

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Devesh Kumar & Mrs. Deepa Deveshkumar Sharma**

Residential Flat No. 1706, 17<sup>th</sup> Floor, Avior, "Sai Suncity Phase III", Village - Ghot,  
Taluka - Panvel, District - Raigad, PIN - 410 208, State - Maharashtra, Country - India.

Longitude Latitude: 19°05'20.8"N 73°06'40.3"E

### Valuation Prepared for:

**State Bank of India**

**RACC Nashik Branch**

RBO.2, The Wave Building, 1<sup>st</sup> Floor, Opposite Shell Petrol Pump,  
Pathardi Road, Nashik - 422 010, State - Maharashtra, Country - India.



**Nashik** : 4, 1<sup>st</sup> Floor, Madhusha Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)  
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-  [mumbai@vastukala.org](mailto:mumbai@vastukala.org)

## VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1706, 17<sup>th</sup> Floor, Avior, "Sai Suncity Phase III", Village - Ghot, Taluka – Panvel, District – Raigad, PIN – 410 208, State – Maharashtra, Country – India belongs to **Mr. Devesh Kumar & Mrs. Deepa Deveshkumar Sharma**.

### Boundaries of the property.

	Building	Flat
North	Open Plot	Lobby
South	Open Plot	Marginal Space
East	Open Plot	Flat No. 1705
West	Internal Road	Staircase

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 Value for this particular purpose at **₹ 60,99,600.00 (Rupees Sixty Lakh Ninety-Nine Thousand Six Hundred Only) after completion of the building**. At the time of inspection, excavation work was in progress.

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

**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.

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.01.02 15:12:18 +05'30'

Auth. Sign.



**Nashik** : 4, 1<sup>st</sup> Floor, Madhusa Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)  
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mumbai@vastukala.org

**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**  
**RACC Nashik Branch**  
 RBO.2, The Wave Building, 1<sup>st</sup> Floor,  
 Opposite Shell Petrol Pump,  
 Pathardi Road, Nashik – 422 010,  
 State – Maharashtra, Country – India.

**VALUATION REPORT (IN RESPECT OF FLAT)**

I	General	
1.	Purpose for which the valuation is made	: To assess fair market value of the property for Bank Loan Purpose.
2.	a) Date of inspection	: 31.12.2023
	b) Date on which the valuation is Made	: 02.01.2024
3.	List of documents produced for perusal:	
	i) Copy of Agreement to Sale dated 09.09.2023 Between M/s. Chariot Properties LLP (The Promoter) and Mr. Devesh Kumar & Mrs. Deepa Deveshkumar Sharma (The Purchaser's).	
	ii) Copy of RERA Registration Certificate No. P52000046738 dated 01.09.2022.	
	iii) Copy of Amended Commencement Certificate No. PMC / TP / Ghot / 33(Pt.) 61, 62/1(Pt.) / 21-23 / 16179 / 2719 / 2023 dated 22.08.2023 issued by Panvel Municipal Corporation.	
	iv) Copy of Approved Plan No. PMC / TP / Ghot / 33(Pt.) & other / 16179 / O. No. 2719 / 2023 dated 22.08.2023 issued by Panvel 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)	<p><b>Mr. Devesh Kumar &amp; Mrs. Deepa Deveshkumar Sharma</b></p> <p><b>Address:</b> Residential Flat No. 1706, 17<sup>th</sup> Floor, Avior, "Sai Suncity Phase III", Village - Ghot, Taluka – Panvel, District – Raigad, PIN – 410 208, State – Maharashtra, Country – India.</p> <p><b>Contact Person:</b>            Mr. Kishor (Sales Person)            Contact No. 8850926757</p> <p>Joint Ownership            Details of ownership share is not available</p>
5.	Brief description of the property (Including Leasehold / freehold etc.)	The property is a residential Flat No. 1706 in under construction building. The flat is located on 17 <sup>th</sup> Floor in the said under construction building. As per Approved Plan, the composition of flat is 2 Bedrooms + Living Room / Dining + Kitchen + 2 Toilets + Passage + Dry Balcony. (i.e., <b>2BHK with 2 Toilets</b> ). The property is at 5.1 Km. travelling distance from nearest railway station Taloja Pachnand.



			<b>As per site inspection, excavation work is in progress.</b>
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Survey No. 33(Part)
	b) Door No.	:	Residential Flat No. 1706
	c) C.T.S. No. / Village	:	Village – Ghot
	d) Ward / Taluka	:	Taluka – Panvel
	e) Mandal / District	:	District – Raigad
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Approved Plan No. PMC / TP / Ghot / 33(Pt.) & other / 16179 / O. No. 2719 / 2023 dated 22.08.2023
	g) Approved map / plan issuing authority	:	Panvel 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. 1706, 17 <sup>th</sup> Floor, Avior, " <b>Sai Suncity Phase III</b> ", Village - Ghot, Taluka – Panvel, District – Raigad, PIN – 410 208, State – Maharashtra, Country – India.
8.	City / Town	:	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 – Ghot Panvel 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.	<b>Boundaries of the property</b>		
	<b>Building</b>	<b>As per Site</b>	<b>As per Agreement</b>
	North	: Open Plot	Land Bearing Survey No. 34
	South	: Open Plot	Land Bearing Survey No. 63, 67, 68
	East	: Open Plot	Land Bearing Survey No. 27, 28, 29
	West	: Internal Road	Land Bearing Survey No. 34, 60
	<b>Boundaries of the property</b>		
	<b>Flat</b>	<b>As per Site</b>	<b>As per Approved Plan</b>
	North	: Details not available	Lobby
	South	: Details not available	Marginal Space

	East	:	Details not available	Flat No. 1705
	West	:	Details not available	Staircase
14.	Extent of the site	:	<b>RERA Carpet Area in Sq. Ft. = 614.00</b> <b>Balcony Area in Sq. Ft. = 28.00</b> <b>Dry Balcony Area in Sq. Ft. = 21.00</b> <b>Total Carpet Area in Sq. Ft. = 663.00</b> <b>(Area as per Agreement for Sale)</b>  Built Up Area in Sq. Ft. = 724.00 (Area as per Mulyankan Patrak)	
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°05'20.8"N 73°06'40.3"E	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	<b>RERA Carpet Area in Sq. Ft. = 614.00</b> <b>Balcony Area in Sq. Ft. = 28.00</b> <b>Dry Balcony Area in Sq. Ft. = 21.00</b> <b>Total Carpet Area in Sq. Ft. = 663.00</b> <b>(Area as per Agreement for Sale)</b>	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Building is under construction	
<b>II APARTMENT BUILDING</b>				
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Survey No. 33(Part)	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Ghot Panvel Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 1706, 17 <sup>th</sup> Floor, Avior, " <b>Sai Suncity Phase III</b> ", Village - Ghot, Taluka – Panvel, District – Raigad, PIN – 410 208, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	Building is under construction	
5.	Number of Floors	:	Proposed Ground + 32 Upper Floors	
6.	Type of Structure	:	Proposed R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	Proposed 8 Flats on 17 <sup>th</sup> Floor	
8.	Quality of Construction	:	Building is under construction	
9.	Appearance of the Building	:	Building is under construction	
10.	Maintenance of the Building	:	Building is under construction	
11.	Facilities Available	:		
	Lift	:	Proposed 3 Lifts	
	Protected Water Supply	:	Proposed Municipal Water supply	



Underground Sewerage	:	Proposed Connected to Municipal sewer
Car parking - Open / Covered	:	Proposed Open / Covered Car Parking Space
Is Compound wall existing?	:	Building is under construction
Is pavement laid around the building	:	Building is under construction

<b>III Residential Flat</b>		
1	The floor in which the Flat is situated	: 17 <sup>th</sup> Floor
2	Door No. of the Flat	: Residential Flat No. 1706
3	Specifications of the Flat	:
	Roof	: Proposed R.C.C. Slab
	Flooring	: Proposed Vitrified tile flooring
	Doors	: Proposed Teak Wood door frame, Solid flush doors
	Windows	: Proposed Powder Coated Aluminum Sliding windows
	Fittings	: Proposed Concealed plumbing with C.P. fittings. Proposed Electrical wiring with concealed
	Finishing	: Proposed Cement Plastering
4	House Tax	:
	Assessment No.	: Details not available
	Tax paid in the name of:	: Details not available
	Tax amount:	: Details not available
5	Electricity Service connection No.:	: Details not available
	Meter Card is in the name of:	: Details not available
6	How is the maintenance of the Flat?	: Building is under construction
7	Sale Deed executed in the name of	: <b>Mr. Devesh Kumar &amp; Mrs. Deepa Deveshkumar Sharma</b>
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. = 724.00 (Area as per Mulyankan Patrak)
10	What is the floor space index (app.)	: As per PMC norms
11	What is the Carpet Area of the Flat?	: <b>RERA Carpet Area in Sq. Ft. = 614.00 Balcony Area in Sq. Ft. = 28.00 Dry Balcony Area in Sq. Ft. = 21.00 Total Carpet Area in Sq. Ft. = 663.00 (Area as per Agreement for Sale)</b>
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?	: Building is under construction
15	If rented, what is the monthly rent?	: ₹ 15,000.00 Expected rental income per month after completion
<b>IV MARKETABILITY</b>		
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
<b>V</b>	<b>Rate</b>	:	
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)	:	₹ 9,000.00 to ₹ 10,000.00 per Sq. Ft. on RERA 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).	:	₹ 9,200.00 per Sq. Ft. on RERA Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,700.00 per Sq. Ft.
	II. Land + others	:	₹ 6,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office for new property	:	₹ 53,900.00 per Sq. M. i.e., ₹ 5,007.00 per Sq. Ft.
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstr. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
<b>VI</b>	<b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>		
<b>a</b>	Depreciated building rate	:	
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,700.00 per Sq. Ft.
	Age of the building	:	Building is under construction
	Life of the building estimated	:	60 years (After Completion) Subject to proper, preventive periodic Maintenance & Structure repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. Building is under construction
	Depreciated Ratio of the building	:	
<b>b</b>	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,700.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 6,500.00 per Sq. Ft.
	<b>Total Composite Rate</b>	:	<b>₹ 9,200.00 per Sq. Ft.</b>
	<b>Note:</b>		

**Details of Valuation:**

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat (Including parking)	663.00 Sq. Ft.	9,200.00	60,99,600.00
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			
	<b>Present Market Value of the property</b>			<b>60,99,600.00</b>
	<b>Realizable Value of the property</b>			<b>54,89,640.00</b>
	<b>Distress sale value of the property</b>			<b>48,79,680.00</b>
	<b>Insurable value of the property (724.00 x 2,700.00)</b>			<b>19,54,800.00</b>
	<b>Guideline value of the property (As Per Index II)</b>			<b>35,42,499.00</b>

**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 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

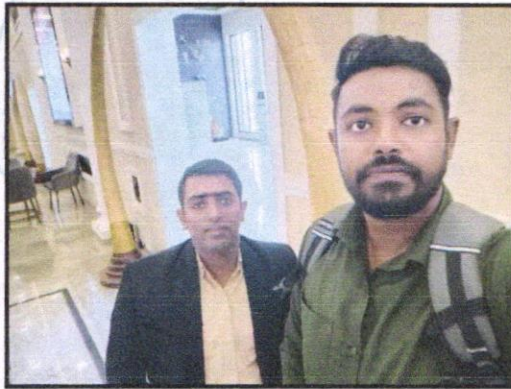


properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, 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 ₹ 16,000.00 to ₹ 18,000.00 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 Residential and Commercial application in the locality etc. We estimate ₹ 17,500.00 per Sq. Ft. on Carpet Area 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) Saleability	Good
ii) Likely rental values in future in	₹ 15,000.00 Expected rental income per month after completion
iii) Any likely income it may generate	Rental Income

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## Actual site photographs



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## Ready Reckoner Rate


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Year: 2023-2024      Language: English

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Search By:  Survey No.     Location

Select	उपविभाग	दुर्धी जमीन	निवासी सदनिका	औद्योगिक	दुकाने	औद्योगिक एकक (Rs./)	शेअर
SurveyNo	3.3-उर्वरित ठिकाणच्या शेती बायलचाहीन जमिनी	5351300	0	0	0	0	शेअर
SurveyNo	3.2-साखळ्यातील मिल्करी	7000	49000	56500	61200	56500	शे. मीटर
SurveyNo	8-महाराष्ट्र औद्योगिक विकास महामंडळ (MIDC) क्षेत्रातील मिल्करी	7000	20000	12500	30000	12500	शे. मीटर
SurveyNo	8.1 - MIDC क्षेत्रातील औद्योगिक भूखंड	11000	0	0	0	0	शे. मीटर
SurveyNo	8.2 - MIDC क्षेत्रातील सट्टेदार भूखंड	22000	0	0	0	0	शे. मीटर
		123					

Stamp Duty Ready Reckoner Market Value Rate for Flat	49,000.00			
Increase by 10% on Flat Located on 17 <sup>th</sup> Floor	4,900.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)</b>	<b>53,900.00</b>	<b>Sq. Mt.</b>	<b>5,007.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			
The difference between land rate and building rate (A – B = C)	00.00			
Depreciation Percentage as per table (D) [100% - 0%] (Age of the Building – 0 Years)	0%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>00.00</b>	<b>Sq. Mt.</b>	<b>00.00</b>	<b>Sq. Ft.</b>

### 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

## Price Indicators

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**Sales Instance**

491386

सूची क्र. २

दृष्यम निबंधक : दु.नि. पनवेल 1

02-01-2024

दस्तावेज क्रमांक..4913/2023

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नोंदणी :

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**गाव : घोट**

(1)दस्तावेज प्रकार	करारनामा
(2)मोबदला	5900000
(3)बाजारभाव (मोडिफ्टटयाच्या वाचनीतपट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे )	3460115.4
(4)भुमापन ,रोटहिस्सा व परक्रमांक (असल्यास)	1) इतर माहिती : विभाग 4.2,दर 49000,फ्लॅट नं.803,आठवा मजला,अवेअर,साई सनसिटी फेज 3,सर्व्हे नं./हिस्सा नं.33/पार्ट,61.62/1,मौजे घोट,ता.पनवेल,जि.रायगड,क्षेत्र 57.02 चौ.मी.कारपेट +2.59 चौ.मी.वाल्कनी + 1.94 चौ.मी. ड्राय वाल्कनी. रायगड
(5)क्षेत्रफळ	1) 57.02 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा	
(7)दस्तावेज करून देणाऱ्या /लिहून देवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे चॅरिअट प्रॉपर्टीज एल एल पी तर्फे भागीदार अमित मधु भटिजा तर्फे कु. सु. म्हणून आकाश दलाल 25 फ्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : अमित आशियानाभाजी मार्केट गोल मैदान जवळ उल्हासनगर महाराष्ट्र ठाणे. 421002
(8)दस्तावेज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) योगेश साहेबराव जाधव 26 फ्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : रूम नं ९६४साई राज सोसायटीफ्लॉट नं.३५६सेक्टर-४नवी मुंबईघणसोलीएस.ओघणसोलीठाणे. महाराष्ट्र ठाणे. 400701 2) साहेबराव यदुजी जाधव 54 फ्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : रूम नं ९६४साई राज सोसायटीफ्लॉट नं.३५६सेक्टर-४नवी मुंबईघणसोलीएस.ओघणसोलीठाणे. महाराष्ट्र ठाणे. 400701
(9)दस्तावेज करून दिल्याचा दिनांक	16/06/2023
(10)दस्त नोंदणी केल्याचा दिनांक	16/06/2023
(11)अनुक्रमांक,खंड व पृष्ठ	4913/2023
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	413000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मूल्यांकनासाठी विचारात घेतलेला तपशील :-	



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## Sales Instance

450086

सूची क्र. २

दुय्यम निबंधक दु.नि. पनवेल 1

02-01-2024

दस्तावेज क्रमांक: 4500/2023

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concern SRO office.

नोंदणी :

Regn:63m

गाव : घोट

(1)दस्तावेज प्रकार	करारनामा
(2)मोबदला	6450000
(3)जाजागभाव (भाडेपट्टेच्या वावरीतपट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे )	2362841.25
(4)भूमापन ,पॉटहिस्सा व परक्रमांक (असल्यास)	1) इतर माहिती : विभाग 4.2, दर 49000, फ्लॉट नं. 1406, चौधावा मजला, अर्दीया, साई सनमिटी फेज 3, सर्व्हे नं. / हिस्सा नं. 33/पॉट, 61.62/1, मोजे घोट, ता. पनवेल, जि. रायगड, क्षेत्र 57.02 चौ.मी. कागपेट +2.59 चौ.मी. वाल्कनी + 1.94 चौ.मी. डाय वाल्कनी. 1 स्टील्ट कार पार्किंग. रायगड
(5)क्षेत्रफळ	1) 57.02 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा	
(7)दस्तावेज करून देणाऱ्या / लिहून देवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे चॅरिअट प्राॅपर्टीज एल एल पी तर्फे भागीदार अमित मधु भटिजा तर्फे कु. मु. म्हणून आकाश दलाल 25 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : अमित आशियानाभाजी मार्केट गोल मैदान जवळ उल्हासनगर महाराष्ट्र ठाणे. 421002
(8)दस्तावेज करून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) रश्मी प्रवा दश वाइफ ऑफ हुदा रंजन दश 52 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : वी-१४०१साई प्राइडप्लॉट नं.५ पाल्म बीच सर्व्हिस रोडसेक्टर १८मानपाडानवी मुंबई, महाराष्ट्र ठाणे. 400705 2) हुदा रंजन दश 56 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : वी-१४०१साई प्राइडप्लॉट नं.५ पाल्म बीच सर्व्हिस रोडसेक्टर १८मानपाडानवी मुंबई, महाराष्ट्र THANE. 400705
(9)दस्तावेज करून दिल्याचा दिनांक	30/05/2023
(10)दस्त नोंदणी केल्याचा दिनांक	30/05/2023
(11)अनुक्रमांक, खड व पृष्ठ	4500/2023
(12)जाजागभावाप्रमाणे मुद्रांक शुल्क	451500
(13)जाजागभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील :-	



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## Sales Instance

564286

सूची क्र. २

दुय्यम निबंधक दु.नि. पनवेल 1

02-01-2024

दस्तावेज क्रमांक 5642/2023

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concern SRO office.

नोंदणी :

Regn:63m

### गाव : घोट

(1)दस्तावेज प्रकार	करारनामा
(2)मोबदला	6050000
(3)बाजारभाव (भाडेपट्ट्याच्या वाचणीतपट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे )	3295348
(4)भूभाग, पोटहिस्सा व परकमाक (असल्यास)	1) इतर माहिती : विभाग 4.2, दर 49000, फ्लॉट नं. 403, चौथा मजला, अथेअर, साई सनसिटी फेज 3, सखें नं./हिस्सा नं. 33/पाटं. 61.62/1, मीजे घोट, ता. पनवेल, जि. रायगड, क्षेत्र 57.02 चौ.मी. कारपेट +2.59 चौ.मी. वाल्कनी + 1.94 चौ.मी. ड्राय वाल्कनी, रायगड
(5)क्षेत्रफळ	1) 57.02 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असलेले तब्दी	
(7)दस्तावेज करून देणाऱ्या / लिहून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे चॅरिअट प्रॉपर्टीज एल एल पी तर्फे भागीदार अमित मधु भटिजा तर्फे कु. मु. म्हणून आकाश दलाल 25 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : अमित आशियानाभाजी मार्केट गोल मैदान जवळ उल्हासनगर महाराष्ट्र ठाणे. 421002
(8)दस्तावेज करून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) रेणु चक्रशील 38 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : रूम नं. १४ २ २/२ संगम नगरसाल्ट पेन रोडनिरकारी भवन समोर अँटॉप हिलवडाळा पूर्व मुंबई, महाराष्ट्र MUMBAI. 400037 2) जितेंद्र कुमार चक्रशील 44 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : रूम नं. १४ २ २/२ संगम नगरसाल्ट पेन रोडनिरकारी भवन समोर अँटॉप हिलवडाळा पूर्व मुंबई, महाराष्ट्र MUMBAI. 400037
(9)दस्तावेज करून दिल्याचा दिनांक	13/07/2023
(10)दस्त नोंदणी केल्याचा दिनांक	13/07/2023
(11)अनुक्रमांक, खंड व पृष्ठ	5642/2023
(12)बाजारभावाप्रमाणे मुद्राक शुल्क	423500
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	
मूल्याकनामाटी विचारात घेतलेला तपशील :-	



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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 **₹ 60,99,600.00 (Rupees Sixty Lakh Ninety-Nine Thousand Six Hundred Only) after completion of the building.** At the time of inspection, excavation work was in progress.

Place: Mumbai

Date: 02.01.2024

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: 2024.01.02 15:12:45 +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

The undersigned has inspected the property detailed in the Valuation Report dated \_\_\_\_\_

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

\_\_\_\_\_ only).

Date

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Signature

(Name &amp; Designation of the Inspecting Official/s)

Countersigned  
(BRANCH MANAGER)

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



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**(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 02.01.2024 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 31.12.2023. 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



Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was purchased by M/s. Chariot Properties LLP from Mr. Devesh Kumar & Mrs. Deepa Deveshkumar Sharma vide Agreement for Sale dated 09.09.2023.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACC Nashik Branch to assess value of the property for Bank Loan Purpose
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Vicky Bhor – Valuation Engineer Vaishali Sarmalkar – Technical Manager Pradnya Rasam – Technical 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 – 31.12.2023 Valuation Date – 02.01.2024 Date of Report – 02.01.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on 31.12.2023
7.	nature and sources of the information used or relied upon;	Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparative 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 Commercial 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





subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

### **Not a Structural Survey**

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

### **Other**

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

### **Legal**

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

### **Property specific assumptions**

Based on inputs received from the Client's representative & documents, we understand that the subject property is Residential Flat, admeasuring **663.00 Sq. Ft. Total 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 – II)

**MODEL CODE OF CONDUCT FOR VALUERS****Integrity and Fairness**

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

**Professional Competence and Due Care**

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

**Independence and Disclosure of Interest**

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





**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.

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For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj  
Chalikwar**  
Director

**Manoj B. Chalikwar**

Registered Valuer  
Chartered Engineer (India)  
Reg. No. CAT-I-F-1763  
SBI Empanelment No.: SME/TCC/2021-22/86/3

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
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