



15/03/2019

सूची क्र.2

दुय्यम निबंधक : सह दु.नि. कल्याण 5

दस्त क्रमांक : 3173/2019

नोंदणी :

Regn.63m

गावाचे नाव : खोणी

(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	4772000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमूद करावे)	1655708.19
(4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: ठाणे इतर वर्णन :सदनिका नं: 501, माळा नं: 5वा मजला, इमारतीचे नाव: ईविवा ओ- विंग, ब्लॉक नं: पलावा 2 डोंबिवली पूर्व ठाणे, रोड : तळोजा बायपास रोड, इतर माहिती: विभाग नं.7 सोबत एक कार पार्कींग दिनांक 15/01/2008 च्या अधिसूचनेनुसार विशेष वसाहत प्रकल्पांतर्गत प्रथम विक्रीकरारनाम्यास मु.शु. मध्ये 50% सवलत(टीपीएस 1213/116/सीआर-289/13/युडी-12)( ( Survey Number : 53/2B 144/2 53/5 144/3 144/9A 144/9B 52 144/4 144/5 40/1 39/4 143/1 39/5A 39/5 143/2 40/2 47ALL PT व दस्तात नमूद केल्याप्रमाणे. ; ) )
(5) क्षेत्रफळ	1) 46.82 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:-पलावा ड्वेलर्स प्रा. लि. तर्फे कु.मु. सुरेन्द्रन नायर तर्फे कु. सु. रामनाथ रावल वय:-49; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: 412, 4था मजला 17जी वर्धमान चेंबर कावसजी पटेल रोड हॉर्निमन सर्कल, फोर्ट, मुंबई, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400001 पॅन नं:-AAECE5655J
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-सविता सदानंद शेटी - - वय:-46; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रूम नं. 92, अशोक नगर, गणेश मंदिर च्यामाघे, एलबीएस मार्ग, होम गार्ड कॅम्प जवळ, कुर्ला-पश्चिम, मुंबई, इंडिया, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400070 पॅन नं:-EFLPS3261F 2): नाव:-संदीप सदानंद शेटी - - वय:-30; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: रूम नं. 92, अशोक नगर, गणेश मंदिर च्यामाघे, एलबीएस मार्ग, होम गार्ड कॅम्प जवळ, कुर्ला-पश्चिम, मुंबई, इंडिया, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400070 पॅन नं:-BPCPS7575G
(9) दस्तऐवज करून दिल्याचा दिनांक	07/03/2019
(10) दस्त नोंदणी केल्याचा दिनांक	15/03/2019
(11) अनुक्रमांक, खंड व पृष्ठ	3173/2019
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	167500
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेरा	

*(Signature)*  
सह. दुय्यम निबंधक वर्ग-२  
कल्याण क्र.५

मुल्यांकनासाठी विचारात घेतलेला तपशील:-:

मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :

मुल्यांकनाची आवश्यकता नाही कारण दस्तप्रकारनुसार आवश्यक नाही कारणाचा तपशील दस्तप्रकारनुसार आवश्यक नाही

(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



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AGREEMENT TO SELL

THIS AGREEMENT TO SELL is made at Mumbai this 07<sup>th</sup> day of March, 2019

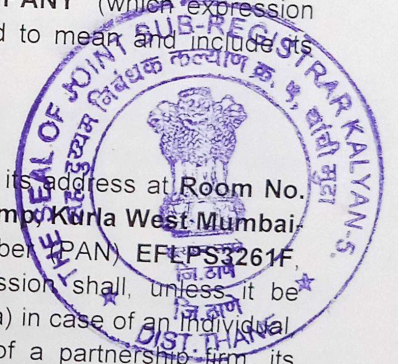
BETWEEN:

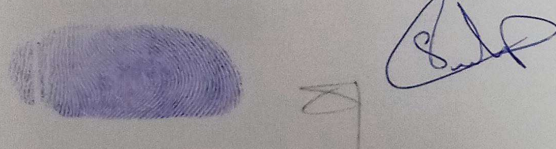
**PALAVA DWELLERS PRIVATE LIMITED**, a company incorporated and registered under the Companies Act 1956, having its registered office at 412, Floor- 4, 17G Vardhaman Chamber Cawasji Patel Road, Horniman Circle, Fort Mumbai 400001, hereinafter referred to as "**THE COMPANY**" (which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include its successors and assigns) of the **One Part**;

AND

**Savita Sadanand Shetty and Sandeep Sadanand Shetty** residing / having its address at Room No. 92, Ashok Nagar, Behind Ganesh Mandir, LBS Marg, Near Home Guard Camp, Kurla West Mumbai-400070 India and assessed to income tax under permanent account number (PAN) EFLPS3261F, **BPCPS7575G** hereinafter referred to as the "**PURCHASER**" (which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include (a) in case of an individual such individual's heirs, executors, administrators and assigns; (b) in case of a partnership firm, its partners for the time being, the survivors or the last survivor of them and legal heirs, executors, administrators or the permitted assigns of such last survivor of them; and (c) In case of a company or a body corporate or juristic entity, its successors and permitted assigns) of the **Other Part**.

The Company and the Purchaser are hereinafter individually referred to as the "**Party**" and collectively referred to as the "**Parties**".





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**WHEREAS:**

- A. The Company has constructed the Building (as defined herein) as part of the Project (as defined herein) on the Larger Property (as defined herein).
- B. The chain of title of the Company to the Larger Property is at **Annexure 2** (Chain of Title).
- C. A copy of the Report on Title in respect of the Larger Property is at **Annexure 3** (Report on Title).
- D. The Company has applied for and obtained various Approvals for the development of the Building(s). The key Approvals obtained are set out at **Annexure 4** (Key Approvals). Applications for further Approvals may be under consideration of the relevant authorities and, or, the Company may obtain further approvals as may be permitted by applicable regulations.
- E. The Company has engaged the services of architects and structural engineers for the preparation of the design and drawings in respect of the Building and the construction of the Building has been under the professional supervision of the said architects and structural engineers as required under the bye-laws of the local authorities.
- F. The Purchaser has applied to the Company for allotment of the Unit (as defined herein) in the Building.
- G. A copy of the floor plan in respect to the said Unit is hereto annexed and marked as **Annexure 5** (Floor Plan).
- H. Relying upon the said application and the representations, declarations and assurances made by the Purchaser to faithfully abide by all the terms, conditions and stipulations contained in this Agreement, the Company has agreed to sell to the Purchaser and the Purchaser has agreed to purchase from the Company the Unit at the consideration and on the terms and conditions hereinafter appearing.

**NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:**

**1. DEFINITIONS**

- 1.1. "Agreement" shall mean this Agreement together with the schedules and annexures hereto and any other deed and/or document(s) executed in pursuance thereof.
- 1.2. "Applicable Law" shall mean, in respect of any relevant jurisdiction, any statute, law, regulation, ordinance, rule, judgment, order, decree, clearance, approval, directive, guideline, policy, requirement, or other governmental restriction or any similar form of decision, or determination by, or any interpretation or administration of any of the foregoing by, any Authority whether in effect as on the date of this Agreement or thereafter and in each case as amended or modified.
- 1.3. "Approvals" shall mean and include all licenses, permits, approvals, sanctions, consents obtained/to be obtained from or granted/ to be granted by the competent Authorities in connection with the Project/ Building/ Unit and/or the development thereof.
- 1.4. "Arbitrator" shall have the meaning ascribed to it in Clause 23.2 below.
- 1.5. "Authority" shall mean (i) any nation or government or any province, state or any other political subdivision thereof; (ii) any entity, authority or body exercising executive, legislative, judicial, regulatory or administrative functions of or pertaining to government, including any governmental authority, agency, department, board, commission or instrumentality; or (iii) any court, tribunal or arbitrator.



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- 1.6. "BCAM Charges" shall mean the Building common area maintenance charges payable by the Purchaser inter alia for the maintenance of the Unit/ Building, but shall not include FCAM Charges.
- 1.7. "Building" shall mean the single/multi-storied buildings to be/ being constructed as part of the Project.
- 1.8. "Building Conveyance" shall have the meaning ascribed to it in Clause 14.3 below.
- 1.9. "Building Protection Deposit" shall mean the amounts specified in the Annexure 6 (Unit and Project Details).
- 1.10. "CAM Charges" shall have the meaning ascribed to it in Clause 15.5.

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- 1.11. "CAM Commencement Date" shall mean the day from which the Purchaser will be required to pay BCAM Charges and FCAM Charges (if applicable) and will be the first day of the immediately succeeding month after the Date of Offer of Possession regardless of whether the Purchaser takes possession of the Unit.
- 1.12. "Car Parking Spaces" shall mean a location where a 4 wheel passenger vehicle can be parked. Car Parking Spaces includes open / stilt / covered parking spaces and maybe located in the basement, car park (including multi-level car park), podium etc.). Shortest walking distance between the Building entrance lobby and entry to location where car is parked shall not exceed 750 meters.

- 1.13. "Carpet Area" shall mean the net usable area of the Unit including the area covered by the internal partition walls of the Unit but shall exclude the area covered by external walls, areas under service shafts, exclusive balcony/ verandah/open terrace area or any exclusive open terrace area. Carpet area is calculated prior to application of any finishes (i.e. on bare shell basis). Carpet area is subject to tolerance of +/- 3 per cent on account of structural, design and construction variances. In case of any dispute on the measurement of Carpet Area, the same shall be physically measured after removing all finishes that have been applied/fitted and the cost of removal and refitting of such finishes shall be borne by the Party which raises the dispute in relation to the measurement of Carpet Area.

- 1.14. "Cheque Bouncing Charges" shall mean the charges payable by either Party to this Agreement on account of a cheque issued pursuant to this Agreement is not honoured for any reason whatsoever including 'insufficient funds', 'stop payment' or 'account closed' and shall mean an amount equivalent to of 2.5 (two point five) per cent of the value of the cheque in question. If the amount of the said cheque and the cheque bouncing charges thereto are not paid within a period of 30 days from the date the cheque is not cleared in the first instance, the Cheque Bouncing Charges shall increase to 5 (five) per cent of the value of the cheque issued.

- 1.15. "Club" shall mean any recreation facility constructed for the use of the purchasers of units in the Project or the Larger Property.

- 1.16. "Common Areas and Amenities" shall mean the common areas and amenities as are available to and /or in respect of the Building/ Larger Property, as the case may be and more particularly described at Annexure 7 (Common Areas and Amenities).

"Company Notice of Termination" shall have the meaning ascribed to it in Clause 11.2.1.

"Confidential Information" shall have the meaning ascribed to it in Clause 27.1 below.

"Date of Offer of Possession" or "DOP" shall mean the date on which the Company, by written intimation, makes the Unit available to the Purchaser along with the OC in respect of the Unit (the OC maybe for part or whole of the Building). The estimated DOP is set out at Annexure 6 (Unit and Project Details).



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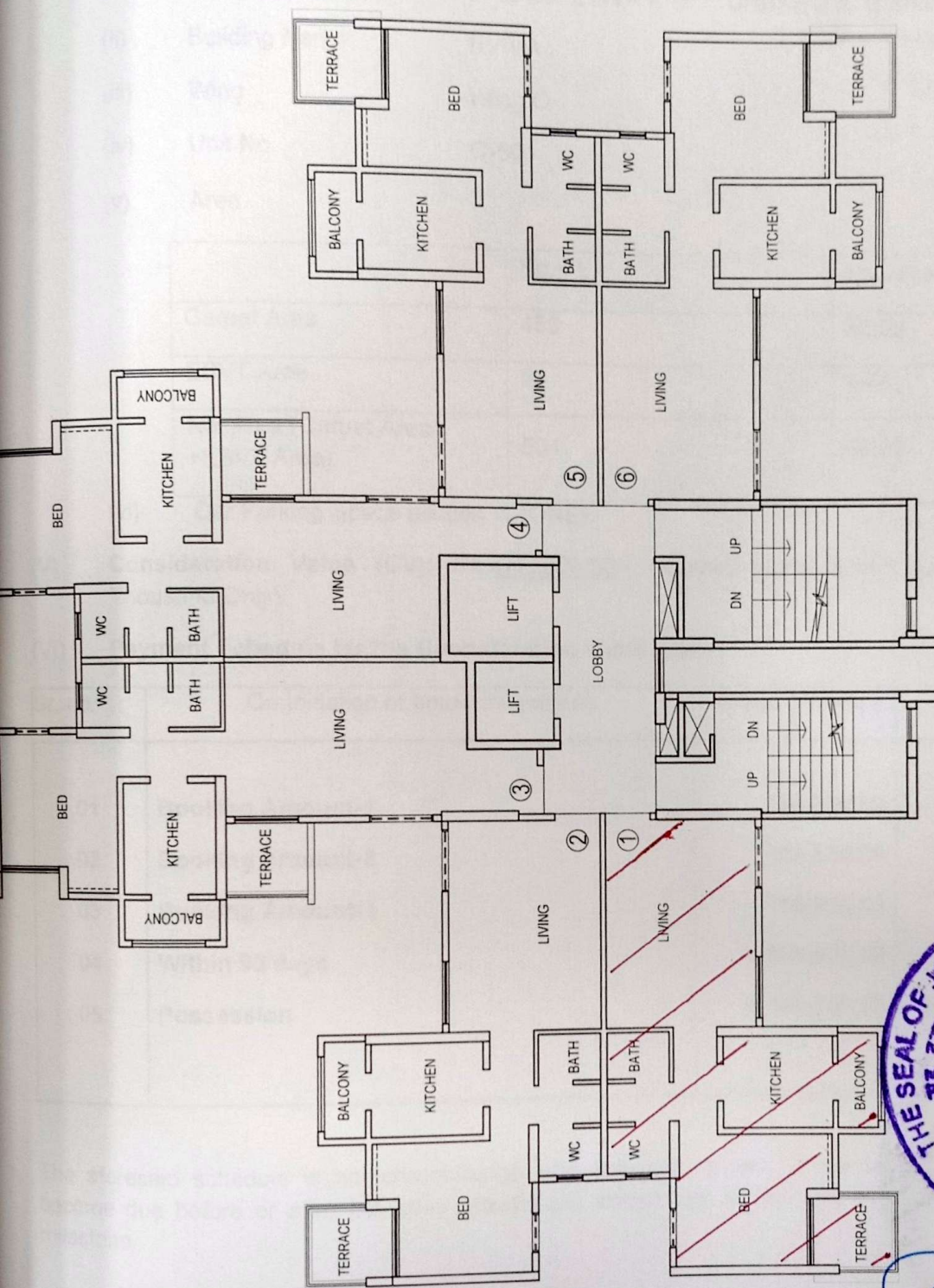
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TYPICAL FLOOR PLAN (LEVELS 1,3,5,7,9,11,16 & 18)

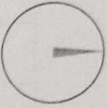
FLOOR 05TH FLAT NO. 501

CASA EVIVA WING: 0

ARCHITECT

KAPADIA ASSOCIATES PVT. LTD  
ARCHITECTURE, URBAN DESIGN  
OFF. AMBEDKAR ROAD, PAREL EAST, MUMBAI 400 012.  
TEL. 91-22-5660233/39 FAX. 91-22-56602844  
email: kap@bahway.com

NORTH



NOTE: PLAN NOT TO THE SCALE

DEVELOPERS

PALAVA DWELLERS PRIVATE LIMITED

412, Floor 4, 17G, Vaidhyanagar Chamber,  
Candolim, Patil Road, Horniman Circle,  
Fort, Mumbai-400001

**LODHA**

BUILDING A BETTER LIFE

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Annexure 6

(Unit and Project Details)

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- (I) CUSTOMER ID : 0001289926
- (II) Correspondence Address of Purchaser: Room No.92, Ashok Nagar, Behind Ganesh Mandir, LBS Marg, Near Home Guard Camp, Kurla West Mumbai-400070 India
- (III) Email ID of Purchaser: isandeepshetty@gmail.com

(IV) Unit Details:

- (i) Development/Project : PALAVA EVIVA K to T, URBANO A, C and F, URBANO I to T
- (ii) Building Name : EVIVA
- (iii) Wing : Wing O
- (iv) Unit No. : O-501
- (v) Area :

	Sq. Ft.	Sq. Mtrs.
Carpet Area	453	42.08
EBVT Area	51	4.74
Net Area (Carpet Area +EBVT Area)	504	46.82

(vi) Car Parking Space allotted: 1 (ONE).

(V) Consideration Value (CV): Rs.4772000.00/- (Rupees Forty Seven Lakhs Seventy Two Thousand Only)

(VI) Payment Schedule for the Consideration Value (CV):


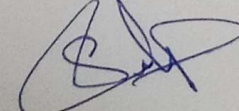
Sr. no.	On Initiation of below milestones	Amount (In Rs.)	Due Date
01	Booking Amount-1	99,000.00	05-03-2019
02	Booking Amount-2	139,600.00	05-03-2019
03	Booking Amount-3	715,800.00	03-04-2019
04	Within 90 days	1,908,800.00	13-05-2019
05	Possession	1,908,800.00	Due As Per Construction

The aforesaid schedule is not chronological and payment for any of the aforesaid milestones may become due before or after the other milestones, depending on the date of initiation of the relevant milestone.



(VII) Reimbursements: Payable on/before the Date of Offer of Possession\*:

- 1) Electricity Deposit Reimbursement: Rs.3,000.00/- (Rupees Three Thousand only) towards provisional amount of reimbursement of deposit paid to Electricity Supply company on the Purchaser's behalf. The benefit of the said deposit shall stand transferred to the Purchaser when meter is transferred to the Purchaser's name.
- 2) Share Money: Rs.600.00/- (Rupees Six Hundred only)

(VIII) **Maintenance Related Amounts:** Provisional amounts (subject to actuals) covering period of months from Date of Offer of Possession. Payable on/before the Date of Offer of Possession:

1) BCAM Charges: Rs.45,360.00/- (Rupees Forty Five Thousand Three Hundred Sixty Only) covering period of 18 months from DOP.

2) Civic Governance Charges (if applicable): Rs.101,304.00/- (Rupees One Lakh One Thousand Five Hundred and Five only) covering period of 60 months from DOP.

3) Property Tax (Estimated): Rs.1,512.00/- (Rupees One Thousand Five Hundred Twelve Only) covering period of 12 months from DOP.

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The number of family members eligible for club membership are:

Configuration of Unit	No. of members
3E 05 1 BHK	4
2 BHK	5
3 BHK	5
4 BHK OR LARGER	6

**Building Protection Deposit:** Undated cheque of Rs.NA/- (NA) towards Building Protection Deposit which shall be encashed only if there is violation of guidelines in respect of execution of fit outs/interior works.

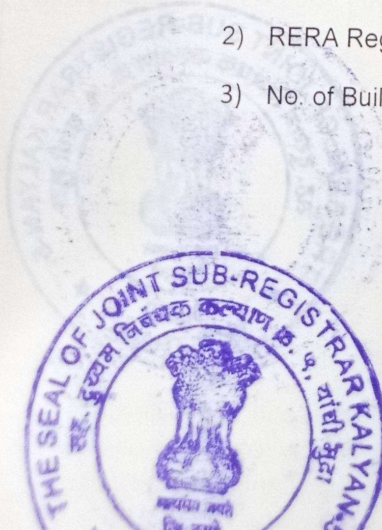
**Total Consideration = Consideration Value (CV) + Reimbursements + Maintenance Related Amounts.**

All amounts stated hereinabove are exclusive of Indirect Taxes (including but not limited to service tax, MVAT, GST, stamp duty etc.) and all such Indirect Taxes/levies have to be borne and paid by the Purchaser separately immediately upon the same being demanded by the Company.

(IX) **Date of Offer of Possession:** 31.03.2019, subject to additional grace period of 6 (SIX) Months and any extension as may be applicable on account of the provisions of Clause 10.4.

(X) **Project Details:**

- 1) Project Name: PALAVA EVIVA K to T, URBANO A, C and F, URBANO I to T
- 2) RERA Registration Number: P51700000419
- 3) No. of Buildings: 26



Amenities List  
Key Amenities:  
Amenities for Re  
Amenities  
Tw  
Hi  
En  
En  
Au  
CO  
Amenities  
M  
Im  
Pr  
Hi  
Hi  
wa  
Ki  
Se  
Se  
Sp  
Pr  
Ac  
In  
Ai  
\* Or equivalent.  
# Exceptions app



# Maharashtra Real Estate Regulatory Authority

## REGISTRATION CERTIFICATE OF PROJECT

### FORM 'C'

[See rule 6(a)]

This registration is granted under section 5 of the Act to the following project under project registration number :  
P51700000419

Project: **Palava Eviva K To T, Urbano A, C And F, Urbano I To T** Plot Bearing / CTS / Survey / Final Plot No.: **53/2B 144/2 53/5 144/3 144/9A 144/9B 52 144/4 144/5 40/1 39/4 143/1 39/5A 39/5 143/2 40/2 47ALL PT** at **Khoni, Kalyan, Thane, 421202;**

1. **Palava Dwellers Private Limited** having its registered office / principal place of business at **Tehsil: Mumbai City, District: Mumbai City, Pin: 400001.**
2. This registration is granted subject to the following conditions, namely:-
  - The promoter shall enter into an agreement for sale with the allottees;
  - The promoter shall execute and register a conveyance deed in favour of the allottee or the association of the allottees, as the case may be, of the apartment or the common areas as per Rule 9 of Maharashtra Real Estate (Regulation and Development) (Registration of Real Estate Projects, Registration of Real Estate Agents, Rates of Interest and Disclosures on Website) Rules, 2017;
  - The promoter shall deposit seventy percent of the amounts realised by the promoter in a separate account to be maintained in a schedule bank to cover the cost of construction and the land cost to be used only for that purpose as per sub- clause (D) of clause (I) of sub-section (2) of section 4 read with Rule 5;  
OR  
That entire of the amounts to be realised hereinafter by promoter for the real estate project from the allottees, from time to time, shall be deposited in a separate account to be maintained in a scheduled bank to cover the cost of construction and the land cost and shall be used only for that purpose, since the estimated receivable of the project is less than the estimated cost of completion of the project.
  - The Registration shall be valid for a period commencing from **17/07/2017** and ending with **30/06/2019** unless renewed by the Maharashtra Real Estate Regulatory Authority in accordance with section 5 of the Act read with rule 6.
  - The promoter shall comply with the provisions of the Act and the rules and regulations made there under;
  - That the promoter shall take all the pending approvals from the competent authorities
3. If the above mentioned conditions are not fulfilled by the promoter, the Authority may take necessary action against the promoter including revoking the registration granted herein, as per the Act and the rules and regulations made there under.

From KERA

Signature valid  
Digitally Signed by  
Dr. Vasant Premanand Prabhu  
(Secretary, MahaRERA)  
Date: 10/12/2018 6:09:38 PM

Dated: **17/07/2017**

Place: **Mumbai**

Signature and seal of the Authorized Officer  
Maharashtra Real Estate Regulatory Authority



**OFFICE ADDRESS :**

Flat No. 501, Fifth Floor,  
Gopala Residency Co-op. Housing Society Ltd.,  
Opp. MAFCO Market Office, MAFCO Road,  
Plot No.27, Sector No.24,  
Vashi, Navi Mumbai - 400 703.  
Mobile : 9422400541, 9922439661, 7385365556  
e-mail : kadam.ashok3@gmail.com

**ASHOK D. KADAM**

B. E. (Civil), MIE, FIV.

Govt. Registered & Approved Valuer,  
Chartered Engineer.

Regd. No. CAT - I / 144.

Fellow-Institution of Valuers, F-14020

Ref. No. KAA/SBI/157/2019

Date : 04 / 05 / 2019

To,  
The Branch Manager,  
State Bank of India,  
Branch :- RACPC, South Mumbai.

Sub. : Valuation report for bank loan purpose.  
Client name : 1) Mrs. Savita Sadanand Shetty.  
2) Mr. Sandeep Sadanand Shetty.

Respected sir/madam,

Please find enclosed herewith the subject valuation report.

Location of the property : A/p.-Residential flat in apartment named "**Palava Eviva, Palava-2, Wing -O**", Flat No.O-501 @ Fifth Floor in 53/2B,144/2,53/5,144/3,144/9A, 144/9B,52,144/4,144/5,40/1,40/2,39/4,143/2,39/5A,39/5,143/2,40/247, Near Petrol Pump. Taloja Bypass Road, Village -Khoni, Dombivali (E), Tal.-Kalyan, Dist.-Thane.

Market value : **Rs. 49,39,000.00**  
(Rs. Forty Nine Lakh Thirty Nine Thousand Only)

Realizable value : **Rs. 44,45,000.00**  
(Rs. Forty Four Lakh Forty Five Thousand Only)

Forced sale value : **Rs. 39,51,000.00**  
(Rs. Thirty Nine Lakh Fifty One Thousand Only)

This report has 06 + 01 = 07 pages. (including 01 photograph pages)

Thanking you.

Yours faithfully,



**ASHOK D. KADAM**  
B.E. (CIVIL), MIE, FIV.  
PANEL VALUER  
STATE BANK OF INDIA

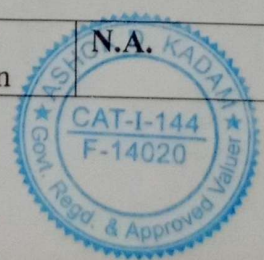
**Appendix I (Format of valuation report)**

<b>1 Customer details</b>														
Name of client		1) Mrs. Savita Sadanand Shetty. 2) Mr. Sandeep Sadanand Shetty.						Apl. No.						
Name of owner		M/s. Palava Dwellers Pvt.Ltd.												
Case Type														
<b>2 Assets details</b>														
Address		R.C.C. flat. A/p.-Residential flat in apartment named "Palava Eviva, Palava-2, Wing-O", Flat No. O-501 @ Fifth Floor in 53/2B,144/2,53/5,144/3,144/9A,144/9B,52,144/4,144/5,40/1, 40/2,39/4,143/2,39/5A,39/5,143/2,40/247,Near Petrol Pump. Taloja Bypass Road, Village Khoni, Dombivali (E), Tal.-Kalyan, Dist.-Thane												
Nearby Landmark		Near Petrol Pump. Taloja Bypass Road.												
<b>3 Document details</b>														
Layout Plan		Not available.		Name of approving authority		Not available.		Approval No.		Not available.				
Building Plan		Not available		Name of approving authority		Not available		Approval No.		Not available				
Construction Permission		Not available		Name of approving authority		Not available		Approval No.		Not available				
Occupancy certificate		Not available		Name of approving authority		Not available		Approval No.		Not available				
Legal Documents		Yes		List of Documents		i) Regd. agreement for sale no. KLN-05-3172-2019 dated 15/03/2019.								
<b>4 Physical details</b>														
Adjoining Properties Flat (orally)		East : By open space. West : By passage & flat no.506. South : By flat no.502. North : By open space.												
Matching of boundaries		Yes		Plot demarcated		Yes.		Approved land use		Yes				
No. of rooms		Living		01		Bed room		01		Toilets		01		
Total no. of floors in the building		Ground floor + 17.		Floor on which the property is located		Fifth floor.		Approx age of the property		01 year old.		Residual age of property	59 years under normal conditions.	Type of Structure - Multi Storied R.C.C. framed structure.
<b>5 Tenure / Occupancy details</b>														
Status of tenure		Free hold		No. of years of occupancy		01 year.		Relationship of tenant to owner		No.				
<b>6 Stage of construction</b>														
Stage of construction		Completed.								If under construction extent of completion				



Appendix I (Format of valuation report)

<b>Customer details</b>																	
Name of client		1) Mr. Rahul Subhash Habbu. 2) Mrs. Asmita Rahul Habbu.						Apl. No.									
Name of owner		1) Mr. Rahul Subhash Habbu. 2) Mrs. Asmita Rahul Habbu.															
Case Type																	
<b>2 Assets details</b>																	
Address																	
A/p. Residential flat in apartment named " <b>Palava Eviva, Palava-2, Wing-O</b> ", Flat No. O-501 @ Fifth Floor in 53/2B,144/2,53/5,144/3,144/9A,144/9B,52,144/4,144/5,40/1, 40/2,39/4,143/2,39/5A,39/5,143/2,40/247,Near Petrol Pump. Taloja Bypass Road, Village Khoni, Dombivali (E), Tal.-Kalyan, Dist.-Thane																	
Nearby Landmark																	
Near Petrol Pump. Taloja Bypass Road.																	
<b>3 Document details</b>																	
Layout Plan		Not available.		Name of approving authority		Not available.		Approval No.		Not available.							
Building Plan		Not available		Name of approving authority		Not available		Approval No.		Not available							
Construction Permission		Not available		Name of approving authority		Not available		Approval No.		Not available							
Occupancy certificate		Not available		Name of approving authority		Not available		Approval No.		Not available							
Legal Documents		Yes		List of Documents		i) Regd. agreement for sale no. KLN-05-3172-2019 dated 15/03/2019.											
<b>4 Physical details</b>																	
Adjoining Properties Flat (orally)		East : By open space. West : By passage & flat no.506. South : By flat no.502. North : By open space.															
Matching of boundaries		Yes		Plot demarcated		Yes.		Approved land use		Yes		Type of property		1BHK Flat.			
No. of rooms		Living		01		Bed room		01		Toilets		01		Kitchen		01	
Total no. of floors in the building		Ground floor + 17.		Floor on which the property is located		Fifth floor.		Approx age of the property		01 year old.		Residual age of property		59 years under normal conditions.		Type of Structure - Multi Storied R.C.C. framed structure.	
<b>5 Tenure / Occupancy details</b>																	
Status of tenure		Free hold		No. of years of occupancy		01 year.		Relationship of tenant to owner				No.					
<b>6 Stage of construction</b>																	
Stage of construction		Completed.						If under construction extent of completion									



Violations if any observed								
Nature and extent of Violations					Sanction plan was not available for our perusal.			
Area details of the property:								
Site area	N.A.	Built up area	-----	Carpet area	As follows,	Saleable area	As follows,	Remark
<ul style="list-style-type: none"> <li>Carpet area – 453 Sq.ft.+ EBVT area- 51 Sq.ft.= 504 Sq.ft. Add 40% extra for saleable area Thus, Saleable – 504 x 1.40 = 705.6 Sq.ft.</li> </ul>								
9	Valuation							
<p>A) Govt. value – Rs.47,72,000.00 (as per regd. agreement for sale no. KLN-05-3172-2019 dated 15/03/2019)</p> <p>B) Market Value – Flat – 705.60 Sq.ft., Replacement rate adopted – Rs.7000/Sq.ft., Depreciation factor = Nil. Thus, 705.60 Sq.ft. x Rs.7000/Sq.ft. = Rs.49,39,200.00 Say Rs.49,39,000.00 (Rs. Forty Nine Lakh Thirty Nine Thousand Only)</p> <p>C) Realizable value :(10% less than market value) i.e. Rs.49,39,000.00 x 0.90 = Rs.44,45,100.00 Say Rs.44,45,000.00 (Rs. Forty Four Lakh Forty Five Thousand Only)</p> <p>D) Forced sale value :(20% less than market value) i.e. Rs.49,39,000.00 x 0.80 = Rs.39,51,200.00 Say Rs.39,51,000.00 (Rs. Thirty Nine Lakh Fifty One Thousand Only)</p> <p>Note : There is difference in Guideline value &amp; Market value, because Market value is depending on market demand &amp; Supply, locality of the property, whereas guide line value decided for revenue Dept. for stamp duty purpose. The fair market value mentioned above is based on the present market rates of the properties in the area. Market value may change in future depending on trends in National &amp; International market, demand &amp; supply, change in Govt. policies, development in surrounding area etc. Hence valuation mentioned above is justifiable for present market situation.</p>								
11	Assumption / Remarks	<p>a) Property has adequate road, electricity, Lifts, garden, gym, children's play area, water supply facilities etc.</p> <p>b) Property is located in residential area.</p> <p>c) Qualification in TIR/Mitigation suggested, if any – Nil.</p> <p>d) Whether property is SARFESI compliant – Yes.</p> <p>e) Whether property belongs to social infrastructure like hospital, schools, old age home etc. – No.</p> <p>f) Whether entire piece of land on which the unit is set up/property is situated has been mortgaged or is to be mortgaged. – Pl. refer legal opinion.</p> <p>g) Details of last two transactions in the locality/area to be provided, if available- N.A.</p> <p>h) Any other aspect which has relevance on the value or marketability of the property : Property is located in purely residential area.</p> <p>i) The property under valuation is residential flat.</p>						
12	Estimated rental value	Rs.6000 to 7000/- per month						

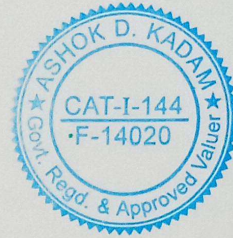


**Declaration**

- 1) The property was inspected by the undersigned on 03/05/2019.
- 2) The undersigned does not have any direct / indirect interest in the above property.
- 3) The information provided is true and correct to the best of my knowledge and belief
- 4) The analysis and conclusions are limited by the reported assumptions and conditions.
- 5) I have read the Handbook on Policy, Standards and Procedures for Real Estate Valuation, 2011 of the IBA, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.
- 6) I am a valuer as per the provisions of the above referred Handbook and fulfill the education, experience and other criteria laid out therein.
- 7) I abide by the Code of Conduct as provided by the above referred Handbook.
- 8) The information furnished herein is true & correct to the best of our knowledge.

Date : 04 / 05 / 2019

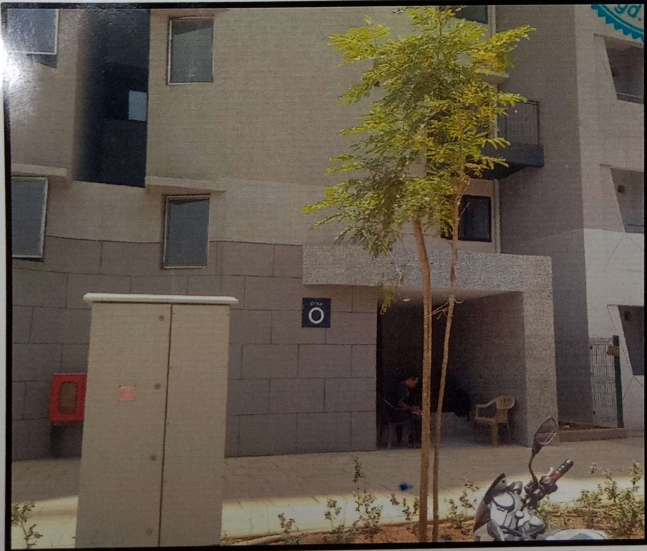
Place : Vashi, Navi Mumbai.



*ASHOK D. KADAM*  
**ASHOK D. KADAM**  
B.E. (CIVIL), MIE, FIV.  
PANEL VALUER,  
STATE BANK OF INDIA.



SHRI D. KADAM  
CAT-I-144  
F-14020  
Govt. Regd. & Approved Valuer



28/5/19 at 3 P.M.

LOS-15731707

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<b>SSL</b>	CODE NUMBER	MUM99999
	FILE REF. NUMBER	
	CRM Ref. No.	GM05/1901036
ASE Panjeet Nandal	9029686121	Panjeet Nandal @sbicaps@com
ASM Dhiraj Singh	9029284375	Dhiraj Singh @sbicaps@com
CLUSTER HEAD Rajnish Tiwari	9619489122	Rajnish Tiwari @sbicaps@com

PMAY: YES/NO ANNUAL CROSS INCOME :

CIF NO  
 EXISTING SBI A/C NO  
 LOS REF NO 15782186

A/C-38486422202  
GU-7730178997

BUILDER TIEUP : YES/NO TIEUP ID: CARPET AREA:  
 TAKE OVER REASLE TOP-UP PAL

SBI C  
FMS  
Done  
29/5/19



NAME OF DEVLOPER/ VENDOR LOOHA DEVELOPER.  
 PROJECT NAME/ SOCIETY NAME -  
 PROPERTY LOACTION DOMIBIVALI.  
 PROPERTY COST 49,00,000/-  
 PROPERTY FINAL YES/NO YES.

APPLICANT NAME SAVITA SHETTY  
 PAN NO & DOB EFLPS3261F. & 08/07/1972  
 CO-APPLICANT NAME SANDEEP SHETTY & SAGAR SHETTY.  
 CONTACT NUMBERS 9773932747.  
 EMAIL ADDRESS ISANDEEPSHETTY@GMAIL.COM

LOAN AMOUNT 39,59,000/- TENURE: 360 Month.  
 MORATORIUM YES/NO MORATORIUM PERIOD  
 INTREST RATE EMI  
 LOAN TYPE SBI LIFE YES/NO

HOME LOAN: ..... MAXGAIN:..... REALTY: .....  
 TOP UP : ..... LAP: .....

EXPECTED DATE OF DISBURSMENT  
 SOURCING TYPE SELF/ CONNECTOR Self.  
 CONNECTOR NAME & CODE SELF.

Checked / Verified For MIS Kochhar & Associates  
Refered Concurrent Auditors  
31/9/2019

HTL/MAXGAIN	
DT OF SANCT	
BR NAME/CODE	H-59
CIBIL	
RES/OFF	ONE STOP
TIR DT/CHQ	Raj Singhani
VAL DT/CHQ	Asstt. known
SITE	BR.
PRO FEE DT/CHQ	
CIF NO	

BRANCH CODE: 03428.  
 BHAUSAHEB PATIL  
 967078443 / bhasaheb.patil@sbicaps.com  
 EMAIL: ~~sbicaps@com~~  
 REF. STAFF NAME:

PROPERTY INSURANCE DETAILS  
 Date of Insurance: 29/8/19  
 SBI General Insurance: SBI  
 Expiry Date: Done