.0	0 14 565 pcft		
		Strawberry Construction	Project The Address		
		ALCINET, SALES PARTI	THE CHOILERS		
	And a set of the	Transaction type New Property	Floor 9 (Out of 14 Floors)	Car parking 1 Covered	Aurosined status
		New Property	Process (+ Picors)	( Covered	CHEOLUTINES
					Duarting
		Contact Agent	Save for Later		Share Property A
					Abhishek
	roperty		Save Property for L	ater	Certified Agent
Dontwa	ant to share your details v	with the agent right now?	Conception of the sector diversion		+91 -9930000005
					Save for Late
escription					
re Breakup	2 62.5 Lac   2 3.12.500 Ap	prox. Registration Charges	and the second second	(1) See Other Charges	and the second
and the second		prox. Registration Charges	2 4 Per sq. Unit Monthly	(1) See Other Charges	go lo Nativery V
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ional in Property for Sale (r	Mumpel - Para for Sale in Mump	al > Mats for Sala in Beverly Park +	1 BHS Flats for Sala in Barany	Pack +750 Spit	Party D.L
62.0 Lac	1 BHK 750 Sq-ft Flat			millione Parash () (1000+ Buyers 5	
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Dunt	want to share your details	with the agent nght now			+91 -9800000022 Silver for Later
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**Price Indicator** 



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# Sale Instance

11 13 83 5/03/2021	सूची क.2	दुष्यम निषंधयः सह दु.नि. ठाणे 10	
	e Gearch Module, For original report. RO office.	दरस्त क्रमांक : 3115/2021	
iease contact concern 5	RO office.	भोदेणी : Regn.63m	
	गावाचे नाव : नवचर		
(1)नितेखाण्डा प्रकार	गानामा करारनामा		
(2)मोबदान	5250000		
(3) बाजारभाष्(भार्डेगटटचाण्या बाबस्तित्पटटाकार आकारणी देतों की पटदेदार ते ममुद्द करावे)	3010833		
(न) श्रू-भाषन, पोटॉहिस्ला व प्राक्षमांक(असल्यास)	1) पाविकेचे मात्र:सिंग:आईदर समयाइतर वर्णम इतर साहिती: सौने मवचर,वॉर्ड अंद्रेस,बेवर्की पार्क,सिंगरोड पूर्व,ठाणे,त्या सोवत एक कार पाकिंग जुना सर्वे मं .4073.411/3.69.412/1.2.4.6.413/3पाटे,3पाटे.4.5पाटे.6.7.414/1.2पाटे.2पाटे.2पा .1703.169/3.169/6.169/9.1017.101/2.1014.101/6.102/3.9.102/3102/4.10 चे क्षेत्रकट्ट-38.51 चौ.सी.कारपेट. पाकिंग चे क्षेत्रकट्ट-13.94 चौ.सी.( (Survey No	दे,415/पार्ट,पार्ट,पार्ट,लवील सर्वे न 2)/54,102/6,102/7,118/19:,118/29:,118/29:,118/29:,119/2,119/2,119/3,119/	
(5) बोचियच्या	38.51 चाँ मीटर		
(ई)आकारणी किंता जुडी देण्यात असेल तेव्हा.			
(7) दरसरोतज कफन देणा- चा तिमूम देवणा-चा पहाकाराचे माव किंवा दिवाणी न्यायातव्याचा मुकुमन्त्रामा किंवा जादेश असान्यास,प्रतिवादिणे माव व पासा.	1): नाल-भेशतं स्टुबिसी व्यनपुष्पाल प्रा.वि.पं वायपंक्यर (गोष भारत शाह तर्फ कु मुन्नलपुल दिलेप मो कलैंबा ले: 55 मामदेखे, तेव ले: मुंबई, म्लूल्लपू, मुंबई, पिन कोल-400007 पंज ले-AABCS13661	इन्सरसर शत्तु - स्वच-55 प्रस्ताः-प्लॉट में -, माठ्या में: 11 वा मदमस, इम्लटलेपे मताः-प्लाइत	
(३)द्रस्तपेवज्ञ काम घेणा- या प्लाकारापे व किंगा दिवाणी न्यायालयाचा हुकुममतमा किंवा झादेश असल्यास,प्रतियादिये माव व पत्सा	1): सारा-ती सुभाष भाष्यमा सावितवेका तप-45: पास्ता-पर्वीद से. ए-701, माठा में -, इमारातेचे म महाराष्ट्र, उपरे. जिस क्वेड-401107 पीम से-AA3975194538 2): सार-ती आराते क्वेड-पर्याजन वप-41; पास्ता-त-701,-, आक्रोगा,ए-विंग, वेम सारा सोसावाटी तिम क्वेड-401107 पीम से-825/0799230D		
(9) হালাকৈত্র কাচন হিল্যাঘা হিলাক	02/03/2021		
(10)दरस नौटणी कॅल्याचा दिलोक	02/03/2021		
(11)अनुकमांक,खेर व पृष्ठ	3115/2021		
(12)बाजारभावाउमाणे मुट्रांक शुल्क	210000		
(13)बाजारभावाप्रमाणे मोदणी शुल्क	30000		
(14)मोग			
मुल्यांकनासाठी विधायाल चेललेला लगसील:-			
मुट्टांक शुल्क आकारताना मिल्हालेला अनुष्ठेद :-:	(i) within the limits of any Municipal Corporation or any Cantonment area a	annexed to it.	



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## 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.

We hope this will satisfy your requirements.



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## (Annexure-I)

## DECLARATION-CUM-UNDERTAKING

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

- a. The information furnished in my valuation report dated 16.03.2021 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued.
- c. I/ my authorized representative have personally inspected the property on 10.03.2021 the work is not sub - contracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. 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.
- g. 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.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III - A signed copy of same to be taken and kept along with this declaration).
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957
- j. I am Chairman & Managing Director of the company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.
- Valuer/authorized representative have visited & valued the right property as per documents provided to us.



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Sr.	Particulars	Valuer comment
No.		
1.	Background information of the asset being valued;	The property under consideration was purchased by Mr. Niraj Kumar Pandit & Mrs. Jayashree Niraj Kumar Pandit from Shabnam M. Irfan Ansari & Rizwan Begum M. Ansari vide Agreement for sale dated 24.02.2021
2.	Purpose of valuation and appointing authority	As per the request from Punjab National Bank, PLP BKC, Mumbai to assess Fair Market value of the property for Banking purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Manoj B. Chalikwar – Regd. Valuer Mahesh Shinde – Valuation Engineer Komal Pawar – Processing Officer
4.	Disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	Date of appointment, valuation date and date of report;	Date of Appointment – 10.03.2021 Valuation Date – 16.03.2021 Date of Report – 16.03.2021
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 10.03.2021
7.	Nature and sources of the information used or relied upon; Think.Innova	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.



Director

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COMPANY AND DESCRIPTION OF A DESCRIPTION				application in the locality etc.
faced by valu	tations and disc plain or elucidate lier, which shall miting his respon rt.	the lin not be	nitations for the	Attached

Date: 16.03.2021 Place: Mumbai

# For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar B. Chalikwar B. Chalikwar

C.M.D.

Sharadkumar B. Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09

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## (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.
- 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. reate ik.innovate
- 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





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conduct the valuation independent of external influences.

- 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).



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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.
- 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.

## 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.

 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.



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## DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 16th March 2021.

The term Fair Market Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

## DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

## VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, 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 and for this particular purpose at ₹ 59,25,000.00 (Rupees Fifty Nine Lakh Twenty Five Thousand Only). As per Site Inspection, 95% construction work completed.

For VASTUKALA CONSULTANTS (I) PVT. LTD Sharadkumar Digital B. Chalikwar Date: 2021.03.16 15.33.22 +05 C.M.D. Director

## Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 SBI Empanelment No.: SME/TCC/2017-18/942/178



