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# Ankalan Valuers & Engineers

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ENGINEERING WITH VALUE

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**Valuers and Project Consultants:**

**Valuation report for the property of:**

**Mr. Amit Vishwanath Harmalkar**

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**Opinion on Fair Market Value of property:**

Flat No. 501, 5<sup>th</sup> Floor, Om Heritage, Sector 19, Pambrij Road, Survey No. 418, House No. 706/03 at Shahabaj Village, Belapur, Taluka & District: Thane, 400614.



# Valuation Report

**For State Bank of India**

Address	Flat No. 501, 5th Floor, Om Heritage, Sector 19, Pambrij Road, Survey No. 418, House No. 706/03 at Shahabaj Village, Belapur, Taluka & District: Thane, 400614.
Municipality Corporation	NMMC
District	Taluka & District: Thane
Name of borrower	Mr. Amit Vishwanath Harmalkar
Legal Document	Agreement for sale made between Mr. Mahesh Motiram Kumbhar & Mr. Mayur Amritlal Shah with 18926/2021 & date of Registration 21/12/2021 for Flat No. 501, 5th Floor, Om Heritage, Sector. 19, Pambrij Road having consideration amount of INRs. 65,00,000/-.

Property was inspected on 10-11-2023, for the purpose of assessing the Present Fair Market Value of the Flat. Based upon the actual observation and also the particulars provided to me, a detailed valuation report has been prepared and furnished in the following report.

After giving careful consideration to various important factors like the specification Present Conditions, age, future life, replacement cost, depreciation, and potential for marketability etc. I am of the opinion that the Fair Market Value of the Flat to be provided are,

Fair Market Value Total:	INRs. 0/-
Realizable Value:	INRs. 0/-
Forced/Distress Sale Value in Rs.	INRs. 0/-



**Report Maker:** Rohit Dhadke

**Date of valuation:** 10-11-2023

**Date of Report:** 10-11-2023

**Date of visit:** 10-11-2023

**Place:** Mumbai

Authorized Signatory

For, Ankalan Valuers & Engineers

Prop. Sachin L. Parmar

M- 09833934100



To,  
The Manager of State Bank of India  
Branch: State Bank of India, Chinchpokli

**Ref No: NBN47420231107**

On the request of the Manager of State Bank of India, Chinchpokli subject property was inspected on 10-11-2023 to assess its value and the details are as furnished below:

Property Appraisal Report (In Respect of Flat)		
I	General	
1	<b>Name of the Applicant</b>	<b>Mr. Amit Vishwanath Harmalkar</b>
2	Purpose for which the valuation is made	To assess the market value of the property for internal audit purposes.
3	a) Date of Inspection	10-11-2023
	b) Date on which the valuation is made	10-11-2023
4	List of documents produced for perusal	
i	Reg. Title Deed / Share Certificate	Agreement for sale made between Mr. Mahesh Motiram Kumbhar & Mr. Mayur Amritlal Shah with 18926/2021 & date of Registration 21/12/2021 for Flat No. 501, 5th Floor, Om Heritage, Sector. 19, Pambrij Road having consideration amount of INRs. 65,00,000/-.
ii	Occupation Certificate	Occupation Certificate having Ref No. NMMC/SSTP/TPD/No. B 99 issued by NMMC Dated 13/09/2019 for on Navi Mumbai for House No. 706/03, Survey No. 418, at Shahabaj Village, Navi Mumbai.
iii	Commencement Certificate	We have referred as per occupation certificate
5	Name of the owner(s) and his/their address (es) with phone no. (details of share of each owner in case of joint ownership)	<b>Owner Name:</b> Mr. Mayur Amritlal Shah - 9820250157,, <b>Address of the mortgaged property-</b> Flat No. 501, 5th Floor, Om Heritage, Sector 19, Near Om Sagar Apartment, Pambrij Road, Survey No. 418, House No. 706/03 at Shahabaj Village, Belapur, Taluka & District: Thane, 400614.
6	Brief description of the property	
A	Location of Property	Belapur
B	Plot No. / Survey No.	Survey No. 418, House No. 706/03 at Shahabaj Village
C	Door No.	Flat No. 501
D	C.T.S. No. / Village	Survey No. 418, House No. 706/03 at Shahabaj Village
E	Sector / Area / Colony	Sector. 20
F	Ward / Taluka	Thane
G	Mandal / District	District: Thane
H	Date of issue and validity of layout of approved map/plan	We have referred as per occupation certificate
I	Approved map/plan issuing authority	NMMC
J	Whether genuineness or authenticity of approved map/ plan is verified	We have referred as per occupation certificate
K	Any other comments by our empanelled valuers on authentic of approved plan	No
7	Postal address of the property	Flat No. 501, 5th Floor, Om Heritage, Sector. 20, Pambrij Road, Belapur, Taluka & District: Thane, Near Om Sagar Apartment, 400614
8	City / Town	





	Residential Area	Good		
	Commercial Area	Average		
	Industrial Area	Average		
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	Yes, Under NMMC		
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		
<b>12</b>	<b>Boundaries of the property</b>	<b>As per the Deed</b>	<b>Actual at site</b>	<b>Actuals of flat</b>
	North	Not Mentioned	Other building	Supporting document not provided
	South	Not Mentioned	Radha Nivas	Supporting document not provided
	East	Not Mentioned	Internal road	Supporting document not provided
	West	Not Mentioned	Madhuswapn a Building	Supporting document not provided
13	Extent of the site			
i	Latitude, Longitude and Coordinates of flat	19.015901095145963 73.03615015000105		
14	Extent of the site considered for valuation	483 sq. ft Built up area as per sale agreement is considered for valuation.		
15	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month	External visit done hence cannot comment		
<b>Apartment Building</b>				
1	Nature of the Apartment	External visit done hence cannot comment Flat		
2	Location			
A	C.T.S. No.	Survey No. 418, House No. 706/03 at Shahabaj Village		
B	Block No.	Sector 20		
C	Ward No.			
D	Village/Municipality/Corporation	NMMC		
E	Door No. Street or Road (Pin Code)	Pambrij Road - 400614		
3	Description of the locality residential/Commercial/Mixed	Residential		
4	Year of Construction	4 Years (As per occupation certificate)		
5	Residual Age of the building	56 Year subject to proper periodic maintenance		
5	Number of Floors	Ground + 05th Floors (As per site information)		
6	Type of Structure	RCC Frame Structure		
7	No of units per floor	5 Flats Per Floor		
7	Numbers of dwelling units in the building	25 Flats in said building approx.		
8	Quality of Construction	Average		
9	Appearance of the building	Average		
10	Maintenance of the building	Poor		



11	Facilities Available	
i	No of Lifts	1 nos.
ii	Protected Water Supply	Municipal Water
iii	Underground Sewerage	Yes, as per municipal norms
iv	Car Parking – Open/Covered	Parking space is not available in the building
v	Is compound wall existing?	No
vi	Is Pavement laid around the building	No

#### Part – A (Valuation of unit)

1	The floor on which the unit is situated	5th Floor
2	Door No. of the unit	Flat No. 501
3	Specifications of the unit	
	Roof	RCC Frame Structure
	Flooring	
	Doors	
	Windows	External visit done hence cannot comment.
	Fittings	
	Finishing	Average
4	House Tax	
a	Assessment No.	
b	Tax paid in the name of	
c	Tax amount	Supporting document not provided
5	Electricity service connection no.	
6	Meter Card is in the name of	
7	How is the maintenance of the flat?	External visit done hence cannot comment.
8	Sale deed executed in the name of	Mr. Mayur Amritlal Shah
9	What is the undivided area of land as per sale deed	Not confirmed
10	What is plinth area of the flat?	483 sq ft Built up area as per sale agreement
11	What is the floor space index (app.)	No
12	What is the carpet area of the flat? What is the Built-Up Area of the flat?	483 sq ft Built up area as per sale agreement
13	Is it Posh/ I class/ Medium/ Ordinary?	Medium
14	Is it being used for Residential or Commercial purpose?	External visit done hence cannot comment.
15	Is it owner-occupied or let out?	External visit done hence cannot comment.
16	If rented, what is the monthly rent?	INRs. 8,000/- approx Rent per month approx. for 1 BHK in that area

#### IV Marketability



1	How is the marketability?	Good
2	What are the factors favouring for an extra potential value?	No
3	Any negative factors are observed which affect the market value in general?	Poor Maintenance of building Poor Quality of Access Road. Lift is installed but was not working during visit.



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/listing with respect to adjacent properties in the areas)	We have considered the composite rate of INRs. 0/- per sq. ft. on BUA by analyzing the rate available in <i>comparable #1 &amp; comparable #2</i> mentioned in above valuation derivation.		
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).	NA		
3	Break - up for the rate			
i)	Building + Services per Sq. ft.	NA		
ii)	Land + Others per Sq. ft.	NA		
4	Guideline rate obtained from the Registrar's office (Evidence thereof to be enclosed)	INRs. 4,004/- sq ft BUA for residential		
<b>VI</b>	<b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>			
a.	Depreciated building rate per sq. ft.			
	Replacement rate of flat with Services {V (3)i} per sq. ft.	NA		
	Age of the building	4 Years (As per occupation certificate)		
	Life of the building estimated	56 Year subject to proper periodic maintenance		
	Depreciation Percentage assuming the salvage value as 10%	6%		
	Depreciated ratio of the building	NA		
b.	Total composite rate arrived for valuation			
	Depreciated building rate VI (a)	NA		
	Rate for Land & other V (3) ii	NA		
	Total Composite Rate for flat / unit / office	NA		
<b>VII</b>	<b>Details of Valuation:</b>			
Sr. No.	Description	Qty.	Rate per unit Rs.	Estimated Value Rs.
1	Present value of the flat (incl. car parking, if provided)	<b>483 sq. ft Built up area as per sale agreement is considered for valuation</b>	<b>INRs. 0/-</b>	<b>INRs. 0/-</b>
2	Wardrobes	NA	NA	0
3	Showcases	NA	NA	0
4	Kitchen Arrangements	NA	NA	0
5	Superfine Finish	NA	NA	0
6	Interior Decorations	NA	NA	0
7	Electricity deposits / electrical fittings, etc.,	NA	NA	0
8	Extra collapsible gates / grill works etc.,	NA	NA	0
9	Potential value, if any	NA	NA	0
10	Others (Car Parking)	0	INRs. 0/-	<b>INRs. 0/-</b>
11	Other One Time Cost			<b>INRs. 0/-</b>
<b>12</b>	<b>Fair Market Value in Rs</b>	<b>INRs. 0/-</b>		





13	Forced/Distress Sale Value in Rs.	<b>INRs. 0/-</b>
15	Insurable Value in Rs	<b>INRs. 0/-</b>
16	Rental Income in Rs	INRs. 10,000/- Rent per month approx
17	Justification of difference in guideline value and Fair Market value up-to 20% and above.	<ul style="list-style-type: none"> <li>As per Govt. Ready Reckoner the market value of said flat is INRs. INRs. 22,90,226/-.</li> <li>As per available sale instances Fair Market value arrived of the said flat is INRs. 0/-.</li> <li>As per our opinion the Fair Market value of INRs. 0/- for the said flat is reasonable and worth considering the stated special features and sale instances for that building.</li> </ul>
<p><b>Remarks: -</b></p> <p>As a result of my appraisal and analysis, it is my considered opinion that the Fair Market value of the above property in the prevailing condition with aforesaid specifications is <b>INRs. 0/-</b></p> <p>The said property, flat no. 501, 5th floor with building comprising of Ground + 05th floor along with 1 lift.</p> <p>Access to the said building is by narrow road.</p> <p>Maintenance of the building is poor.</p> <p><b>External visit is done as the said flat was not identified on site as not name plate on door &amp; no society board was installed. Also as per site information there are 5 flat on floor But as per plan there are 6 Flat on subject floor. As the Flat is not identified thus releasing null report.</b></p> <p>Lift was installed on site but was not in working condition during visit.</p> <p>We have received sale agreement &amp; occupation certificate for our perusal</p> <p>We have considered area for valuation as per sale agreement,</p> <p>As per sale agreement, subject property purchaser is Mr. Mayur Amritlal Shah &amp; Loan amount is sanctioned for Mr. Amit Vishwanath Harmalkar, We have not received any document mentioning the name of Mr. Amit Vishwanath Harmalkar institute to verify the relation Mr. Mayur Shah &amp; Mr. Amit Vishwanath Harmalkar.</p> <p>As per site information, subject building doesn't have setback area, compound wall &amp; parking space</p> <p>Statutory dues, Corporation dues and Developer dues are not considered while estimating the value.</p> <p>While estimating the value of the property we have considered quotations available on electronic media along with the suggestions taken from the local real estate consultants</p> <p><b>Place: Mumbai</b></p>		
<p><b>Signature</b> (Name and Official Seal of the Approved Valuer)</p>		
For Bank Use		Date 10-11-2023
<p>The undersigned has inspected the property detailed in the Valuation Report dated: _____ on _____ We are satisfied that the fair and reasonable market value of the property is Rs. _____ ( Rs. _____ only).</p>		
Date: 10-11-2023		
<p><b>Signature</b> (Name of the Branch Manager with office Seal)</p>		



<b>Enclosure:</b>		
<b>TO BE OBTAINED FROM VALUERS ALONGWITH THE VALUATION REPORT</b>		
<b>1. Declaration-cum-undertaking from the valuer (Annexure-I)</b>		
<b>2. Model code of conduct for valuer (Annexure II)</b>		
<b>(Annexure-I)</b>		
<b>1</b>	<b>DECLARATION- CUM- UNDERTAKING from the valuer</b>	
	I, Mr. Sachin L. Parmar do hereby solemnly affirm and state that:	
1	I am a citizen of India	
2	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	
3	The information furnished in my valuation report dated 10-11-2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.	
4	We have inspected the property through our site engineer Vishal Gupta. The work is not subcontracted to any other valuer and carried out by ourselves.	
5	Valuation report is submitted in the format as prescribed by the Bank	
6	I have not been de-panelled/ delisted by any other bank and in case any such de-panelment by other banks during my empanelment with you, I will inform you within 3 days of such de-panelment	
7	I have not been removed/dismissed from service/employment earlier	
8	I have not been convicted of any offence and sentenced to a term of imprisonment	
9	I have not been found guilty of misconduct in professional capacity	
10	I have not been declared to be unsound mind	
11	I am not an undischarged bankrupt or has not applied to be adjudicated as a bankrupt.	
12	I am not an undischarged insolvent	
13	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	
14	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	
15	My PAN Card number/Service Tax number as applicable is (already given while empanelment)	
16	I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.	
17	I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.	
18	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	
19	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	
20	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)	
21	I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)	
22	I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)	
23	My CIBIL Score and credit worthiness is as per Bank's guidelines.	
24	I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.	
25	I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMs/LOS) only.	
26	Further, I hereby provide the following information.	
<b>Sr. No</b>	<b>Particulars</b>	<b>Valuer comment</b>
1	background information of the asset being valued;	The asset under valuation is for Mortgage and located Residential area
2	purpose of valuation and appointing authority	To determine FMV of the property
3	identity of the valuer and any other experts involved in the valuation;	<b>Mr. Sachin L. Parmar</b>
4	disclosure of valuer interest or conflict, if any;	None of our associates nor myself have any direct/indirect interest in the advances or assets valued





5	date of appointment, valuation date and date of report;	Date of Appointment - 07-11-2023 Date of Valuation - 10-11-2023 Date of Report - 10-11-2023
6	inspections and/or investigations undertaken;	The property was inspected by Vishal Gupta on 10-11-2023 in presence of External visit done. It should be noted that property is under construction and report is based upon the facts and details available on the date of assessment. Periodical review of the same is required. Any changes in development rules and/or change in jurisdiction of approving authority/policy/scheme could result in a substantially different outcome of final product. We do not take any responsibility for changes in such conditions.
7	nature and sources of the information used or relied upon;	Assumption is made to the best of our knowledge and belief. We have relied on the information provided to us by the identifier and the client.
8	procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach Method adopted where Value is estimated based on instances of sales/quotes of similar assets in the market.
9	Restrictions on use of the report, if any;	The report is furnished for secured lending purpose. Neither the whole nor any part of the report shall be used for any other purpose other than purpose mentioned in immediately preceding sentence.
10	Major factors that were taken into account during the valuation.	Amenities in Project, Connectivity, Location, Amenities provided, Age of the building and various other factors.
11	Major factors that were not taken into account during the valuation	Statutory dues, developer / society dues and corporation dues are not included in valuation.
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.	Refer our declaration points.
	<b>Place: Mumbai</b>	
	<b>Signature</b> <b>(Ankalan Valuers &amp; Engineers)</b> <b>Sachin L. Parmar</b>	
	<b>(Annexure-II)</b>	
	Mumbai	<b>Date</b> 10-11-2023
<b>2. MODEL CODE OF CONDUCT FOR VALUERS</b>		
<b>Integrity and Fairness</b>		
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 endeavor 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.	
<b>Professional Competence and Due Care</b>		
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.	
<b>Independence and Disclosure of Interest</b>		

1	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.
2	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.
3	A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
4	A valuer shall wherever necessarily disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
5	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.
6	A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
7	As an independent valuer, the valuer shall not charge success fee.
8	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.
<b>Confidentiality</b>	
1	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.
<b>Information Management</b>	
1	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.
2	A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuer's organization with which he/it is registered or any other statutory regulatory body.
3	A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuer's organization with which he/it is registered, or any other statutory regulatory body.
4	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.
<b>Gifts and hospitality.</b>	
1	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).
2	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.
<b>Remuneration and Costs.</b>	
1	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.
2	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. <b>Occupation, employability and restrictions.</b>
3	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.
4	A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.
<b>Miscellaneous</b>	
1	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.
2	A valuer shall follow this code as amended or revised from time to time





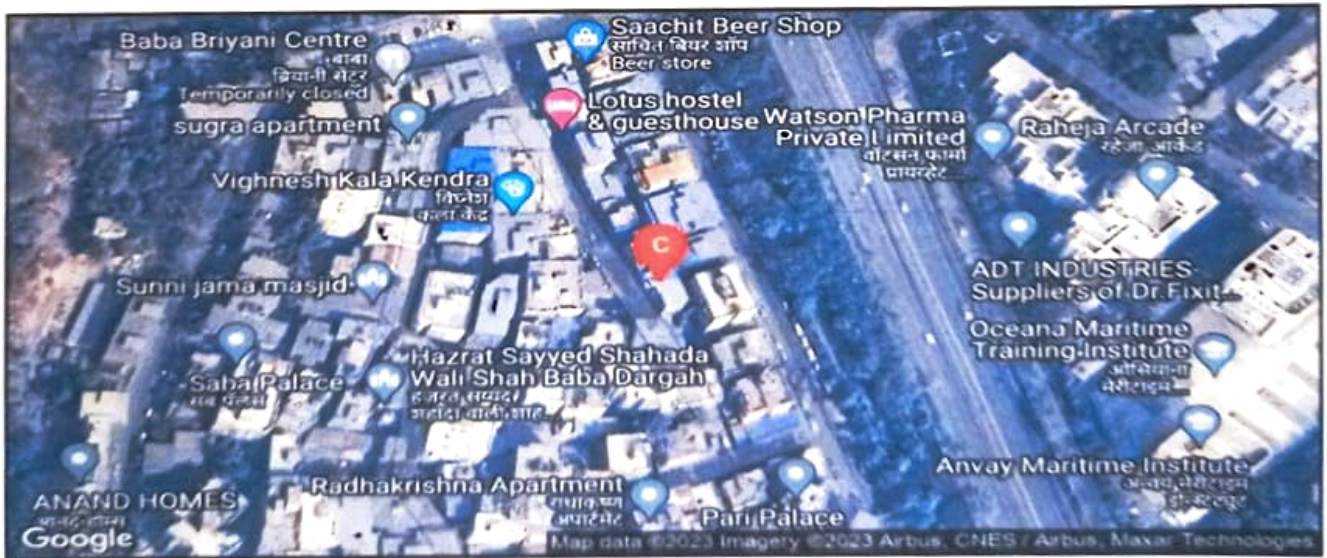
Signature  
Ankalan Valuers & Engineers  
Sachin L. Parmar  
Place - Mumbai



**Ready Reckoner Rate:**

DIVISION / VILLAGE : BELAPUR Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban Area	Local Body Type	Class "C" Corporation			
Local Body Name	Naxi Mumbai Municipal Corporation					
Land Mark	Land: Belapur Village location under Kachhi Construction, Shrihariz, Belapur Part, Thane Taluka including G. E. S.					
Rate of Land + Building in ₹ per sq. m. Built Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
27	27-359	14900	43100	51800	60800	51800
<p>181 182A 187 188 187 189 189 170 171 172 173 174 175 176 177 178 179 180 181 184 185 186 187 189 190 193 194 195 196 197 200 201 201</p> <p>204 207 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243</p> <p>244 250 251 271 274 275 276 277 278 279 280 281 282 287 288 306 308 309 330 331 332 333 334 335 371 372 380 382 383 387 388 389 391 392 393</p> <p>395 397 398 399 400 406 410 411 412 413 414 415 416 417 418 422 427 431 432 433 434 442 446 450 458 459 461 462 471 474 484 485</p> <p>488 489</p>						
<input type="button" value="Compare With Previous Year"/>						

**Location map of the property:**

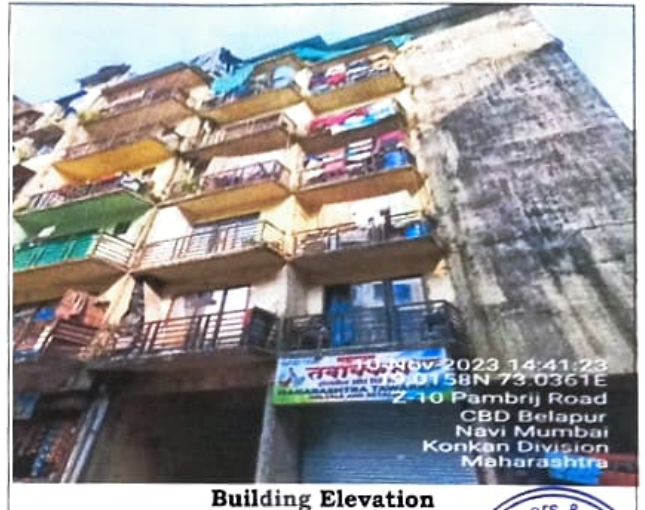




Property Photographs -



Access Road



Building Elevation



Selfie at site





हर भारतीय का बैंक  
The banker to every Indian

भारतीय स्टेट बैंक  
भारतीय स्टेट बैंक  
STATE BANK OF INDIA

Without Prejudice  
Registered Post with A/D

Shri Amit Vishwanath Harmalkar  
J-503, Country Park, Duttapada Road,  
Opp Tata Steel, Borivali (E), Mumbai-  
400066

Shri Amit Vishwanath Harmalkar  
C/o L L Harmalkar Ganpati Karkhana  
20/7, Shiv Parvati Krupa Bldg, Mughbat  
Lane, Ganesh Chowk, Girgaon, Mumbai-  
400004

Shri Amit Vishwanath Harmalkar  
Flat No 501, 5<sup>th</sup> Floor, Om Heritage,  
Sector No 19, Shahbaz Village,  
CBD Belapur, Navi Mumbai- 400614

Ref: RACPC/SM/DN/2023-24/ 869

Date: 01.11.2023

Dear Sir/Madam,

**Sub: Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called 'Act')**

**1. Housing Loan Account No- 41161270467**

1. At your request, you have been granted by the Bank, through its Pedder Branch (00510) and maintained at RACPC Mumbai South Branch (Code: 17889) from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favor of the Bank. The relevant particulars of the said credit facilities and the security agreement(s)/document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).
2. You have also created mortgage by way of deposit of title deeds/ Registered mortgages creating security interest in favor of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.
3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.
4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as Non-Performing Assets on 29/10/2023 in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

☎ bank.sbi  
☎ +91 22 6696 2503/04/06/07  
☎ +91 22 6696 2500  
✉ sbi.17889@sbi.co.in

फुटकर आस्ति केंद्रीकृती प्रक्रिया केंद्र,  
मुंबई साऊथ, वोल्तास हाऊस,  
'अ' पहिला मंजिल, डॉ. आंबेडकर मार्ग,  
चिंचपोकली (पूर्व), मुंबई-४०० ०३३.

फुटकर आस्ति केंद्रीकृती प्रक्रिया केंद्र,  
मुंबई साऊथ, वोल्तास हाऊस,  
'अ' पहिली मंजिल, डॉ. आंबेडकर मार्ग,  
चिंचपोकली (पूर्व), मुंबई-४०० ०३३.

Retail Assets Centralised  
Processing Centre,  
Mumbai South, Voltas House,  
'A' 1st Floor, Dr Ambedkar Road,  
Chinchpokli (E), Mumbai-400 003.





# JAGTAP & ASSOCIATES

CHARTERED ENGINEER & GOVT. REGISTERED VALUER

Licensed Engineer - Structural Engineer - Pune Municipal Corporation, Pune-5  
Email - jagtapvivek517@gmail.com - jagtapassociatesbco@gmail.com

Kaushal Kishor Sir

(1)

## MAIN OFFICE

Office No. C-22, 1st Floor  
St. No. 43, Ashokanagar,  
Mundhwa - Kharadi Bypass, Pune - 411014  
9422511433, 8975244633

**VIVEK M. JAGTAP**  
B.E., CIVIL, M.I.E., F.I.V., ISSE

## BRANCH OFFICE

Flat No. 3, Gurukul Colony, Chawl No. 4  
Opp. Quality Company  
Benarkar Pada, Kalyan (W) - 421 301  
8669004207, 9022805411

Ref No.-VMJ/MUM/SBI/537/07-2022/SS



To,  
The Sr. Manager,  
State Bank of India,  
Chinchpokli RACPC.

Sub: Valuation report for bank loan purpose

Name of the Owner: Mr. Mayur Amritlal Shah

Name of the client : Mr. Amit Vishwanath Harmalkar  
(Proposed Buyer)

Dear Sir,  
Please find enclosed herewith the valuation report in bank's format.

Location of the property: Flat No. 501, Fifth Floor, "Om Heritage", Sector No. 19, S No. 418, Near Sai Trimurti Apartment, Pambrij Road, Shahbaz, CBD Belapur, Navi Mumbai, 400614

Realizable Fair Market **Rs. 72,60,000.00**  
(Rs. Seventy-two Lacs Sixty Thousand only).

This report has 1 + 18 = 19 Pages [Including Annexure I + Photographs]  
Kindly acknowledge the receipt.

Thanking you,

Date: 28.07.2022  
Place: Kalyan



**Vivek Jagtap**  
**VIVEK. M. JAGTAP**

Digitally signed  
by Vivek Jagtap  
Date: 2022.07.28  
20:32:55 +05'30'

B.E. Civil, M.I.E., F.I.V., ISSE  
Chartered Engineer & Govt. Regd. Valuer  
Panel Valuer, State Bank of India



**VALUATION OF RESIDENTIAL FLAT  
BY COMPARATIVE RATE METHOD  
REPORT ON VALUATION  
(Existing FLAT)**

**PART A**

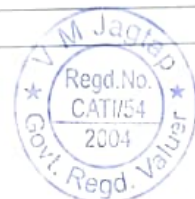
I. GENERAL		
1.	Purpose of valuation	: To ascertain the fair value .
2.	Date of Inspection Date of valuation	: 28.07.2022 28.07.2022
3.	Name of the owner (s) his/their address with Phone No. (details of share of each owner in case of joint ownership) (as reported) and address	: Mr. Mayur Amritlal Shah  Add : Flat No. 501, Fifth Floor, "Om Heritage", Sector No. 19,S No. 418, Near Sai Trimurti Apartment, Pambrij Road, Shahbaz, CBD Belapur, Navi Mumbai, 400614
4.	Document produced for perusal ( This report is based on Xerox copies of documents provided by owner to us. So, bank need to verify the original documents.)	: i) Index II bearing Sr. No. 18926/2021 dated 21.12.2021 registered In sub registrar office in TNN5 between between Vendor as Mr. Mahesh Kumbhar & Purchaser as Mr. Mayur Shah for Rs. 65,00,000.00 ii) Occupancy Certificate No. 9970dated13.09.2019 iii) Draft Agreement Between Mr. Mayur Shah & Mr. Amit Harmalkar for Rs. 70,00,000.00
5.	Brief description of the property	: This property is in the form of 1BHK Flat situated in middle class area.
6.	Location of the property	:
	a. Gat No./ Plot No./S. No.	: Sector No. 19,S No. 418
	b. Door No.	: Flat No. 501
	c. T.S.No./Village	: Shahbaz
	d. Ward/Taluka	: Navi Mumbai
	e. Mandal/District	: Navi Mumbai
	f. Date of issue and validity of layout of approvedmap/plan	: Approved Map not provided
	g. Approved map/plan issuing authority	: Navi Mumbai Municipal Corporation
	h. Whether genuineness or authenticity of approved map/plan is verified	: Not provided
	i. Any other comments by our empanelled Valuers on authentication of approved plan	: No any
7.	Postal Address of the property	: Flat No. 501, Fifth Floor, "Om Heritage", Sector No. 19,S No. 418, Near Sai Trimurti Apartment, Pambrij Road, Shahbaz, CBD Belapur, Navi Mumbai, 400614
8.	City/Town	: Shahbaz, CBD Belapur, Navi Mumbai 400614
	Residential Area :	: Residential area
	Commercial Area :	: --
	Industrial Area	: --
9.	Classification of the area	: Medium Class locality
10.	Coming under Corporation limit/VillagePanchayat/Municipality	: Navi Mumbai Municipal Corporation
11.	Whether covered under any	: Not observed by analysing documents &



	State/Central Govt enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area cantonment area		w.r.t. site visit but better refer legal search report i.e. LSR
12.	<b>Flat boundaries</b>	:	<b>Present</b>
	East :	:	Madhuswapna building
	West :	:	Sagar Residency building
	North :	:	Attached Building
	South :	:	Road
13	Extent of the site	:	Documented Built up area of Flat = 44.87 sqm i.e.483 sq.ft
14	Latitude, Longitude & Co-ordinates of flat	:	19.0157809,73.0358299
15.	Extent of the site considered for valuation (least of 13A & 13B)	:	Carpet area of Flat = 439.09sq.ft (40.79sqm)
16.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.	:	Flat is Owner Occupied ✓

## II. Flat:

1.	Nature of Property	:	Flat
2.	Door No. & Floor No.	:	Flat No. 501 ✓
3.	Name of the Apartment	:	Om Heritage ✓
4.	Postal Address	:	Flat No. 501, Fifth Floor, "Om Heritage", Sector No. 19, S No. 418, Near Sai Trimurti Apartment, Pambrij Road, Shahbaz, CBD Belapur, Navi Mumbai, 400614 ✓
5	Location	:	Shahbaz, CBD Belapur, Navi Mumbai 400614 ✓
	T.S. No.	:	Sector No. 19, S No. 418 ✓
	Block No.	:	
	Ward No.	:	
	Village/Municipality/Corporation	:	Navi Mumbai Municipal Corporation ✓
	Street or Road (Pin Code)	:	Near Sai Trimurti Apartment, Pambrij Road, Shahbaz, CBD Belapur, Navi Mumbai, 400614 ✓
6.	Description of the locality	:	Residential
7.	Year of Construction	:	2019 ✓
8.	Number of Floors	:	G+5 ✓
9.	Type of structure	:	RCC ✓
10.	No. of Dwelling units	:	30 flats ✓
11.	Quality of construction	:	Good
12.	Appearance of the building	:	Good
13.	Maintenance of the building	:	Good
14.	Facilities available	:	
	Lift	:	Yes
	Protected water supply	:	Yes
	Underground Sewerage	:	Yes
	Car Parking	:	No
	Around Compound wall	:	Yes
	Pavement around the building	:	Yes
	Any other facility	:	Yes



1. Flat :	The floor in which the property is situated	5 <sup>th</sup> Floor
2.	Door number of the property	Flat No. 501
3.	Specification of the property	
	Roof	RCC
	Flooring	Vitrified flooring
	Doors	TW Flush Doors & Wooden Doors
	Windows	Aluminium sliding windows with grill
	Fittings	Concealed
	Finishing	Neeru Finish
4	Property Tax Assessment No.	Details not provided
	Tax amount	---
	Tax paid in the name of	---
5	Electricity service connection No. Meter Card is in the name of	Details not provided
6.	How is the maintenance	Good
7.	Sale Deed executed in the name of	Mr. Mayur Amritlal Shah
8.	What is the undivided area of land as per sale deed?	NA
9.	What is the plinth area of the Property	Documented Built up area of Flat = 44.87 sqm i.e.483 sq.ft (Less 10% for Carpet area) $483 / 1.10 = 439.09\text{sq.ft}$
10.	What is the floor space index (Approx)?	Details not provided
11.	What is the Carpet area of the Property to be generated?	Carpet area of Flat = 439.09sq.ft (40.79sqm)
12.	Is it Posh/I Class/Medium/Ordinary	Medium class locality
13.	Is it being used for residential or Commercial?	Residential Building
14.	Is it owner occupied or tenanted	Flat is Owner Occupied
15.	If tenanted, what is the monthly rent?	NA

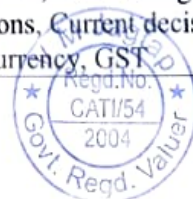
## PART B – VALUATION OF EXISTING FLAT

### A. GENERAL:

1.	How is the marketability	:	Good
2.	What are the factors favouring for an extra potential value?	:	Good Locality
3.	Any negative factors observed which affect the market value in general	:	Not observed

### RATE

1.	After analysing the comparable sale instances, what is the composite rate for a similar Property with same specifications in the adjoining locality? (Along with details/reference of At least two latest deals/ transactions	:	Sale instances attached As the market rate are on higher side as compared with Guideline value provided in the State Government notification or Income Tax Gazette. Considering above aspects, surrounding locality, Present Market conditions, Current decisions such as demonetization of currency, GST
----	--	---	--





with respect to adjacent properties in the areas)		& Implementation of RERA, local enquiries, our judgment & Real estate website enquiries, etc. In my opinion rate of Rs. 15,000/- per sft for subject flat is reasonable.
2. Assuming it is a new construction, what is the adopted basic composite rate of the Property under valuation after comparing with the specifications and other factors with the property under comparison (Give details)	:	Rs. 15,000/- per sft
3. BREAK UP FOR THE RATE :	:	
Building + Services	:	Rs. 3,500/- per sft
i) Land + others	:	Rs. 11,500/- per sft
4. Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs.78,200 /- per sqm 44.87 x 78,200= Rs. 35,08,834.00

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

**नोंदणी व मुद्रांक विभाग**  
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन  
बाजारमूल्य दर पत्रक

Home Valuation Rates Cost Manual Clear

Year

Selected District

Select Taluka

Select Village

Search By  Survey No.  Location

**Annual Statement of Rates**

Select	वर्णिकरण	पूरी मूल्य	शिफ्टी मूल्य	मिडी	प्लॉट	अंशद्वारा	एक (रु.००)
Select	27-346-अमरावती रोड अंश १-15A	27800	65300	78500	115500	78300	००
Select	27-346-अमरावती रोड अंश १-19 & 20	30600	79200	87800	139100	87800	००
Select	27-347-अमरावती रोड अंश १-21	26800	72600	88400	113600	88800	००
Select	27-348-अमरावती रोड अंश १-22	23500	58800	74800	98100	74800	००
Select	27-349-अमरावती रोड अंश १-23	24100	67500	83800	108000	83800	००

12345678

### B. COMPOSITE RATE ADOPTED AFTER DEPRECIATION:

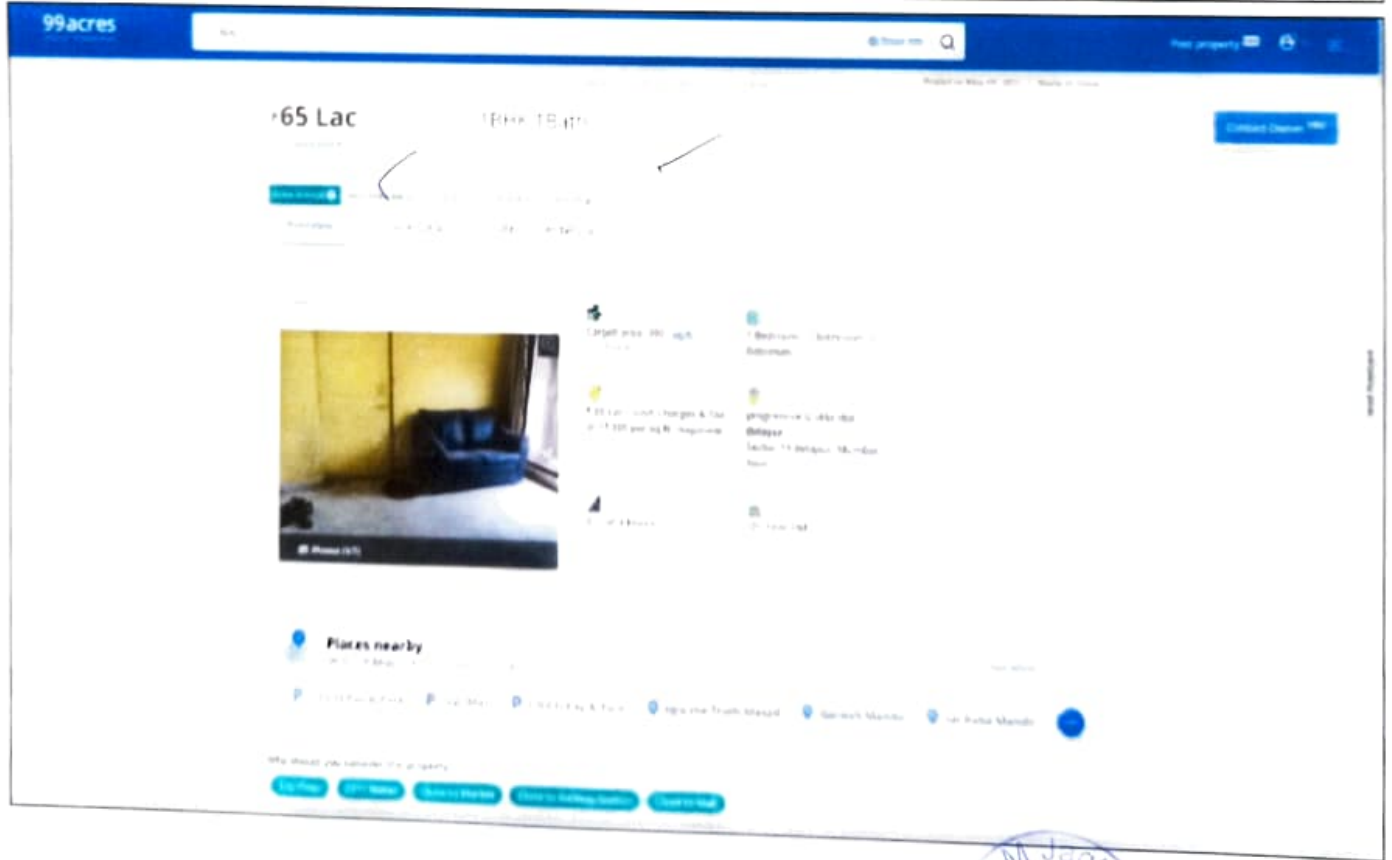
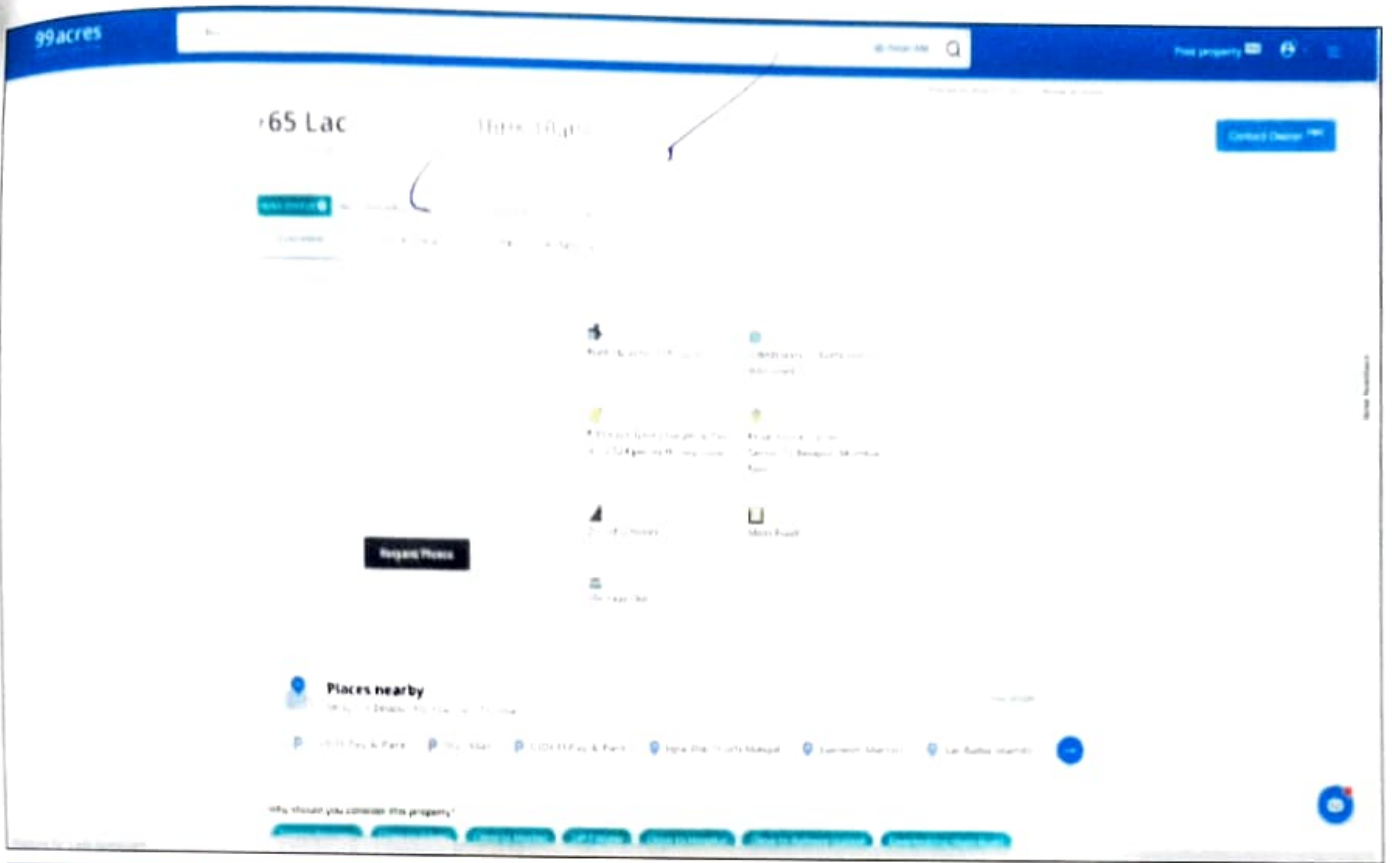
a.	Depreciated Building Rate	:	
	Age of the building	:	@ 3 yrs ✓
	Balanced Life of the building	:	@ 57yrs ✓
	Depreciation percentage assuming the stage value	:	NA
b.	Total Composite rate arrived for valuation	:	
	Building rate	:	Rs.3,500/-
	Rate for Land & other	:	Rs. 11,500/-
	Total Composite Rate	:	<b>Rs. 15,000/- per sq.ft on Carpet area</b>



**Brief Description @ How Rate Arrived :**

I have searched the sale instance & market status from this area

**-Market Status-**



गावाचे नाव : साहाबाज

व. नं. (व. 1)	18926
व. नं. (व. 2)	99acres
व. नं. (व. 3)	18926
व. नं. (व. 4)	99acres
व. नं. (व. 5)	18926
व. नं. (व. 6)	99acres
व. नं. (व. 7)	18926
व. नं. (व. 8)	99acres
व. नं. (व. 9)	18926
व. नं. (व. 10)	99acres
व. नं. (व. 11)	18926
व. नं. (व. 12)	99acres
व. नं. (व. 13)	18926
व. नं. (व. 14)	99acres
व. नं. (व. 15)	18926
व. नं. (व. 16)	99acres
व. नं. (व. 17)	18926
व. नं. (व. 18)	99acres
व. नं. (व. 19)	18926
व. नं. (व. 20)	99acres

**Statement showing average rate of sale instances**

Sr. No.	Sale deed No.	Date	ASR No. & name	S. No./ CTS No.	Property Type Flat/Land	Area in Sq.mt./ Sq.ft. (Carpet)	Consideration Amount.	Rate per Sq.mt./ Sq.ft.
1	18926	21.12.2021	TNN5	19	Flat	402.5sq.ft	65,00,000.00	16,149.00
2	99acres				Flat	380sq.ft	65,00,000.00	17,105.00
<b>Average Rate</b>								<b>16,627.00</b>

Considering above aspects, surrounding locality, Present Market conditions, past decisions such as demonetization of currency, GST & Implementation of RERA, local enquiries, our judgment & Real estate website enquiries, etc. In my opinion rate of Rs. 15,000 per sft for subject flat is reasonable.

**JUSTIFICATION**

As per our opinion, due to the following reasons there is difference between market value & guideline value of the property mentioned in report:

1. Guideline Value is the minimum value at which the sale or transfer of property can take place. Guideline rates generally do not reflect market value. The rates as fixed by the stamp duty office is only a tax revenue and is in no way determining the fair prevailing market rate and value.
2. Market price is the value of asset for a transaction between a seller and buyer which is done at an arm's length principle with the price determined by the market forces of supply and demand.
3. Particular amenities & features are not considered in guideline rates.
4. Market value of property may vary from site to site, demand & supply chain, Features & Amenities.





**C) VALUATION DETAILS:**

Sl. No	DESCRIPTION	Quantity In sq.ft	Rate Rs/sq.ft.	Present value (Rs')
1.	Carpet area	484 sq.ft	15,000.00	72,60,000.00
	Balcony area			
	Terrace area			
2.	Superfine finish & Furniture			
3.	Interior decorations			
4.	Potential Value, if any?			
5.	Share of common amenities, if any?			
6.	Parking			
7.	Rental Value per month			Rs. 18000/-
	<b>TOTAL</b>			<b>Rs. 72,60,000.00</b>

(Valuation: Here, the approved valuer should discuss in details his approach (Market Approach, Income Approach and Cost 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) Saleability ii) Likely rental value in future and iii) any likely income it may generate may be discussed).

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. 72,60,000.00 (Rs. Seventy-two Lacs Sixty Thousand only).

Date:28.07.2022  
Place:Kalyan



**Vivek Jagtap** Digitally signed by Vivek Jagtap  
Date: 2022.07.30 12:28:20 +05'30'  
**VIVEK. M.JAGTAP**  
B.E. Civil, M.I.E., F.I.V., ISSE  
Chartered Engineer & Govt. Regd. Valuer

# Location of the property

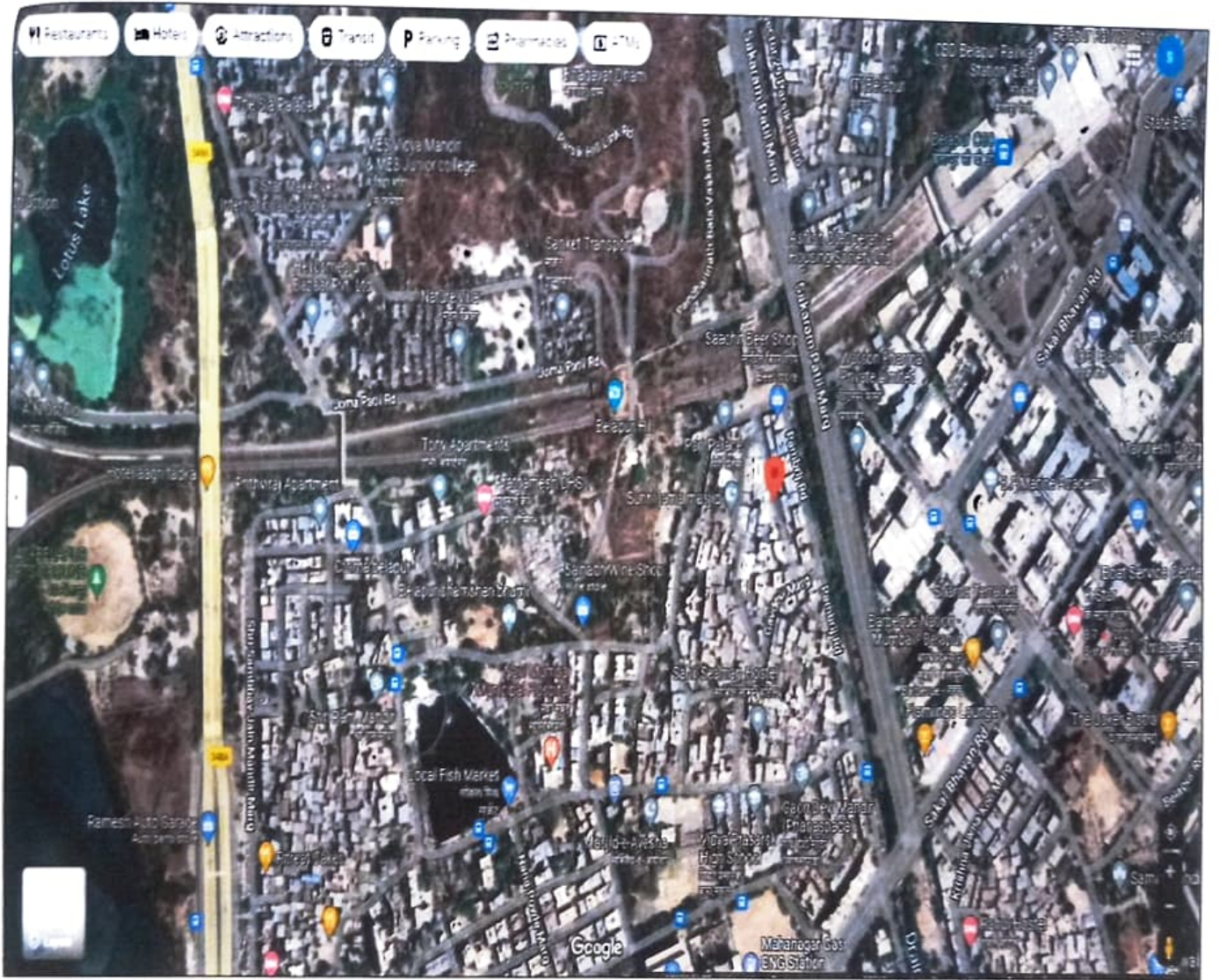
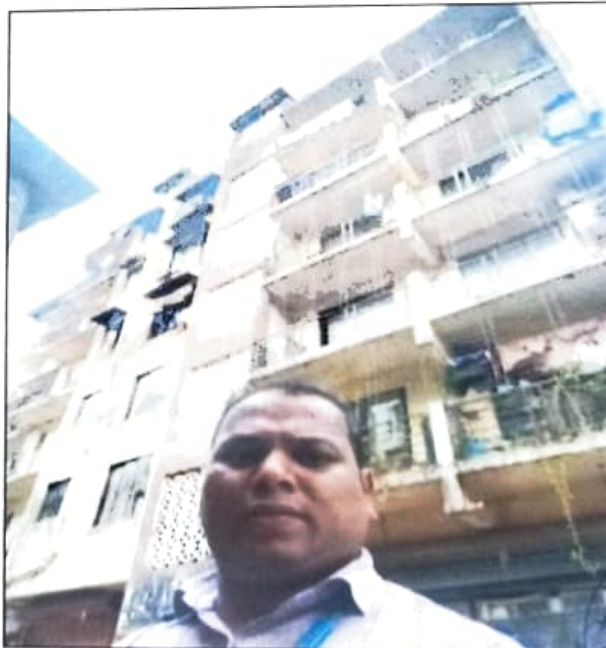




Photo Copies





**-Ownership Exhibit-**

पृथी क्र. 2

दस्तावेज क्र. - 18926/2021  
दिनांक - 21/12/2021  
शेखर  
Regd-5376


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संपत्ति का नाम - **शिवपार्वती**

---

संपत्ति का पता	1) पालिकेव वाड, जरी मुंबई नगरपालिका, इतर माहिती क्र. 501/54 वाड, जरी इलियट, वॉर्ड 19 वीवीडी वेलापुर, कर्मी मुंबई, प. वि. क्षेत्र, पालिकेव क्षेत्र 483 की, प्लॉट नंबर (Survey Number - HOUSE NO. 706 /03, Survey No. 418 : )
संपत्ति का क्षेत्र	1) 483 की, प्लॉट
संपत्ति का मालिक	1) नाम - <b>अमित शिवपार्वती कुम्हार</b> - - पता - 52, पता - 692, वाड - इमारतीचे वाड, जरी न. <b>शिवपार्वती</b> , रोड न. वीवीडी वेलापुर, कर्मी मुंबई, महाराष्ट्र, पालि. वि. क्षेत्र - 400614 क्षेत्र नं. - ASQPX77000
संपत्ति का मालिक का पता	1) नाम - <b>अमित शिवपार्वती कुम्हार</b> - - पता - 56, पता - 302, वाड - 301, वाड - इमारतीचे वाड, मुंबई नगर, इलियट नं. - रोड नं. एच वी रोड, वीवीडी, वीवीडी, मुंबई, महाराष्ट्र, मुंबई - पिन कोड - 400092 क्षेत्र नं. - ASAPS5371D
संपत्ति का मालिक का पता	21/12/2021
संपत्ति का मालिक का पता	21/12/2021
संपत्ति का मालिक का पता	18926/2021
संपत्ति का मालिक का पता	380000
संपत्ति का मालिक का पता	30000

**सह दुय्यम निबंधक, छाणे क्र. 4**



(b) within the limits of any local laws, regulations, orders, bye-laws, or other provisions relating to the Cantonment area annexed to it

**AGREEMENT FOR SALE**

THIS AGREEMENT FOR SALE is made and entered into Navi Mumbai on this \_\_\_\_\_ day of **March 2022**, between **MR. MAYUR AMRITLAL SHAH**, an adult aged about **56 years**, (PAN NO. **ADAPSS371D**), and Indian Inhabitant, Residing at **J/302, Sumer Nagar, S V Road, Kora Kendra, Borivali (W), Mumbai - 400 092**, hereinafter referred to as "**VENDOR**" (which expression shall unless it be repugnant to the context and meaning thereof shall deemed to mean and including his heirs executors and administrators and assigns) of the "**ONE PART**".

**AND**

**MR. AMIT VISHWANATH HARMALKAR**, an adult, aged about **46 years**, (PAN NO. **ABDPH7839J**), and Indian Inhabitant, Residing at **20/7, Shiv Parvati Krupa Building, Mughhat Lane, Ganesh Chowk, Girgaon, Mumbai City - 400004, Maharashtra**, herein after called and referred to as the "**PURCHASER**" (which expressions shall unless it be repugnant to the context meaning there of shall mean and include his heirs executors administrator and assign) of the "**OTHER PART**".

WHEREAS :

a. The OWNER Mr. Mahesh Motiram **Kumbhar**, seized and possessed of



f. Vide Agreement for Sale dated 21<sup>st</sup> December 2021 the VENDOR purchased the Flat bearing FLAT NO.501 ON 5<sup>TH</sup> FLOOR IN THE SAID BUILDING KNOWN AS 'OM HERITAGE, ADMEASURING 483 SQ. FT. BUILT UP AREA, HOUSE NO. 706 /03, AT SHAHABAJ VILLAGE, SECTOR -19, CBD BELAPUR, NAVI MUMBAI, TAL. & DIST. THANE, from the Developer. The said Agreement for Sale was

2

duly executed and registered vide document registration No. TNN -5 18926 / 2021 dated 21<sup>st</sup> December 2021.

g. the VENDOR herein are the absolute owner with permanent hereditary and absolute right to use and occupation and in possession of the said Flat viz., FLAT NO.501 ON 5<sup>TH</sup> FLOOR IN THE SAID BUILDING KNOWN AS 'OM HERITAGE, ADMEASURING 483 SQ. FT. BUILT



नवी मुंबई  
ग्रहणनगरपालिका

प्लॉट नं. ७०६/०३, सॅक्टर नं. १९, सी.डी.सी.,  
नवी मुंबई-४०० ६१४.  
दुरधनी क्र. १ २५५७ ७० ७०

Navi Mumbai  
Municipal Corporation

1<sup>st</sup> FLOOR, BELAPUR SHAKHAR CBD,  
NAVI MUMBAI - 400 614.  
TEL. NO. 2757 70 70

ज.क. / नमुंमपा / घसंनर / नरवि / घ.क. सी २२७०/२०  
दिनांक : ११-०९-२०१९

### भोगवटा प्रमाणपत्र

नवी मुंबई येथील घर नं. ७०६/०३, सॅक्टर नं. १९, सी.डी.सी., नवी मुंबई, या जागेचे मालक श्री. महेश मोतीराम कुंभार यांनी जागेवरील बांधकाम दि. २१.११.२०१९ सालला संबंधित बांधकामासाठी आकृती बांधकामासाठी, यांनी सादर केलेला आहे. सध्या जागेची पाहणी दि. २९.११.२०१९ रोजी बांधकामासाठी करण्यात आलेली आहे. जागेवरील बांधकाम विकास नियंत्रण नियंत्रण नियमावलीतील तरतुदीनुसार करण्यात आलेले असून बांधकाम प्रारंभ प्रमाणपत्र दि. २१.११.२०१९ मध्ये नमूद केलेल्या शर्ती प्रमाणे पूर्ती केलेली आहे. त्यामुळे सध्या जागेत रहिवासाचा वापर करण्यास हरकत नाही.

सोपवकाची तपशील खालीलप्रमाणे आहे.

रहिण्यासाठी बांधकाम क्षेत्र १- ८८३.८० चौ. मी  
एरिया १-८८३.८० चौ. मी  
वाळकरीसाठी बांधकाम क्षेत्र १- ८०.३९ चौ. मी

