

Adv. Trimbak R. Chavan

B.COM, PGDPM, DIP. A., DIP. S.P., LLB, CAIIB
ADVOCATE HIGH COURT, MUMBAI

Panel Advocate : State Bank Of India



MUMBAI OFFICE :-

C/o Banyan Tree Services Pvt. Ltd.,
172/12, Mumbai Marathi Granth
Sangrahalaya, MMGS Marg,
Dadar (East), Mumbai- 400 014.

● Mob. : +91 98692 76592 / 91375 89322 ● E-mail : trimbak1958@gmail.com

To,
The Asst. General Manager
State Bank Of India,
RASMECCC : PANVEL, CBD BELAPUR, NAVI MUMBAI - 400 614.

Date : 21/12/2022

Dear Sir,

VERIFICATION & CONFIRMATION OF TITLE DEEDS

Title deed genuine certificate of the flat/apt 105 on floor 1st admeasuring 950
sq.ft. (Carpet) B wing., Bldg./ Tower Name / No. Mittal Mitau
(Built up) Heights City Ud.

Constructed on plot of land bearing CTS/Survey/Plot No. Survey No. 29
172/12 No. 43, 10A, 1011 + 1711

lying being situated at village: Tisgam Kalyan

Name of the borrower (s) : Mr. Eknath Waman Dhadwad
Mrs. Anu Eknath Dhadwad

Loan A/c No. : 41225288714 File No.: 011367

A. Following original documents are scrutinized in file

- Agreement / Sale Deed dt. 18/11/2015 Doc. No. KLN-3/4462/2015
- Agreement / Sale Deed dt. _____ Doc. No. _____
- Agreement Sale / Gift / Deed dt. _____ Doc. No. _____
- Sale/ Rectification Deed dt. _____ Doc. No. _____
- 1) Noc dt. 26/08/2022 issued by Mittal
Heights City Ud.
- 2) assigned share Certificate
- 3) No due Certificate dt. 26/09/2022 issued by CBE
(Central Bank of India)

B. Agreement for sale dated _____ was executed under power of attorney (POA) & same is valid.

C. Demarcation of the land to be commented boundaries / extend covered etc. to the clearly specified:
captioned flat is clearly demareatd north Day Shrinmay west Kanna east KDMC south open plot

D. Additional due diligence by perusal of any two of the followings. stara othre
a) Electricity bill b) Water Bill c) Sale Tax Registration d) Land Property Tax provide etc.

E. Applicability of No Objection Certificate under the section to 281 of Income Tax act : Not applicable

CERTIFICATE OF TITLS:

I hereby certify that the title documents mentioned in Point "A" are original and genuine relating to the above cited properties, deposited as security by way of equitable mortgage and certify that there are genuine and are valid evidence of right title and interest and that the said equitable mortgage has been created is satisfies the existing requirements of creation of equitable mortgage There are no legal impediments in creation of mortgage under any applicable law/rules in force and the same is valid and enforceable.

It is certified that the property is SARFAESI compliant.

Date : _____
Place : Nav Mumbai


Adv. Trimbak R. Chavan
ADVOCATE HIGH COURT, MUMBAI

Annexure- E:

Checklist for scrutiny of TIR by the branches/ operating units

The officials scrutinizing the TIR need to verify and examine each and every columns/ paragraphs in the TIR and the certificate. This checklist is not in substitution but in addition to such a scrutiny.

Name of the borrower: **EKNATH & ASHA DHADWAD**
 Name of the Advocate submitted the BY **AARTI SUBHEDAR**
DATE -17.08.2022

SHORT DESCRIPTION OF THE PROPERTY COVERED BY

**FLAT 703 ADM 29.109 SQ MTR RERA CARPET AREA PLOT 18 SECTOR 15 KAMOTHE NAVI MUMBAI PANVEL
 RAIGAD 410209**

Sr. No:	Details	Y/N
1.	Whether the Advocate submitted the TIR is in Bank's panel of lawyer identified for submission of TIR?	Y
2.	Whether the report and certificate submitted by the advocate are in the Bank's prescribed format?	Y
3.	Whether the TIR by the advocate is unconditional?	Y
4.	If the TIR has any conditions, whether the same are complied with?	NA
5.	As per the TIR, whether the documents of the Title are complete in all respects and sufficient to convey a clear, absolute and marketable title to the property?	Y
6.	As per the TIR, whether the property offered as security to the Bank is unencumbered/ unattached?	Y
7.	As per the TIR, whether the persons seeking to secure the property to the Bank have clear and marketable title thereto and are legally capable of creating the charge thereon in favour of the bank?	Y
8.	As per the TIR, whether the property is subject to any tenancy law which will affect the Banks rights eventually to take possession thereto or cause it to be sold or otherwise exercise its rights as mortgage?	Y
9.	As per the TIR, whether the property offered is an agricultural property and if so additional precautions in respect of the acceptability of such security have been examined?	Y
10.	Whether the advocate has made searches o the registrar and other records maintained by the Sub Registrar of Assurances, collectors and or other revenue authorities for ascertaining whether there is any outstanding mortgage or charge on the property to be mortgaged to the Bank?	Y
11.	Whether the advocate has confirmed that he has conducted independent search in the Record of Sub Registrar office (S) concerned and that the documents convey Clear, absolute and marketable title and are sufficient for creation of a valid Mortgage?	Y
12.	Whether the TIR reveals involvement of any Gift Deed, POA or other circumstances attracting special precautions?	N
13.	Whether the advocate has also submitted the fee receipt for conducting search in the Office of Sub Registrar(s) along with the TIR?	Y
14.	Whether the property particulars mentioned in the Title Deed (Sale Deed/ Khatauni) tally with those in the non encumbrance Certificate, approved Building Plan and TIR, etc.?	Y
15.	Whether all the Original Documents and other Link documents as stipulated by Teh advocate in the TIR is obtained?	Y
16.	In respect of loans of Rs. 1.00 crore and above: (a) Whether search of title/ encumbrance was made by the advocate for a period of not less than 30 years? (b) Whether satisfactory search report (TIR) is obtained from TWO panel advocates?	NA
17.	Whether the TIR or any other documents in the matter reveal any pending or concluded litigation in respect of the property offered as security and whether the impact of such litigation has been satisfactorily explained/ got examined?	N
18.	(a) Findings, if any in respect of the property offered as the security in the valuation report? (b) Whether there is any inconsistency in the TIR and valuation report in respect of the property?	N N

	CSO/ Field Officer/ Authorised Officer/ Processing Officer	Relationship manager/ branch head/Unit Head
Signature		
Name	AISHWARYA JURE	
Designation	Deputy Manager	
Branch/ Unit	SBI RASMECCC PANVEL	SBI RASMECCC PANVEL
Date	25.08.2022	

AARTI H. SUBHEDAR

B. Com, L. L. B.
Advocate

Shop No. 34, 1st Floor, Shreerang Shopping
Centre, Shreerang Society, Thane (West)
Pin - 400 601
M:- 81 69 94 64 04
Email Id:- advsubhedar@gmail.com
Timings:- 10.00 am. to 6.00 p.m.

Resi:- CD - 113, C - 14, Shreerang Society, Thane (West), Pin - 400 601

(R.R.N / KP / vikas)

August 17, 2022

To,
Branch Manager
State Bank of India, RACPC,
Panvel

Ref: Eknath Waman Dhadwad & Asha Eknath Dhadwad

Legal Scrutiny Report (LSR) / Title Search Report, in respect of Flat No. 105, admeasuring about 950 Sq. Ft. (Built up Area), on 1st Floor, in "B" Wing, in building "Mitali Height", now society known as "Mitali Heights Co-operative Housing Society Limited", situated at KDMC D-Ward Office, Vijay Nagar, Poona Link Road, Kalyan (East), Pin - 421 306, constructed on all that piece and parcel of land bearing Survey No. 29, Hissa No. 43, 16A, 10/1 & 17/1, lying, being and situated at Village Tisgaon, Taluka Kalyan & District Thane.

Sir / Madam,

I enclose herewith the Legal Scrutiny Report (LSR) / Title Search Report, in respect of the aforementioned Immovable Property.

The Legal & Professional Charges and Expenses / Fees, as follows:-

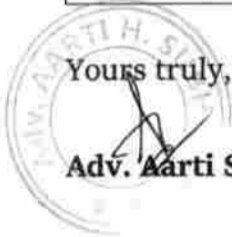
Title Search Report (including search receipt)	Rs. 4,000/-
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I therefore request you to make payment of said Amount at the earliest.

Bank	Branch	Account No.	IFSC Code
State Bank of India	Majiwade (Thane West)	38172077689	SBIN0013377

Yours truly,

Adv. Aarti Subhedar



AARTI H. SUBHEDARB. Com, L. L. B.
AdvocateShop No. 34, 1st Floor, Shreerang Shopping
Centre, Shreerang Society, Thane (West)
Pin - 400 601
M:- 99 30 94 50 45 / 81 69 94 64 04
Email Id:- advsubhedar@gmail.com
Timings:- 10.00 am. to 6.00 p.m.

Res:- CD - 113, C - 14, Shreerang Society, Thane (West), Pin - 400 601

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August 17, 2022

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Legal Scrutiny Report (LSR) / Title Search Report, in respect of Flat No. 105, admeasuring about 950 Sq. Ft. (Built up Area), on 1st Floor, in "B" Wing, in building "Mitali Height", now society known as "Mitali Heights Co-operative Housing Society Limited", situated at KDMC D-Ward Office, Vijay Nagar, Poona Link Road, Kalyan (East), Pin - 421 306, constructed on all that piece and parcel of land bearing Survey No. 29, Hissa No. 43, 16A, 10/1 & 17/1, lying, being and situated at Village Tisgaon, Taluka Kalyan & District Thane.

Sir / Madam,

Annexure - B:**Report of Investigation of Title in respect of immovable Property**

1.	a) Name of the Branch/ Business Unit/Office seeking opinion.	RACPC, Panvel
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded.	Handed over to visiting staff
	c) Name of the Intending Borrower.	Eknath Waman Dhadwad & Asha Eknath Dhadwad
2.	a) Type of Loan	a) take over
	b) type of Property	b) residential
3.	a) Name of the unit/concern/ company/person offering the property/ (ies) as security.	Eknath Waman Dhadwad & Asha Eknath Dhadwad
	b) Constitution of the unit/concern/ person/body/authority offering the property for creation of charge.	Eknath Waman Dhadwad & Asha Eknath Dhadwad
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	As Owner / Mortgagor / Borrower / Guarantor
4.	Value of Loan [Rs. In crores]	Not informed
5.	Complete or full description of the immovable property/ (ies) offered as security including the following details.	
	(a) Survey No. 29, Hissa No.43, 16A, 10/1 & 17/1	
	(b) Door/House no. (in case of house property)	Flat No. 105
	(c) Extent/ area including plinth/ built up area in case of house property	Flat No. 105, admeasuring about



			950 Sq. Ft. (Built up Area)		
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.		Village Tisgaon, Taluka Kalyan & District Thane		
	Flat No. 105, admeasuring about 950 Sq. Ft. (Built up Area), on 1 st Floor, in "B" Wing, in building "Mitali Height", now society known as "Mitali Heights Co-operative Housing Society Limited", situated at KDMC D-Ward Office, Vijay Nagar, Poona Link Road, Kalyan (East), Pin - 421 306, constructed on all that piece and parcel of land bearing Survey No. 29, Hissa No. 43, 16A, 10/1 & 17/1, lying, being and situated at Village Tisgaon, Taluka Kalyan & District Thane.				
6.	<p>a) Particulars of the documents scrutinized - serially and chronologically.</p> <p>(b) Nature of documents verified and as to whether they are originals or certified copies or registration extracts duly certified.</p> <p>Note: Only originals or certified extracts from the registering / land/ revenue / other authorities be examined.</p>				
	No	Date	Name / Nature of Document	Original / certified copy / certified extract/ photocopy etc.	copies , whether the original was scrutinized by the Advocate
	01.	---	7/12 extract in the name of the owner	Photocopy	No
	02.	---	Typical floor Plan for 1 st floor for Wing "B"	Photocopy	No
	03.	10.09.2011	Advocate's Title Report, issued by B. D. Palshetkar	Photocopy	No
	04.	14.03.2012	N.A. Permission issued by the Collector of Thane, in respect of said land into N.A. user.	Photocopy	No
	05.	06.04.2015	Revised Commencement Certificate, issued by Kalyan Dombivali Mahangar Palika, Kalyan, to commence construction of Proposed Residential Cum Commercial Building No.1 Wing "A" And "B" consisting of Basement + Ground + 7 th upper floor on the said property.	Photocopy	No
	06..	08.09.2015	Part Occupancy Certificate, issued by Kalyan Dombivali Mahanagar Palika, Kalyan, in respect of Proposed residential Cum Commercial building No.1 Wing "A" and "B" consisting of Basement+ Ground + 1 st to 4 th upper Floors, to be	Photocopy	No



		building No.1 Wing "A" and "B" consisting of Basement+ Ground + 1 st to 4 th upper Floors, to be constructed on said property. (Residential Unit of 23 Nos. Commercial Unit of 5 Nos and 3 Go down)		
07.	06.11.2015	Occupancy Certificate, issued by Kalyan Dombivali Mahanagar Palika, Kalyan, in respect of Proposed residential Cum Commercial building No.1 Wing "A" and "B" consisting of 5 th to 7 th upper Floors, to be constructed on said property.	Photocopy	No
08..	18.11.2015	registered Agreement for Sale between M/s. Guari Vinayak Builders & Developers Private Limited, through its Director Devanand Anant Gaikwad. (Builders/Developers) And Eknath Waman Dhadwad & Asha Eknath Dhadwad (KLN 3 - 4462 - 2015, dated 18.11.2015)	Photocopy	No
09.	18.11.2015	Registration receipt bearing No. 6827 for Rs.30,860/-	Photocopy	No
10.	18.11.2015	Index-II	Photocopy	No
11.	09.11.2017	Society registration Certificate - "Mitali Height Co - operative Housing Society Limited" [Registered No. TNA / KLN / HSG (TC) / 30161 / 2017 - 18 / YEAR - 2017]	Photocopy	No
12.	28.03.2017	Share Certificate, bearing No. 57 issued by the society in the name of Eknath Waman Dhadwad & Asha Eknath Dhadwad, in respect of said Flat No. 105.	Photocopy	No
13.	04.12.2015	LOD Letter, issued by the Central Bank of India, it is observed that said Eknath Waman Dhadwad, have availed credit facility from Central Bank of India by mortgaging said Flat No. 105.	Photocopy	No
07. a)	Whether certified copy of all title documents are obtained from the relevant sub-registrar office and compared with the documents made available by the proposed mortgagor? (Please also enclose all such certified copies and relevant fee receipts along with the TIR.)			Not informed by the bank to obtain Certified Copy
	Whether all pages in the certified copies of title documents which are obtained directly from Sub-Registrar's office have been verified			N.A.



	page by page with the original documents submitted?	
ii)	Where the certified copies of the title documents are not available, the copy provided should be compared with the original to ascertain whether the total page numbers in the copy tally page by page with the original produced. (In case originals title deed is not produced for comparing with the certified or ordinary copies should be handled more diligently & cautiously).	N.A.
8.	a) Whether the records of registrar office or revenue authorities relevant to the property in question are available for verification through any online portal or computer system	2003 to 2022
	b) If such online / computer records are available, whether any verification or cross checking are made and the comments/ findings in this regard.	N. A.
	c) Whether the genuineness of the stamp paper is possible to be got verified from any online portal and if so whether such verification was made?	No
	d) whether proper registration of documents completed. Details to be provided	
9.	a) Property offered as security falls within the jurisdiction of which sub-registrar office?	Kalyan Offices
	b) Whether it is possible to have registration of documents in respect of the property in question, at more than one office of sub-registrar/ district registrar/ registrar- general. If so, please name all such offices?	Refer search report
	c) Whether search has been made at all the offices named at (a) above?	Refer search report
	d) Whether the searches in the offices of registering authorities or any other records reveal registration of multiple title documents in respect of the property in question?	Refer search report
10.	<p style="text-align: center;">Chain of Title as follows:-</p> <p>After perusal of the documents, it is observed that, Baliram Kalu Gaikwad, Kusum Sharad Joshi & Jayanta Anant Gaikwad (Hereinafter referred to as the said Owners), seized and possessed of the, all that piece and parcel of plot bearing Survey No. 29, Hissa No.43, 16A, 10/1, 17/1, lying, being and situated at Village Tisgaon Taluka Kalyan & District Thané [Hereinafter referred to as said property Property].</p> <p>Further, by registered Development Cum Sale Agreement dated 12.04.2005, the said Baliram Kalu Gaikwad, Kusum Sharad Joshi & Jayanta Anant Gaikwad Sold/transferred and granted development rights in respect of the said property to M/s. Guari Vinayak Builders & Developers Private Limited through its Director Devanand Anant Gaikwad. (Reg. No. KLN-1657-2005 dated 12.04.2005) and accordingly registered Power of Attorney dated 12.04.2005, was executed in respect of same (Reg. No. KLN-1657-2005 dated 12.04.2005).</p> <p>Further, by registered Development Agreement dated 11.12.2013, the said Jayanta Anant Gaikwad & Kusum Sharad Joshi granted development rights in respect of the Survey No. 29, Hissa No.16A, Survey No. 29, Hissa No.17/1, Survey No.29, Hissa No.43 to M/s. Guari Vinayak Builders & Developers Private Limited through its Director Devanand Anant Gaikwad. (Reg. No. KLN-6449-2013 dated 11.12.2013).</p>	



Thus, said M/s. Guari Vinayak Builders & Developers Private Limited (Builders/Developers) became entitled to develop the said property.

Further, vide Advocate's Title Report, dated 10.09.2011, issued by B. D. Palshetkar, it is carried therein that, the said Land is Clear and marketable and free from all Charge, encumbrances, without any reasonable doubts.

Further, N.A. Permission bearing No. Mahasul/K-1/T-7/NAP/Tisgaon-Kalyan/SR-182/2011 dated 14.03.2012, was issued by the Collector of Thane, in respect of said land into N.A. user.

Further, after obtaining commencement Certificate in 2010 and further revised in 2015 said M/s. Guari Vinayak Builders & Developers Private Limited (Builders/Developers), commenced and completed construction of Residential Cum Commercial Building No.1 Wing "A" And "B" on the said property.

Further, Part Occupancy Certificate, bearing No. KDMP/NRV/CC/KV/148 dated 08.09.2015, was issued by Kalyan Dombivali Mahanagar Palika, Kalyan, in respect of Proposed residential Cum Commercial building No.1 Wing "A" and "B" consisting of Basement+ Ground + 1st to 4th upper Floors, as constructed on said property. (Residential Unit of 23 Nos. Commercial Unit of 5 Nos and 3 Go down) .

Further, Occupancy Certificate, bearing No. KDMP/NRV/CC/KV/204 dated 06.11.2015, was issued by Kalyan Dombivali Mahanagar Palika, Kalyan, in respect of Proposed residential Cum Commercial building No.1 Wing "A" and "B" consisting of 5th to 7th upper Floors, as constructed on said property.

Further, by registered Agreement for Sale dated 18.11.2015, the said M/s. Guari Vinayak Builders & Developers Private Limited, through its Director Devanand Anant Gaikwad. (Builders/Developers) agreed to Sold/transferred the said Flat No. 105, admeasuring about 950 Sq. Ft. (Built up Area), on 1st Floor, in "B" Wing, in building "Mitali Height", situated at KDMC D-Ward Office, Vijay Nagar, Poona Link Road, Kalyan (East), Pin - 421 306 (hereinafter referred to as the said Flat No.105) to Eknath Waman Dhadwad & Asha Eknath Dhadwad (Reg. No. KLN-3-4462-2015 dated 18.11.2015).

Further the members of said Building came together and formed themselves into Society known as "Mitali Height Co - operative Housing Society Limited", registered under No. TNA / KLN / HSG (TC) / 30161 / 2017 - 18 / YEAR - 2017 dated 09.11.2017. [hereinafter referred to as said Society].

That, said Society, have issued **Share Certificate, bearing No. 57**, dated 28.03.2021 (Hereinafter referred to as the said Share Certificate, bearing No. 57), in the name of Eknath Waman Dhadwad & Asha Eknath Dhadwad, in respect of said Flat No. 105.

Further, vide LOD Letter, dated 04.12.2015 issued by the **Central Bank of India**, it is observed that said **Eknath Waman Dhadwad**, have availed credit facility from **Central Bank of India** by mortgaging said Flat No. 105. {Notice of intimation between Eknath Waman Dhadwad & Asha Eknath Dhadwad and Central Bank of India [KLN 2 - 4424 - 2015 dated 22.12.2015]}

Thus, the chain of title is complete.

Nature of Minor's interest, if any and if so, whether creation of

NA



	mortgage could be possible, the modalities/procedure to be followed including court permission to be obtained and the reasons for coming to such conclusion.	
11.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	Ownership of Flat
	If Ownership rights	
	a) details of conveyance documents	
	i) Agreement for Sale dated 18.11.2015, between M/s. Guari Vinayak Builders & Developers Private Limited, through its Director Devanand Anant Gaikwad. (Builders/Developers) And Eknath Waman Dhadwad & Asha Eknath Dhadwad (Reg. No. KLN-3-4462-2015 dated 18.11.2015).	
	b) whether document is properly stamped	Yes ✓
	c) whether document is properly registered	yes ✓
	If leasehold, whether:-	
	a) lease Deed is duly stamped and registered	Not applicable
	b) lessee is permitted to mortgage the Leasehold right	Not applicable
	c) duration of the Lease/unexpired period of lease,	Not applicable
	d) if, a sub-lease, check the lease deed in favour of Lessee as to whether Lease deed permits sub-leasing and mortgage by Sub-Lessee also.	Not applicable
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	Not applicable
	f) Right to get renewal of the leasehold rights and nature thereof.	Not applicable
	If Govt. grant / allotment / Lease-cum / Sale Agreement, whether;	
	a) grant / agreement etc. provides for alienable rights to the mortgagor with or without conditions,	Not applicable
	b) the mortgagor is competent to create charge on such property,	No
	c) whether any permission from Govt. or any other authority is required for creation of mortgage and if so whether such valid permission is available.	Not applicable
	If occupancy right, whether;	
	a) Such right is heritable and transferable,	Yes ✓
	b) Mortgage can be created.	Yes /
12.	If the property has been transferred by way of Gift/Settlement Deed, whether	
	a) The Gift/Settlement Deed is duly stamped and registered;	No
	b) The Gift/Settlement Deed has been attested by two witnesses;	No
	c) The Gift/Settlement Deed transfers the property to Donee;	No



	d) Whether the Donee has accepted the gift by signing the Gift/Settlement Deed or by a separated writing or by implication or by actions;	No
	e) Whether there is any restriction on the Donor in executing the gift/settlement deed in question;	No
	f) Whether the Donee is in possession of the gifted property;	No
	g) Whether any life interest is reserved for the Donor or any other person and whether there is a need for any other person to join the creation of mortgage;	No
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	No
13.	(a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality / procedure to be followed to create a valid and enforceable mortgage.	Not applicable
	(b) whether mutation has been effected	
	(c) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share.	
	(d) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon.	
	(e) In respect of partition by a decree of court, whether such decree has become final and all other conditions/ formalities are completed/ complied with.	
	(f) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	
14.	Whether the title documents include any testamentary documents /wills?	No (a to f)
	(a) In case of wills, whether the will is registered will or unregistered will?	
	(b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court	
	(c) Whether the property is mutated on the basis of will?	
	(d) Whether the original will is available?	
	(e) Whether the original death certificate of the testator is available?	
	(f) what are the circumstances or documents to establish the will in question is the last and final will of the testator?	
	(g) What are the circumstances and/or documents to establish the will in question is the last and final will of the testator? (Comments on the circumstances such as the availability of a declaration by all the beneficiaries about the genuineness/ validity of the will, all parties have acted upon the will, etc., which are relevant to rely on the will, availability of Mother/Original title deeds are to be explained.)	
15.	(a) Whether the property is subject to any wakf rights / belongs to church/ temple or any religious/other institutions?	No (a to c)
	(b) Whether the property having any restriction in creation of charges on such properties?	
	(c) Precautions/ permissions, if any in respect of the above	



	cases for creation of mortgage?	
16.	<p>(a) Where the property is a HUF/joint family property?</p> <p>(b) Whether mortgage is created for family benefit/legal necessity, whether the Major Coparceners have no objection/join in execution, minor's share if any, rights of female members etc.?</p> <p>(c) Please also comment on any other aspect which may adversely affect the validity of security in such cases?</p>	No (a to b)
17.	<p>(a) Whether the property belongs to any trust or is subject to the rights of any trust?</p> <p>(b) Whether the trust is a private or public trust and whether trust deed specifically authorizes the mortgage of the property?</p> <p>(c) If YES so additional precautions/permissions to be obtained for creation of valid mortgage?</p> <p>(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.</p>	No (a to d)
18.	<p>If the property is Agricultural land:-</p> <p>(a) whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation / enforcement of mortgage.</p> <p>(b) In case of agricultural property other relevant records / documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?</p> <p>(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed/permission obtained.</p>	No (a to c)
19.	<p>a) Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.)</p> <p>b) Additional aspects relevant for investigation of title as per local laws</p>	NA NA
20.	<p>(a) Whether the property is subject to any pending or proposed land acquisition proceedings?</p> <p>(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.</p>	NA NA
21.	<p>(a) Whether the property is involved in or subject matter of any litigation which is pending or concluded?</p> <p>(b) If so, whether such litigation would adversely affect the creation of a valid mortgage or have any implication of its future enforcement?</p> <p>(c) Whether the title documents have any court seal/ marking which points out any litigation/ attachment/security to court in respect of the property in question? In such case please comment on such seal/marking.</p>	No (a to c)
22.	<p>(a) In case of partnership firm, whether the property belongs to the firm and the deed is properly registered.</p> <p>(b) Property belonging to partners, whether thrown on hotchpot? Whether formalities for the same have been completed as per applicable laws?</p> <p>(c) Whether the person(s) creating mortgage has/have</p>	Not applicable (a to c)



	authority to create mortgage for and on behalf of the firm.	
23. a)	Whether property belongs to a limited company, check BR,, authority to create mortgage / execution of documents, registration of any prior charge with Company Registrar [ROC] articles of association / provision of common seal etc.	No
b)i)	Whether the property (to be mortgaged) is purchased by the above Company from any other Company or Limited Liability Partnership (LLP) firm ?	No
b) ii)	If yes, whether the search of charges of the property (to be mortgaged) has been carried out with registrar of Companies (ROC) in respect of such vendor company/LLP (seller) and vendee company (purchaser) ?	No
b) iii)	Whether the above search of charges reveals any prior charges/encumbrances, on the property (proposed to be mortgage) created by the vendor company (seller) ? Yes/No	No
b) iv)	If the search reveals encumbrances/charges, whether such charges/encumbrances have been satisfied? Yes/No.	No
24.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	Not applicable
25.	(a) Whether any POA is involved in the chain of title?	no
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	No
	(d) In case the title document is executed by the POA holder, please clarify whether the POA involved is (i) one executed by the Builders viz. Companies/ Firms/Individual or Proprietary Concerns in favour of their Partners/ Employees/ Authorized Representatives to sign Flat Allotment Letters, NOCs, Agreements of Sale, Sale Deeds, etc. in favour of buyers of flats/units (Builder's POA) or (ii) other type of POA (Common POA). - No.	
	(d) In case of Builder's POA, whether a certified copy of POA is available and the same has been verified/compared with the original POA.	No
	(e) In case of Common POA (i.e. POA other than Builder's POA), please clarify the following clauses in respect of POA.	
	i. Whether the original POA is verified and the title investigation is done on the basis of original POA? - No	
	ii. Whether the POA is a registered one? - No	
	iii. Whether the POA is a special or general one? - No	
	iv. Whether the POA contains a specific authority for execution of title document in question? -No	
	(f) Whether the POA was in force and not revoked or had become invalid on the date of execution of the document in question (Please clarify whether the same has been ascertained from the office of sub-registrar also?)	No
	(g) Please comment on the genuineness of POA?	No
	(h) The unequivocal opinion on the enforceability and validity of the POA?	No
26.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the	No



	powers given therein and whether the same is properly executed/ stamped/ authenticated in terms of the Law of the place, where it is executed.	
27.	If the property is a flat/apartment or residential/commercial complex, check and comment on the following:	
(a)	Promoter's/Land owner's title to the land/ building;	Yes/
(b)	Development Agreement/Power of Attorney;	Yes/
(c)	Extent of authority of the Developer/builder; M/s. Guari Vinayak Builders & Developers Private Limited (Builders/Developers) are entitled to develop / construct building	
(d)	Independent title verification of the Land and/or building in question; Physical verification of Flat to be taken by the authorized bank officer before as well as after disbursement	
(e)	Agreement for sale (duly registered);	Yes /
(f)	Payment of proper stamp duty;	Yes /
(g)	Requirement of registration of sale agreement, development agreement, POA, etc.;	Agreement for Sale registered
(h)	Approval of building plan, permission of appropriate / local authority, etc.;	Yes /
(i)	Conveyance in favour of Society/Condominium concerned;	No
(j)	Occupancy Certificate/allotment letter/letter possession;	Occupancy Certificate, dated 08.09.2015 & 06.11.2015
(k)	Membership details in the Society etc.;	Distinctive Nos. 561 to 570
(l)	Share Certificates;	Share Certificate No. 57, dated 28.03.2021
(m)	No Objection Letter from the Society;	NOC To be obtained from the Society
(n)	All legal requirements under the local/Municipal laws, regarding ownership of flats/Apartments/Building Regulations, Development Control Regulations, Co-operative Societies' Laws etc.;	Yes
(o)	Requirements, for noting the Bank charges on the records of the Housing Society, if any;	The Bank is advised to note the charge of the bank with Society
(p)	If the property is a vacant land and construction is yet to be made, approval of lay-out and other precautions, if any.	No
(q)	Whether the numbering pattern of the units/flats tally in all documents such as approved plan, agreement plan, etc.	Yes - As mentioned in



		Agreement for Sale
II A	Whether the Real Estate Project comes under Real Estate (Regulation and Development) Act, 2016? Yes/No.	N.A.
II B	Whether the project is registered with the Real Estate Regulation Authority? If so, the details of such registration are to be furnished.	N.A.
II C	Whether the registered agreement for Sale as prescribed in above Act / rules thereunder under executed?	N.A.
II D	Whether the details of the apartment/plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of Real Estate Regulatory Authority?	NA
28.	Encumbrances, Attachments, and/or claims whether of Government, Central or State or other Local authorities or Third Party claims, Liens etc. and details thereof. Charge of Central Bank of India Notice of intimation between Eknath Waman Dhadwad & Asha Eknath Dhadwad and Central Bank of India [KLN 2 - 4424 - 2015 dated 22.12.2015]	
29.	The period covered under the Encumbrances Certificate and the name of the person in whose favour the encumbrance is created and if so, satisfaction of charge, if any. - To obtain Original No Dues Certificate - cum - Letter of Release of charge & Original Title Deeds from Central Bank of India, in favour of Eknath Waman Dhadwad thereby releasing its right, title, interest, claim, charge, mortgage in respect of said Flat No. 105	
30.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	N. A.
31.	(a) Urban land ceiling clearance, whether required and if so, details thereon.	No
	(b) Whether No Objection Certificate under the Income Tax Act is required/ obtained.	Not applicable
32.	a) Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question. b) Whether the name of mortgagor is reflected as owner in the revenue/Municipal/Village records?	Not applicable
33.	(a) Whether the property offered as security is clearly demarcated?	Plz. Refer Valuer's Report
	(b) Whether the demarcation/ partition of the property is legally valid?	As mentioned in Clause No. 36 (a)
	(c) Whether the property has clear access as per documents?	As mentioned in Clause No. 36 (a)
34.	a) Whether the property can be identified from the following documents (a) Document in relation to electricity connection; (b) Document in relation to water connection; c) Document in relation to Sales Tax Registration, if any applicable; (d) Other utility bills, if any.	A to B - to be obtained C - N. A. D - To obtain latest maintenance bill/ electricity bill



		/ property tax bill in respect of Flat No. 105
	b) and discrepancy/doubtful circumstances, if any revealed on such scrutiny	No
35.	a) If the valuation report and/or approved/ sanctioned plans are made available, please comment on the same including the comments on the description and boundaries of the property on the said document and that in the title deeds. (If the valuation report and/or approved plan are not available at the time of preparation of TIR, please provide these comments subsequently, on making the same available to the advocate.)	No To be obtained
36.	a) Whether the Bank will be able to enforce SARFESI Act, if required against the property offered as security? b) Property is SARFAESI compliant	a) Yes ✓ b) Yes ✓
37	a) Whether original Title Deed are available for creation of equitable mortgage b) In case of absence of original title deeds, details of legal and other requirements for creation of a proper, valid and enforceable mortgage by deposit of certified extracts duly certified etc., as also any precaution to be taken by the Bank in this regard.	a) Yes ✓ b) N. A. As we are not informed about the absence of original title deeds
38.	Additional suggestions, if any to safeguard the interest of Bank/ ensuring the perfection of security.- 1) Before as well as after the disbursement of credit facility to the Borrower / s, the Bank is advised to cause the Personal Visit, of the mortgaged property, and, obtain and bring on records, the Personal Visit Report and the Inspection Report of the Authorized Officer of the Bank; 2) Bank's Lien to be registered / marked with the Mitali Height Co - operative Housing Society Limited and confirmation as to the same shall be obtained. 3) The Bank is advised to cross verify with the Mitali Height Co - operative Housing Society Limited the NOC issued by them for mortgage of said Flat No. 105 . 4) In View of the Various Fraudulent instant, it is notice that the borrower/guarantor presents original the documents along with the proposal, borrower at the time of the creation of mortgage borrower. Guarantors deposit colour/ fabricated/ forged title deed, in the above backdrop bank is advised to kindly verify the genuineness of the Title Deed at the time of Creation of Mortgage. 5) Notice of Intimation and CERSAI should be done within 30 days from the creation of equitable mortgage and / or disbursement of loan amount whichever is earlier and confirmation be held on record 6) present report is drawn as per the photocopies of the documents and as per the records available with the office of Sub - Registrar /igr	



39. The specific persons who are required to create mortgage/to deposit documents creating mortgage.

Ek Nath Waman Dhadwad & Asha Ek Nath Dhadwad

Yours Truly,

Adv. Aarti H. Subhedar



Annexure - C:
CERTIFICATE OF TITLE

- 1) I have examined the Photocopy / ies of Title Deeds, intended to be deposited relating to the Schedule Immovable Property and offered as security by way of Equitable Mortgage and that in our opinion, the documents of title, as more particularly referred hereunder, are valid evidence of right, title and interest and that, if the said Equitable Mortgage, in the mode and manner as stated hereunder, it will satisfy the requirements of creation of Equitable Mortgage, **subject to charge, lien and mortgage of Central Bank of India**
- 2) I have examined the Documents as provided for in detail, taking into account all the Guidelines in the check list vide, Annexure - B and the other relevant factors.
- 3) I confirm having caused a search in the concerned Office of the Sub-Registrar of Assurances. I do not find anything adverse which would prevent the Title Holders from creating a valid Mortgage, **subject to charge, lien and mortgage of Central Bank of India**. We are responsible, if any loss is caused to the Bank due to negligence on my / our part or by agent in making search.
- 4) Following scrutiny of records in the concerned office of the Sub-Registrar of Assurances and relative Title Deeds, we hereby certify the genuineness of the title deeds, Suspicious / Doubt if any, has been clarified by making necessary enquiries - n. a.
- 5) There are no prior Mortgage / Charges / Encumbrances whatsoever as could be seen from the Encumbrances Certificate for the period for 13 Years, pertaining to the Immovable Property as covered by above said Title Deeds. The property is free from all encumbrances, **subject to charge, lien and mortgage of Central Bank of India**.
- 6) In case of Second / Subsequent Charge in favour of the Bank, there are no other mortgages / charges other than already stated in the loan documents and agreed to by the immovable property/(ies) covered by above said Title Deeds. The property is free from all Encumbrances, **subject to charge, lien and mortgage of Central Bank of India**.
- 7) Minor/(s) and his/their interest in the property / (ies) is to the extent of N. A. (Specify the share of the minor with name) (Strike out if not applicable) :-
N. A.
- 8) The Mortgage if created will be available to the Bank for the liability of the intending Borrowers - **Eknath Waman Dhadwad & Asha Eknath Dhadwad, subject to charge, lien and mortgage of Central Bank of India**.
- 9) Thus, I certify that, **Eknath Waman Dhadwad & Asha Eknath Dhadwad** has an absolute, clear and marketable title over the schedule property, **subject to charge, lien and mortgage of Central Bank of India**

I further certify that, the above Title Deeds are genuine i.e. the photocopies produced and a valid Mortgage can be created, **subject to charge, lien and mortgage of Central Bank of India**

In case of creation of Mortgage by Deposit of title deeds, I certify that the deposit of following title deeds / documents would create a valid and enforceable mortgage: -



#	Particulars
01.	Original Registered Agreement for Sale dated 18.11.2015, between M/s. Guari Vinayak Builders & Developers Private Limited, through its Director Devanand Anant Gaikwad. (Builders/Developers) And Eknath Waman Dhadwad & Asha Eknath Dhadwad. (Reg. No. KLN-3-4462-2015 dated 18.11.2015).
02.	Original Registration Receipt bearing No. 6827, dated 18.11.2015 of Rs. 30,860/-
03.	Original Stamp Duty Payment Receipt of Rs. 3,30,000/-
04.	Original / Certified Extract of Index - II of Agreement for Sale dated 18.11.2015
05.	Copy of Part Occupancy Certificate, bearing No. KDMP/NRV/CC/KV/148 dated 08.09.2015, issued by Kalyan Dombivali Mahanagar Palika, Kalyan, in respect of Proposed residential Cum Commercial building No.1 Wing "A" and "B" consisting of Basement+ Ground + 1 st to 4 th upper Floors, as constructed on said property. (Residential Unit of 23 Nos. Commercial Unit of 5 Nos and 3 Go down)
06.	Original No - Objection Certificate (NOC), issued by Society for creation of Equitable Mortgage, in respect of Flat No. 105 and also certifying that Building Mitali Heights is Building No. 1 as per Part Occupancy Certificate, bearing No. KDMP/NRV/CC/KV/148 dated 08.09.2015
07.	Original Share Certificate, bearing No. 57, issued by the society in the name of Eknath Waman Dhadwad & Asha Eknath Dhadwad, in respect of Flat No. 105.
08.	Original / Copy of Latest Electricity Bill / Maintenance Bill / Property Tax Bill in respect of Flat No. 105
09.	Original No - Dues Certificate cum Letter of Release of Mortgage & original Title Deeds, issued by Central Bank of India, in favour of Eknath Waman Dhadwad, thereby releasing its rights, claims, interest and charge, in respect of said Flat No. 105

11. There are no legal impediments for creation of the Mortgage under any applicable Law/ Rules in force.

12) it is certified that said property is SARFEASI compliant

SCHEDULE

(Description of Immovable Property)

Flat No. 105, admeasuring about 950 Sq. Ft. (Built up Area), on 1st Floor, in "B" Wing, in building "Mitali Height", now society known as "Mitali Heights Co-operative Housing Society Limited", situated at KDMC D-Ward Office, Vijay Nagar, Poona Link Road, Kalyan (East), Pin - 421 306, constructed on all that piece and parcel of land bearing Survey No. 29, Hissa No. 43, 16A, 10/1 & 17/1, lying, being and situated at Village Tisgaon, Taluka Kalyan & District Thane.

Date :- 17/8/22

[Signature]

Yours truly
[Signature]

Adv. Aarti Subhedar

SEARCH REPORT

Sub: - Investigation of title of the property, of Flat No. 105, admeasuring about 950 Sq. Ft. (Built up Area), on 1st Floor, in "B" Wing, in building "Mitali Height", now society known as "Mitali Heights Co-operative Housing Society Limited", situated at KDMC D-Ward Office, Vijay Nagar, Poona Link Road, Kalyan (East), Pin - 421 306, constructed on all that piece and parcel of land bearing Survey No. 29, Hissa No. 43, 16A, 10/1 & 17/1, lying, being and situated at Village Tisgaon, Taluka Kalyan & District Thane.

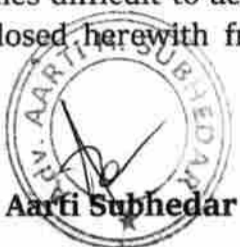
Owner: Eknath Waman Dhadwad & Asha Eknath Dhadwad

.....
eSearch has been taken through my Search Clerk - kiran shelar
Following documents registered therein during the course of searches.

Year	Particulars
1993 to 2004	Nil
2005	Agreement between Jayant Gaikwad and M/s. Guari Vinayak Builders & Developers Private Limited [KLN 2 - 2511 - 2005 dated 15.06.2005]
2005	Development Cum Sale Agreement dated 12.04.2005, between Baliram Kalu Gaikwad, Kusum Sharad Joshi & Jayanta Anant Gaikwad And M/s. Guari Vinayak Builders & Developers Private Limited through its Director Devanand Anant Gaikwad (Reg. No. KLN - 1657 - 2005 dated 12.04.2005).
2006	
2007	Agreement between Thakur & Ors and M/s. Guari Vinayak Builders & Developers Private Limited [KLN 2 - 8567 - 2007 dated 03.12.2007]
2007	Agreement between Thakur & Ors and M/s. Guari Vinayak Builders & Developers Private Limited [KLN 2 - 5914 - 2007 dated 10.08.2007]
2008 to 2012	Nil
2013	Development Agreement dated 11.12.2013, between Jayanta Anant Gaikwad & Kusum Sharad Joshi And M/s. Guari Vinayak Builders & Developers Private Limited through its Director Devanand Anant Gaikwad. (Reg. No. KLN-6449-2013 dated 11.12.2013).
2014	Nil
2015	Agreement for Sale dated 18.11.2015, between M/s. Guari Vinayak Builders & Developers Private Limited, through its Director Devanand Anant Gaikwad. (Builders/Developers) And Eknath Waman Dhadwad & Asha Eknath Dhadwad (Reg. No. KLN-3-4462-2015 dated 18.11.2015)
2015	Notice of intimation between Eknath Waman Dhadwad & Asha Eknath Dhadwad and Central Bank of India [KLN 2 - 4424 - 2015 dated 22.12.2015]
2016 to 2020	Nil
2021	Deed of Conveyance between Jayant Gaikwad and Mitali Heights Co-operative Housing Society Limited [KLN 2 - 12309 - 2021 dated 30.06.2021]
2022	Index-II not updated

Please note that: -

- NIL is subject to mutilated record, torn pages and non - availability of Index - II registers as some of them are sent for re - writing / rebinding / interpretation
- wherever possible, verified entries where no Index - II, is made available for the reasons that, the same is not updated from time to time / torn condition / records not maintained properly / it is also sometimes difficult to access the internet to find out entries. Search Report as enclosed herewith from the Records available on As is where basis is

A circular stamp with the name 'AARFI SUBHEDAR' around the perimeter. Inside the circle, there is a signature and a star at the bottom.

Adv. Aarfi Subhedar

Krishnakant A. Pandat

(B.Arch.,B.E.Civil,AlIA,FIIV,MCE,34AB,IBBI)
Govt. Approved Valuer, (WT 34AB & IBBI
Approved),LCM-2443,CAT-I-Immovable Properties,
LCM-2443,CAT-II-Agri.Lands,
LCM - 2445, CAT-VII - Plant & Machinery -
Movable Property, Regd. Engineer,
Structural Designer.



SHUKAN ARCHITECTS,ENGINEERS&VALUERS
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Kandivali East, Mumbai-400 101.
Email:shukanarchitects.valuers@gmail.com
Mo.9898207111, 8200986306

Branch Office: Office No.501.5th Floor .Chitarath Complex. B.H. Hotel President , Nr. Swastik Char Rasta, CG Road. Ahmadabad -390 009.

Date: - 23/08/2022

REF.: SAEV/ MUM/VIR/GAU/FLAT/VALU/ SBI/PANVEL/D-S/5591
To,
State Bank of India,
RASMECCC Panvel,



Sub- Valuation Report of Residential Flat No. 105 at 1st floor, B-Wing, MITALI HEIGHTS CHS LTD, Kalyan (E), Thane, Maharashtra 421 306, Situated on plot bearing Survey No. 29, Hissa No. 43, 16/A, 10/1, 17/1 at Village Tisgaon, Taluka-Kalyan, District- Thane, within liimits of KDMC.

VALUATION REPORT

I. GENERAL	
1	Purpose for which valuation is made : To determine the Fair Market Value of the Property
2	a) Date of inspection : 23/08/2022.
	b) Date on which the valuation is made : 23/08/2022.
3	List of documents produced for perusal : Agreement for Sale (Dt-18/11/2015) Index-2: 4462/2015 OC Certificate Dt. 6/11/2015
4	Name of the owner(s) and their address(es) : Eknath Waman Dhadwad, With Phone no. (details to be shared of Asha Eknath Dhadwad, each owner in case of joint ownership)
5	Brief description of the property : Flat No. 105 at 1 st floor, B-Wing, MITALI HEIGHTS CHS LTD, Kalyan (E), Thane, Maharashtra 421 306, Situated on plot bearing Survey No. 29, Hissa No. 43, 16/A, 10/1, 17/1 at Village Tisgaon, Taluka-Kalyan, District- Thane, within liimits of KDMC.
Location of property	
a)	Plot No. / Survey No. : Survey No. 29, Hissa No. 43, 16/A, 10/1, 17/1
b)	Door No. : Flat No. 105 at 1 st floor, B-Wing,
c)	C.T. S. No. / Village : Village -Tisgaon
d)	Ward / Taluka : Taluka- Kalyan
e)	Mandal / District : Thane
f)	Date of issue and validity of layout of approved map/ plan : OC Certificate Dt. 6/11/2015
g)	Approved map/ plan issuing authority : KDMC
h)	Whether genuineness or authenticity of approved map/ plan is verified : OC Certificate Dt. 6/11/2015
i)	Any other comments by our empanelled valuers on authenticity of approved plan : OC Certificate Dt. 6/11/2015



Digitally signed by KRISHNAKANT
AMRUTLAL PANDAT
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Krishnakant A. Pandat

(B.Arch.,B.E.Civil,AlIA,FlIV,MCE,34AB,IBBI)
Govt. Approved Valuer, (WT 34AB & IBBI
Approved),LCM-2443,CAT-I-Immovable Properties,
LCM-2443,CAT-II-Agri.Lands,
LCM - 2445, CAT-VII - Plant & Machinery -
Movable Property, Regd. Engineer,
StructuralDesigner.



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Mo.9898207111, 8200986306

Branch Office: Office No.501.5th Floor .Chitarath Complex. B.H. Hotel President . Nr. Swastik Char Rasta. CG Road. Ahmadabad -390 009

Date: - 23/08/2022

7	Postal address of the property	:	Flat No. 105 at 1 st floor, B-Wing, MITALI HEIGHTS CHS LTD, Kalyan (E), Thane, Maharashtra 421 306, Situated on plot bearing Survey No. 29, Hissa No. 43, 16/A, 10/1, 17/1 at Village Tisgaon, Taluka-Kalyan, District- Thane, within limits of KDMC.	
8	City / Town	:	Tisgaon, Thane, Maharashtra 421 306,	
	Residential Area, Commercial Area, Industrial Area or Mixed area	:	Residential Area	
9	Classification of the area	:		
	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rural	:	Semi Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	KDMC	
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	No	
12	Boundaries of the property Dimensions of the side	:	A	B
		:	As per the Deed	As Per Site Inspection
	North	:	-	Jay Jyotirmay Apartment
	South	:	-	Open Plot
	East	:	-	KDMC Office D Ward
	West	:	-	Karina Plaza
13	Extent of the site	:	N.A.	
14	Latitude, Longitude & Co-ordinates of flat	:	19°13'28.8"N 73°08'17.4"E	
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	N.A.	
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	occupied by the owner	

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AMRUTLAL PANDAT

Date: 2022.08.23 18:12:41 +05'30'



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LCM-2443,CAT-II-Agri.Lands,
LCM - 2445, CAT-VII - Plant & Machinery -
Movable Property, Regd. Engineer,
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Date: - 23/08/2022

II. APARTMENT BUILDING	
1	Nature of the Apartment : 2 BHK Residential Flat
2	Location
	C.T.S. No. : Survey No. 29, Hissa No. 43, 16/A, 10/1, 17/1
	Block No. : NA
	Ward No. : NA
	Village / Municipality / Corporation : KDMC
	Door No. Street or Road (PIN Code) : 421 306
3	Description of the locality (Residential / Commercial / Mixed) : Residential
4	Year of Construction : 2015
5	Number of Floors : G + 7 Upper Floors
6	Type of Structure : RCC Framed Structure
7	Number of Dwelling units in the building : Per floor 05 flats
8	Quality of Construction : Good
9	Appearance of the Building : Good
10	Maintenance of the Building : Good
11	Facilities Available
	Lift : Yes
	Protected Water Supply : Yes
	Underground Sewerage : Yes
	Car Parking - Open / Covered : Open
	Is compound wall existing? : Yes
	Is pavement laid around the building? : Yes
III. FLAT	
1	The floor on which the flat is situated : On 1 st Floor
2	Door No. of the flat : Flat No. 105 at 1 st floor, B-Wing,
3	Specification of the flat
	Roof : RCC
	Flooring : Vitrified
	Doors : TW Flush Doors and Wooden Doors
	Windows : Aluminum Frame sliding windows
	Fittings : Concealed
	Finishing : Plaster

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KRISHNAKANT AMRUTLAL
PANDAT
Date: 2022.08.23 18:12:46 +05'30'



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Date: - 23/08/2022

4	House Tax	:	N.A.
	Assessment No.	:	N.A.
	Tax paid in the name of	:	N.A.
	Tax amount	:	N.A.
5	Electricity Service Connection No.	:	N.A.
	Meter Card is in the name of	:	N.A.
6	How is the maintenance of the flat?	:	Well maintained
7	Sale Deed executed in the name of	:	Eknath Waman Dhadwad, Asha Eknath Dhadwad
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the plinth area of the flat?	:	950.00 Sq. Ft. (BUA)
10	What is the floor space index (approx.)?	:	Not Known
11	What is the Built up Area of the flat?	:	950.00 Sq. Ft. (Built up)
12	Is it Posh / I class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	occupied by the owner
15	If rented, what is the monthly rent?	:	Rs. 18,000/- to Rs. 20,000/- per month
IV MARKETABILITY			
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	Situated in main city area and close to public amenities
3	Any negative factors are observed which affect the market value in general?	:	Not Any

Digitally signed by KRISHNAKANT
AMRUTLAL PANDAT

Date: 2022.08.25 13:07:07 +05'30'



Krishnakant A. Pandat

(B.Arch.,B.E.Civil,AIIA,FIIV,MCE,34AB,IBBI)
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Approved),LCM-2443,CAT-I-Immovable Properties,
LCM-2443,CAT-II-Agri.Lands,
LCM - 2445, CAT-VII - Plant & Machinery -
Movable Property, Regd. Engineer,
Structural Designer.



SHUKAN ARCHITECTS, ENGINEERS & VALUERS

Head Office:

22, 2nd Floor, A Wing, Datani Flats,
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Mo.9898207111, 8200986306

Branch Office: Office No.501,5th Floor,Chitarath Complex, B.H. Hotel President, Nr. Swastik Char Rasta, CG Road, Ahmadabad -390 009.

Date: - 23/08/2022

V	RATE	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details, reference of at least two latest deals / transactions with respect to adjacent properties in the areas if available)	: Rs. 6,000/- to Rs. 12,000/- per Sq. Ft. for Built up Area in the locality for similar type of property (varying based on amenities and location)
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).	: Rs. 6,000/- to Rs. 12,000/- per Sq. Ft. for Built up Area in the locality for similar type of property (varying based on amenities and location)
3	Break-up for rate	:
	1. Building + Services	: Rs. 2,600/- per sq. ft.
	2. Land + Others	: Rs. 9,000/- per sq. ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: Rate at Rs. 56,400/- Per Sq. Mt. i.e. 5,239 Sq. Ft. (Guideline rate) Built up area - 950.00 Sq. Ft. 950.00 Sq. Ft. (x) Rs. 5,239 Sq. Ft. Rs. 49,77,050/-
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a.	Depreciated building rate	: 11.66%
	Replacement cost of flat with services {V(3)i}	: 3000 - 11.66% = 2650/-
	Age of the building	: 07 Years (2015)
	Life of the building estimates	: 53 Years
	Depreciation percentage assuming the salvage value as 10%	: The 11.66% depreciation considered because building as the building age is 07 years old.
	Depreciation Ratio of the building	: 1:6 (10% depreciation at each 6 years)
b.	Total composite rate arrived for valuation	:
	Depreciated Building Rate VI (a)	: Rs. 2,600/- per sq. ft.
	Rate for land & other V (3) (ii)	: Rs. 9,000/- per sq. ft.
	Total Composite Rate	: Rs. 11, 600/- Per sq. ft. (Composite rate)

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Date: 2022.08.25 13:07:23 +05'30'



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Date: - 23/08/2022

- As per the latest price trend available in the market from the property search for similar types of properties for Residential flat in this locality Price ranges from Rs.6,000/- to Rs.12,000/- per Sq. Ft.
- As per our opinion the fair market value of **Rs. 11,600/- per Sq. Ft. for Built up Area of the flat** is reasonable and worth. Considering all the allotments, the factors such as amenities, location, Allotted Car Parking Space, Special Features provided and the sale instance in the locality.

Sr. No	Description	Qty. (Sq. Ft.)	Rate per unit (Rs.)	Estimated Value (Rs.)
1.	Present value of the flat	950.00 Sq. Ft. Built up Area	Rs.11,600/- Built up Area	Rs. 1,10,20,000/-
2.	Interior Decorations which carry a potential value, if any	--	-	-
3.	Others (Allotments/separate purchased car park or extended area etc.)	--	-	-
			Total/Say	Rs. 1,10,20,000/-
(Rupees One Crore Ten Lakhs Twenty Thousands Only)				

Valuation Methodology:

(Valuation: Here, the approved valuer should discuss in details his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast / tidal level must be incorporated) and their effect on i) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed).

To arrive at the property value we relied upon recent transactions, property dealers, agents and local people, and news paper advertisements which information has, however, been validated.

Considering all aspects regarding specifications, location, other facilities available in & around the site and the recent transaction instances in the same locality for sale of residential units, we can conclude that The aforesaid Flat will fetch around **Rs. 11,600/- per Sq. Ft.** on the Built up area.

The rental value of the apartment at comes to Rs. 18,000/- to Rs. 20,000/- per month

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites.

As a result of my appraisal and analysis, it is my considered opinion that the **realizable** value of the above property in the prevailing condition with aforesaid specifications is **Rs. 1,10,20,000/-**

The undersigned has inspected the property detailed in the Valuation Report dated 23-08-2022.

We are satisfied that the realizable value of the property is Rs. 1,10,20,000/- (Rupees One Crore Ten Lakhs Twenty Thousands Only).

Digitally signed by KRISHNAKANT

AMRUTLAL PANDAT

Date: 2022.08.25 13:07:30 +05'30'



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Date: - 23/08/2022

The undersigned has inspected the property detailed in the valuation report date _____

_____. We are satisfied that the fair and reasonable market value of the property is
Rs.

_____ (Rs. _____ only).

Date:
Place:

Signature
(Name of the Branch Manager
With Office Seal)

Digitally signed by KRISHNAKANT
AMRUTLAL PANDAT
Date: 2022.08.23 18:13:32 +05'30'



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Date: - 23/08/2022

(ANNEXURE-I)

Format of undertaking to be submitted by Individuals/ proprietor/ partners/ Directors DECLARATION- CUM- UNDERTAKING

I, **Krishnakant A. Pandat** son of **Amrutlal Pandat** do hereby solemnly affirm and state that:

- I am a citizen of India
- 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
- The information furnished in my valuation report dated **23/08/2022** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- My representative has personally inspected the property on **23/08/2022** The work is not subcontracted to any other valuer and carried out by myself.
- Valuation report is submitted in the format as prescribed by the Bank.
- 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.
- I have not been removed/dismissed from service/employment earlier
- I have not been convicted of any offence and sentenced to a term of imprisonment
- I have not been found guilty of misconduct in professional capacity
- I have not been declared to be unsound mind
- I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- I am not an undischarged insolvent
- 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
- I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- My PAN Card number is **ACYPP2187M** and GSTIN as applicable is **24ACYPP2187M2ZO**
- I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- 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
- 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 V- A signed copy of same to be taken and kept along with this declaration)
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- My CIBIL Score and credit worthiness is as per Bank's guidelines.
- I am the proprietor, authorized official of the firm, who is competent to sign this valuation report.
- I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- Further, I hereby provide the following information.

SrNo	Particulars	Valuer comment
1.	Background information of the asset being valued	Residential Flat
2.	Purpose of valuation and appointing authority	To determine the Fair Market Value of the property
3.	Identity of the valuer and any other experts involved in the valuation	Krishnakant A Pandat
4.	Disclosure of the valuer interest or conflict, if any	I or any of my associates do not have any direct/indirect interest in the assets valued
5.	Date of appointment, valuation date and date of report	Date of report: 23/08/2022
6.	Inspections and/or investigations undertaken	Physical visual inspection of the property



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KRISHNAKANT AMRUTLAL
PANDAT
Date: 2022.08.23 18:13:38 +05'30'

Krishnakant A. Pandat

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Date: - 23/08/2022

7.	Nature and sources of the information used or relied upon;	Assumptions are made to the best of our knowledge and belief. Reliance is based on the information provided to us by the identifier and the client based on circumstances/information provided/material content
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach Method adopted where the value is estimates based on instances of sales/quotes of similar assets in the market
9.	Restrictions on use of the report, if any;	The report has been issued on the specific request of the appointing party for the specified purpose and the said report is not valid if the purpose if use and/or the party is different.
10.	Major factors that were taken into account during the valuation;	The valuation of the property is undertaken considering the location, condition, age of the building, amenities and various other infrastructural facilities available at and around the said property
11.	Major factors that were not taken into account during the valuation;	Factors not mentioned in point no. 10
12.	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.	

DISCLAIMERS

*Our valuation is based on our experience and knowledge; this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed due to any emergency in future and / or change in circumstances/material content. Valuer shall not be responsible for any kind of consequential damages/losses whatsoever/ of any nature.

*The value given in our report is only an opinion on the Fair Market Value (FMV) as on date. If there is an opinion from others / other Valuers about increase or decrease in the value of assets valued by us, we should not be held responsible as the views vary from Valuer to Valuer and based on circumstances/information provided/material content. The principle of 'BUYERS BEWARE' is applicable in case of sale/purchase of properties/assets.

*The legal documents pertaining to the ownership of the above said property has been referred to on its face value and it is presumed that bank has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify valid or legal or marketability title of any of the parties over the property. Our report does not cover verification of ownership, title clearance or legality and is subject to adequacy of engineering/structural design and that the building is constructed as per building bye-laws and there are no violations whatsoever.

*As regards the authenticity/genuineness/verification of documents, the onus lies with the lender. Our report is valid subject to the said property legally cleared by the lender's panel advocates.

*Our valuation is only for the use of the party to whom it is addressed to and no responsibility is accepted to any 3rd party for the whole or part of its contents. The said report will not hold good/should not be used for any court/legal matters. It is absolutely confidential and legally privileged.

*It is advisable for the lender or the party to go through the contents of the report and discrepancy, if any, should be brought to the notice of M/s. SHUKAN ARCHITECTS, ENGG. & VALUER within 15 days and M/s. SHUKAN ARCHITECTS, ENGG. & VALUER is not responsible for any change in contents after expiry of 15 days from the date of the report.

*Encumbrances of loan, Govt. and other statutory dues, stamp duty, registration charges, transfer charges etc., if any, are not considered in the valuation. We have assumed that the assets are free from encumbrances.

*The bank is advised to consider the CIBIL REPORT of their customer before disbursement/enhancement of the loan to safeguard the interest of the bank from probable loss on granting the loan amount. The Valuer should not be held responsible due to deviations as permitted by the bank, for any reasons.

*It is presumed that the copies of documents are taken from the originals duly tested and veracity verified with Ultra Violet Lamp (UVL) machine.

Digitally signed by KRISHNAKANT
AMRUTLAL PANDAT
Date: 2022.08.23 18:13:42 +05'30'



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Branch Office: Office No.501.5th Floor .Chitarath Complex. B.H. Hotel President . Nr. Swastik Char Rasta. CG Road. Ahmadabad -390 009.

Date: - 23/08/2022

*It should be noted that M/s. SHUKAN ARCHITECTS, ENGG. & VALUER value assessments are based on the facts and evidence available during & at the time of assessment. It is therefore recommended that the value assessments be periodically reviewed.

ASSUMPTIONS AND LIMITING CONDITIONS

*Assumptions are made to our knowledge and belief. Reliance is based on the information furnished to us by the identifier and the bank/client.

*In case of any dispute, assumption taken by Valuer shall overrule any other assumptions.

*Due to peculiarity of real estate transaction in our country, oral information furnished by various agencies is relied upon in good faith.

*We have not verified if the property is hypothecated/mortgaged to any financial institutions/banks and is valued considering property is not hypothecated/mortgaged.

*There is compliance with zoning and land use regulation

*There is compliance with environmental laws, all other laws whatsoever which may affect the value of asset.

*All licenses necessary to operate the asset have been obtained

*The asset would be properly maintained over its balance life

*In case of any legal dispute or disagreement of any fact(s), then the maximum liability of Valuer(s) for payment of professional indemnity is limited to 25% of the professional fees received from the client.

CAVEAT

*This report is an Intellectual Property of the Valuer and neither the whole nor part of valuation report or any other reference to it may be Copied/Xeroxed or neither included in any published document, circular or statement nor published in any publication without the Valuer's written approval.

*Any sketch, plan or map in this report is included to assist the reader in visualizing the asset

*The Valuer is not required to give testimony or to appear in court by reason of this valuation report, appearance in the court is out of scope of the assignment. If our appearance is required, we will be only pleased to appear and give our clarifications, provided the fees for each appearance (including out of pocket expenses) are pre-determined.

*If the report is tampered or unsigned in any manner then it shall be considered void.

*Validity of this report is and on date of valuation report only.

*This report should be read along with legal due diligence report. Value assigned herein is subject to this stipulation.

*This valuation report does not cover any indemnity (other than the limited liability mentioned as above).

Digitally signed by
KRISHNAKANT AMRUTLAL
PANDAT
Date: 2022.08.23 18:13:47
+05'30'

Date: -23-08-2022.

Place:-Mumbai



Signature of Panel Valuer

Krishnakant A. Pandat

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Date: - 23/08/2022

(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

1. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
2. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
3. 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.
4. 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.
5. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
6. 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.

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Date: 2022.08.23 18:13:52 +05'30'



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Date: - 23/08/2022

Independence and Disclosure of Interest

7. 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.
8. 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.
9. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
10. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
11. 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.
12. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
13. As an independent valuer, the valuer shall not charge success fee.
14. 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

15. 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

16. 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.
17. 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 organization with which he/it is registered or any other statutory regulatory body.
18. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.
19. 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.



Digitally signed by KRISHNAKANT
AMRUTLAL PANDAT
Date: 2022.08.23 18:13:57 +05'30'

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Kandivali East, Mumbai-400 101.

Email:shukanarchitects.valuers@gmail.com
Mo.9898207111, 8200986306

Branch Office: Office No.501.5th Floor .Chitarath Complex. B.H. Hotel President . Nr. Swastik Char Rasta. CG Road. Ahmadabad -390 009.

Date: - 23/08/2022

Gifts and hospitality

20. 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).
21. 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

22. 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.
23. 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.**
24. 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.
25. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Miscellaneous

26. 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.
27. A valuer shall follow this code as amended or revised from time to time

Name of the Valuer : **Krishnakant A. Pandat**

Address : Shukan Architects, Engineers & Valuers,
A-22, Datani Flats, 2nd floor,
"A" wing, Chitabhai Patel Road,
Nr. Union bank, Ashok Nagar,
Kandivali (East) Palghar-400 101.

Digitally signed by KRISHNAKANT
AMRUTLAL PANDAT

Date: 2022.08.23 18:14:03 +05'30'

Signature

(Name and Official Seal of the Approved Valuer)



Krishnakant A. Pandat

(B.Arch., B.E. Civil, AIIA, FIIV, MCE, 34AB, IBBI)
Govt. Approved Valuer, (WT 34AB & IBBI
Approved), LCM-2443, CAT-I-Immovable Properties,
LCM-2443, CAT-II-Agri.Lands,
LCM - 2445, CAT-VII - Plant & Machinery -
Movable Property, Regd. Engineer,
Structural Designer.



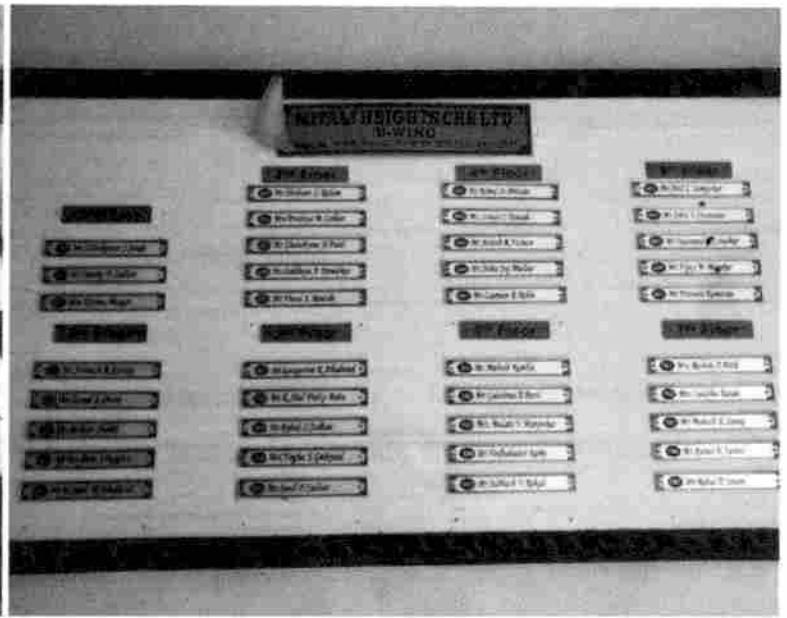
SHUKAN ARCHITECTS, ENGINEERS & VALUERS
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Date: - 23/08/2022

PHOTOGRAPHS

(01)



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(02)

Date: - 23/08/2022



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Date: - 23/08/2022

Market Rate Instance

NOBROKER Buy

Search [Save Search](#)

2 BHK Flat For Sale In Rai & S Tulip In Tisgaon

Rai & S Tulip Near Bohitas Apartment and Kalyan Janata Sahakari Bank, 100 FT... [Explore Nearby](#)

850 sqft Builtup | ₹57,314/Month Estimated EM | ₹1 Crore ₹11,765 per sq.ft.

Don't Know Facing | 2 BHK Apartment Type | 2 Bathrooms | Bike and Car Parking

Get Owner Details

Nearby: Metro Junction Mall | Big Bazaar | INOX | Barbeque Nation | Lodha Palava Viento

NOBROKER Buy

Search [Save Search](#)

2 BHK Apartment For Sale In Hingiri Society In Kalyan East

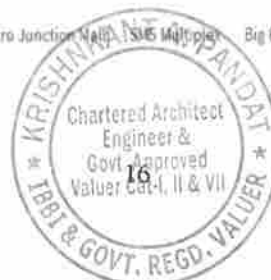
Hingiri Society Kalyan East, Mumbai, Maharashtra, INDIA [Explore Nearby](#)

802 sqft Builtup | ₹51,583/Month Estimated EM | ₹90 Lacs ₹11,322 per sq.ft.

South-East Facing | 2 BHK Apartment Type | 2 Bathrooms | Bike and Car Parking

Get Owner Details

Nearby: Metro Junction Mall | Big Bazaar | INOX | Lodha Palava Viento



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PANDAT
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Krishnakant A. Pandat

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LCM-2443,CAT-II-Agri.Lands,
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Date: - 23/08/2022

Ready Reckoner Rate

 **Department of Registration & Stamps**
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

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Year 20222023 **Language** English

Annual Statement of Rates

Selected District ठाणे
Select Taluka कल्याण
Select Village गावाने नाव : तिसगांव
Search By Survey No Location
Enter Survey No 29

उपविभाग	दुप्पी कमीत	निवासी गरतिसा	नोंदणीय दुकाने	बोधोपिच	एकक (Rs.)	Attribute
22/72-विभाग(12-अ.2) तिसगांव - तिसगांव गावार्तील उल्हासनगर स्टेशनकडे जाणाऱ्या रस्त्याच्या दक्षिणेकडील भाग	14700	58400	65100	74800	65100	चौ. मीटर सर्व्हे नंबर

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Approved), LCM-2443, CAT-1-Immovable Properties,
LCM-2443, CAT-II-Agri.Lands,
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Email: shukanarchitects.valuers@gmail.com
Mo. 9898207111, 8200986306

Branch Office: Office No.501, 5th Floor, Chitarath Complex, B.H. Hotel President, Nr. Swastik Char Rasta, CG Road, Ahmadabad -390 009.

Date: - 23/08/2022

Location Map



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AMRUTAL PANDAT
Date: 2022.08.23 18:15:00 +05'30'

Krishnakant A. Pandat

(B.Arch., B.E. Civil, AIIA, FIIV, MCE, 34AB, IBBI)
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Branch Office: Office No.501, 5th Floor, Chitarath Complex, B.H. Hotel President, Nr. Swastik Char Rasta, CG Road, Ahmadabad -390 009.

Date: - 23/08/2022

Bill

REF.: SAEV/ MUM/VIR/GAU/FLAT/VALU/ SBI/PANVEL/5591

To,

State Bank of India,
RASMECCC
Panvel,

Sub- Valuation Report of Residential Flat No. 105 at 1st floor, B-Wing, MITALI HEIGHTS CHS LTD,
Kalyan (E), Thane, 421 306, Situated on plot bearing Survey No. 29, Hissa No. 43, 16/A,
10/1, 17/1 at Village Tisgaon, Taluka-Kalyan, District- Thane, within limits of KDMC.

Consultancy Charges for valuation

Dear Sir,

As per details given below, kindly release the payment of above subject matter,

Sr. No.	Name of Borrower	Ref. No.	Valuation Charges Rs.
1	Eknath Waman Dhadwad, Asha Eknath Dhadwad,	SAEV/ MUM/VIR/GAU/ FLAT/ VALU/ SBI/PANVEL/ 5591	Rs. 2500
	Add.: CGST @ 9 %		Rs. 225
	Add.: SGST @ 9%		Rs. 225
	Total		Rs. 2950.00
(Rs. Two Thousands Nine Hundred & Fifty only)			
GST No.:24ACYPP2187M2ZO		Pan No. - ACYPP2187M	

Regards,

(Krishnakant A. Pandat)

(CHARTERED ENGINEER & GOVT APPROVED VALUER)

Bank Details:

Krishnakant A. Pandat, State Bank of India

S/B A/C No.51114704545

IFSC - SBIN0030281

Ashok Nagar, Kandivali (E) Branch

Digitally signed by KRISHNAKANT

AMRUTLAL PANDAT

Date: 2022.08.23 18:15:06 +05'30'

