

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Gurunath Kumbhar & Mrs. Sunanda Kumbhar**

Residential Flat No. 003, Ground Floor, Wing – C, “**Vastu Avenue A, B, C Wing Co-Op. Hsg. Soc. Ltd.**”, Near Royal Garden, Railway Bridge, Village – Mudre Budruk, Taluka – Karjat, District – Raigad, PIN – 410 201, State - Maharashtra, Country – India.

Latitude Longitude - 18°55'00.5"N 73°19'28.1"E

Intended User:

State Bank of India

RASMECCC Panvel

Shop No 5, Ground Floor, Sharda Terrace, Plot No 65, Sector-11, CBD Belapur, Navi Mumbai, Taluka & District - Thane, State - Maharashtra, Country - India



Our Pan India Presence at :

- | | | | |
|--------------|----------|-------------|-------------|
| 📍 Nanded | 📍 Thane | 📍 Ahmedabad | 📍 Delhi NCR |
| 📍 Mumbai | 📍 Nashik | 📍 Rajkot | 📍 Raipur |
| 📍 Aurangabad | 📍 Pune | 📍 Indore | 📍 Jaipur |

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India

📞 **+91 2247495919**

✉️ **mumbai@vastukala.co.in**

🌐 **www.vastukala.co.in**

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: SBI / RASMECC Panvel / Mr. Gurunath Kumbhar (8798/2306417) Page 2 of 24

Vastu/Mumbai/05/2024/8798/2306417

22/09-27-PRSH

Date: 22.05.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 003, Ground Floor, Wing – C, “**Vastu Avenue A, B, C Wing Co-Op. Hsg. Soc. Ltd.**”, Near Royal Garden, Railway Bridge, Village – Mudre Budruk, Taluka – Karjat, District – Raigad, PIN – 410 201, State - Maharashtra, Country – India belongs to **Mr. Gurunath Kumbhar & Mrs. Sunanda Kumbhar.**

Boundaries of the property

North	:	Mudre Budruk Road
South	:	Internal Road
East	:	Open Plot
West	:	Internal Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ 35,34,700.00 (Rupees Thirty Five Lakhs Thirty Four Thousand Seven Hundred only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Sharadkumar
Chalikwar**

Digitally signed by Sharadkumar Chalikwar
DN: m=Sharadkumar Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=Mumbai, email=md@vastukala.org,
c=IN
Date: 2024.05.22 16:05:30 +05'30'

Auth. Sign.



Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Encl. Valuation Report

Our Pan India Presence at :

- Nanded
- Mumbai
- Aurangabad
- Thane
- Nashik
- Pune
- Ahmedabad
- Rajkot
- Indore
- Delhi NCR
- Raipur
- Jaipur

Regd. Office

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Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072

To,

The Branch Manager,

State Bank of India

RASMECCC Panvel

Shop No. 5, Ground Floor,

Sharda Terrace, Plot No 65,

Sector-11, CBD Belapur,

Navi Mumbai, Taluka & District - Thane,

State - Maharashtra, Country – India.

Name(s) of the Customer(s) / Borrower: **Mr. Gurunath Kumbhar & Mrs. Sunanda Kumbhar**

Valuation Report of Immovable Property

1. Customer Details				
Name(s) of the owner(s).		Mr. Gurunath Kumbhar & Mrs. Sunanda Kumbhar		
Application No.				
2. Property Details				
Address		Residential Flat No. 003, Ground Floor, Wing – C, “Vastu Avenue A, B, C Wing Co-Op. Hsg. Soc. Ltd.”, Near Royal Garden, Railway Bridge, Village – Mudre Budruk, Taluka – Karjat, District – Raigad, PIN – 410 201, State - Maharashtra, Country – India.		
Nearby Landmark / Google Map Independent access to the property		Landmark: Near Royal Garden Latitude Longitude - 18°55'00.5" N 73°19'28.1" E		
3. Document Details				
Name of Approving Authority				
Layout Plan	No	-	Approval No.	-
Building Plan	No	-	Approval No.	-
Construction Permission	Yes	Karjat Municipal Council	Approval No.	Building / S.B. / SR / - 811 / 08 – 09 Dated 24.06.2008
Occupation Permission	No	-	Approval No.	-
Legal Documents	Yes	<ol style="list-style-type: none"> 1. Copy of Agreement for Sale dated 10.07.2012 between M/s. Jasmin Dinshaw Lalla (The Seller's) & Mr. Gurunath Kumbhar & Mrs. Sunanda Kumbhar (The Purchaser's). 2. Copy of Agreement Sale Plan. 3. Copy of Previous Valuation Report dated 30.10.2017 in the name of Mr. Gurunath Kumbhar & Mrs. Sunanda Kumbhar issued by S.D. Deshpande. (Govt. Approved Valuer) 		



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4. Physical Details											
Adjoining Properties	East			West		North		South			
As on site	Open Plot			Internal Road		Mudre Budruk Road		Internal Road			
As per document	Details not available			Details not available		Details not available		Details not available			
Matching of Boundaries	Yes		Plot Demarcated		-		Approved land use		Residential	Type of Property	Residential
No. of rooms	Living/ Dining	1	Bed Rooms	2	Toilets	2	Kitchen	1	Balcony Area	0	
(As per Previous Valuation Report, the composition of flat is 2 BHK flat)											
Car Parking Facility	No										
Total no. of Floors	Ground + 3 rd Upper Floors	Floor on which the property is located	Ground Floor	Approx. Age of the property	2009 (As per Previous Valuation Report)	Residual age of the property	15 Years	Type of structure: R.C.C. Framed Structure			
5. Tenure / Occupancy Details											
Status of Tenure	External visit done only		No. of years of Occupancy		External visit done only		Relationship of tenant or owner		External visit done only		
Present/Expected Income from the property			₹ 7,000.00 expected rental income per month after Completion								
6. Stage of Construction											
Stage of construction	Building is completed										
If under construction, extent of completion											
N. A											
7. Violations if any observed											
Nature and extent of violations					-						
8. Area Details of the Property											
Site Area	External visit done only										
Plinth Area	Built Up Area in Sq. Ft. = 780.00 (Area as per Agreement for Sale)										
Carpet Area	Carpet Area in Sq. Ft. = 650.00 (Area as per Agreement for Sale)										
Saleable Area	-										
Remarks	-										
9. Valuation											
i. Mention the value as per Government Approved Rates also											

Guideline rate obtained from the Stamp Duty Ready Reckoner (New Property)	₹ 43,600.00 per Sq. M. i.e., ₹ 4,051.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (After Depreciation)	₹ 39,070.00 per Sq. M. i.e., ₹ 3,630.00 per Sq. Ft.
ii. In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.	
Considering the above indicator of sale, current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and residential application in the locality etc. We estimate ₹ 6,000.00 rate per Sq. Ft. on Carpet Up Area.	
Summary of Valuation	
i. Guideline Value	
	Area in Sq. Ft. Rate in ₹ Value in ₹
Built up area	780.00 3,630.00 28,31,400.00
ii. Realizable value of the Property	
Carpet area	650.00 Sq. Ft.
Prevailing market rate	₹ 5,438.00 Sq. Ft.
Realizable value	₹ 35,34,700.00
iii. Forced/ Distress Sale value	₹ 24,74,290.00
iv. Insurable Value of the Assets	₹ 19,50,000.00
10 Assumptions /Remarks	
i. Qualification in TIR / Mitigation Suggested, if any	TIR not provided
ii. Property is SARFAESI compliant	No
iii. Whether property belongs to social infrastructure like hospital, school, old age home etc.	No
iv. Whether entire piece of land on which the unit is set up/property is situated has been mortgaged or to be mortgaged	Information not available
v. Details of last two transaction in the locality / area to be provided, if available	Details Attached
vi. Any other aspect which has relevance on the value or marketability of the property	Location, development of surrounding area, type of construction, construction specifications, age of building, condition of the premises & building, facilities provided and its prevailing market rate.
11 Declaration	<p>i. The property was inspected by my authorized representative personally on 19.05.2024.</p> <p>ii. The undersigned does not have any direct / indirect interest in the above property.</p>

		iii. The information furnished herein is true and correct to the best of our knowledge. iv. I have submitted Valuation report directly to the Bank
12	Name, address & signature of valuer	<p>Vastukala Consultants (I) Pvt. Ltd. B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai - 400 072</p> <p>For VASTUKALA CONSULTANTS (I) PVT. LTD. Sharadkumar Chalikwar Director</p> <p><small>Digitally signed by Sharadkumar Chalikwar DN: cn=Sharadkumar Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=cmd@vastukala.org, c=IN Date: 2024.05.22 16:05:46 +05'30'</small></p> <p><i>[Signature]</i> Auth. Sign.</p> <p>Sharadkumar B. Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 Encl. Valuation Report</p> <p>Date of valuation: 22.05.2024</p>
13	Enclosures	
	a) Layout plan sketch of the area in which the property is located with latitude and longitude	Not Provided
	b) Building Plan	Not Provided
	c) Floor Plan	Provided
	d) Photograph of the property	Attached
	e) Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Not Provided
	f) Google Map location of the property	Attached
	g) Price trend of the Property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makan.com etc	Attached
	h) Any other relevant documents/ extracts	N.A.
<p>Remark: As per request from State Bank of India, RASMECCC Panvel Branch, our engineer visited the property but internal visit was not allowed hence the report is based on external visit & documents provided by bank to us.</p>		

As a result of my appraisal and analysis, it is my considered opinion that the Realizable value of the above property is ₹ 35,34,700.00 (Rupees Thirty Five Lakhs Thirty Four Thousand Seven Hundred only). The book value of the above property as of is ₹ 17,64,935.00 (Rupees Seventeen Lakhs Sixty Four Thousand Nine Hundred Thirty Five only) and The Distress value ₹ 24,74,290.00 (Rupees Twenty Four Lakhs Seventy Four Thousand Two Hundred Ninety only).

Place: Mumbai

Date: 22.05.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
Chalikwar

Director

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=Mumbai, email=cnid@vastukala.org,
c=IN
Date: 2024.05.22 16:05:57 +05'30'

Auth. Sign.

Sharadkumar B. Chalikwar

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

The undersigned has inspected the property detailed in the Valuation Report dated _____
on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____
_____ only).

Date

Signature
(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

Enclosures	
Declaration-cum-undertaking from the valuer (Annexure- IV)	Attached
Model code of conduct for valuer - (Annexure - V)	Attached



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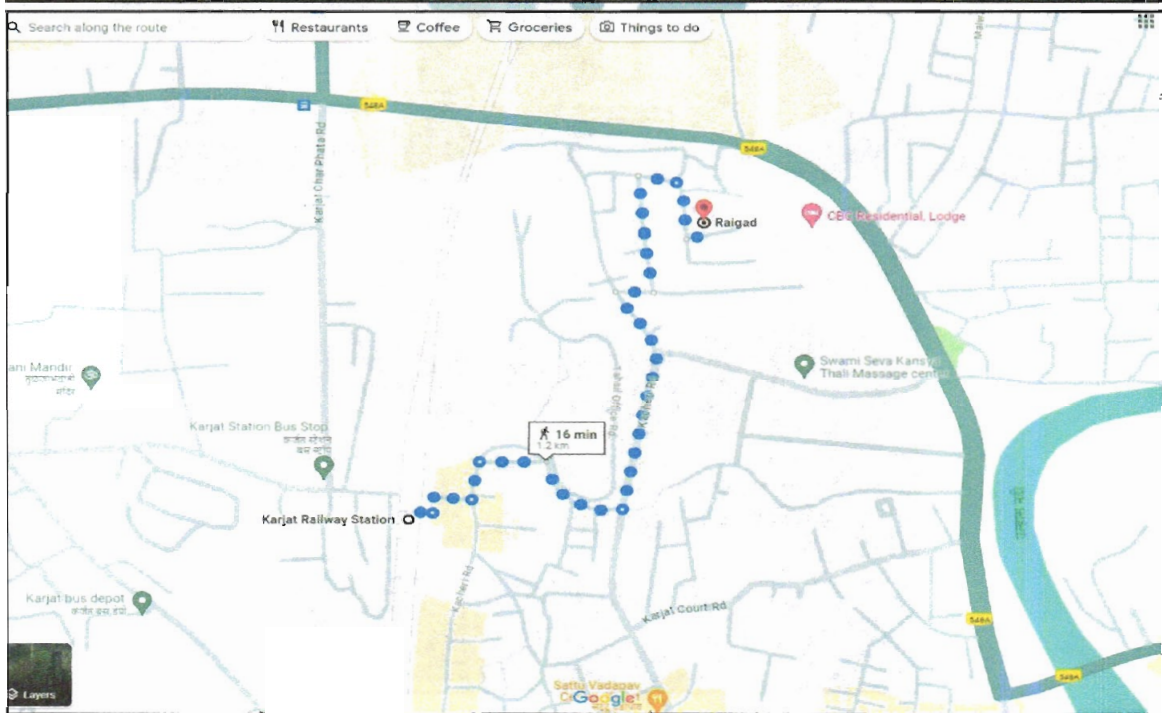
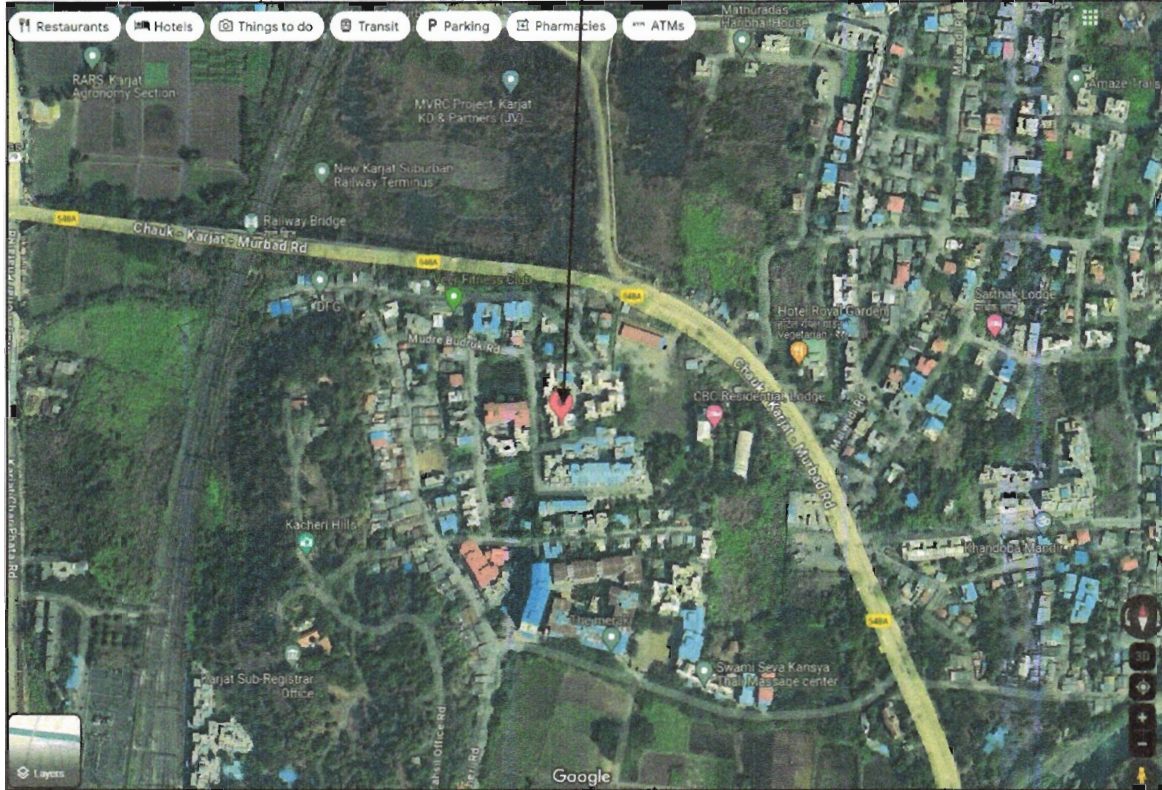


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 18°55'00.5"N 73°19'28.1"E

Note: The Blue line shows the route to site from nearest Railway station (Karjat – 1.2 Km.)




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Ready Reckoner Rate


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

**नोंदणी व मुद्रांक
विभाग**
महाराष्ट्र शासन

Valuation For Rural Area

Location Details

Select Type: Development Agreement Tenant Occupied Other

Division Name: Kakan [Help on Division](#)

District Name: रायगड Taluka Name: काजूर Village/Zone Name: पीठ : कजूर काजूर नगर

Attribute: घर SubZone Name: B-10-पीठ - पुढे घटक क

Mahapalika Area: B Class Palika

Open Land	Residence	Office	Shop	Industry	Unit
13400	43600	49200	56400	49200	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	43,600.00			
No Increase by Flat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	43,600.00	Sq. Mt.	4,051.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	13,400.00			
The difference between land rate and building rate (A – B = C)	30,200.00			
Depreciation Percentage as per table (D) [100% - 15%] (Age of the Building – 15 Years)	85%			
Rate to be adopted after considering depreciation [B + (C x D)]	39,070.00	Sq. Mt.	3,630.00	Sq. Ft.

Multi-Storied building with Lift


For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

Bank Mail

 Gmail Pradnya Rasam <rasampradnya400@gmail.com>

Fwd: VALUATION CASES
1 message

Rashmi Jadhav <rashmi@vastukala.co.in> 22 May 2024 at 11:36
To: rasampradnya400 <rasampradnya400@gmail.com>

===== Forwarded message =====
From: Vastukala Mumbai <mumbai@vastukala.co.in>
To: "Shobha Kuperkar" <shobha@vastukala.co.in>, "Shyam Kajviikar" <shyam@vastukala.co.in>, "Vaishali Samalkar" <vaishali.samaikar@vastukala.co.in>, "Rashmi Jadhav" <rashmi@vastukala.org>, "Binu Surendran" <binu@vastukala.co.in>
Date: Tue, 21 May 2024 11:24:58 +0530
Subject: Fwd: VALUATION CASES
===== Forwarded message =====

===== Forwarded message =====
From: Vastukala Mumbai <mumbai@vastukala.co.in>
To: "Mahendra" <mahendra@vastukala.co.in>
Date: Tue, 21 May 2024 10:06:19 +0530
Subject: Fwd: VALUATION CASES
===== Forwarded message =====

===== Forwarded message =====
From: SBI RASMECCC_MUM <rasmeccc_mum@sbi.co.in>
To: "mumbai@vastukala.co.in" <mumbai@vastukala.co.in>
Cc: "shyam@vastukala.org.in" <shyam@vastukala.org.in>
Date: Sat, 18 May 2024 17:39:18 +0530
Subject: VALUATION CASES
===== Forwarded message =====

Dear Sir,

Please arrange to conduct valuation for below home/property loan cases and arrange to provide valuation reports. In those cases where customer/society does not allow internal site visit then external inspection also would be sufficient.

RAJU RATHOD
SHIRISH THAKUR
Mandar Maydeo
GURUNATH KUMBHAR
RAKESH DESHMUKHI
Jayshree Dholde
DHANRAJ ALANGE
TANAJI SHIVAJI GAIKWAD
SUNIL GHANEKAR
SANDIP NAKADE
RAKESH RINGE
MANIK VAGARE
MOHANA B

Thanks and Regards

State Bank of India
Retail Assets & Small Med. Enterprise City Credit Centre
(RASMECCC) - Panvel
Sharda Terrace, Plot No. 55,
Sector 11, CBD Belapur,
Navi Mumbai 400 614
India.



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Sale Instance

1092543 19-03-2024 Note -Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : दु.नि. कर्जत 2 दस्त क्रमांक : 1092/2024 नोंदणी : Regn 63m
गावाचे नाव : मुद्रे खुर्द		
(1)विलेखाचा प्रकार	विक्री करारनामा	
(2)मोबदला	2170000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी वेतो की पट्टेदार ते नमुद करावे)	1780500	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन ; इतर माहिती: (विभाग क्र - दर 42,900 चौरस मीटर)मौजे मुद्रे खुर्द,ता. कर्जत,जि. रायगड येथील सर्व्हे नं. 11/2/अ/1/अ,प्लॉट नं. 1,2,3,आणि सर्व्हे नं. 7/अ प्लॉट नं. 1 या मिळकतीवर बांधलेल्या वास्तव्य रेसिडेन्सी या प्रोजेक्टमधील ए.विंग,निवासी सदनिका क्र. 307,तिसरा मजला,ज्याचे क्षेत्र 37.72 चौरस मीटर कारपेट इतके आहे. ((Block Number : 307 ;))	
(5) क्षेत्रफळ	37.72 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/सिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:- - मे. सिद्धिविनायक डेव्हलपर्स भागीदारी तर्फे भागीदार जगदिश तानाजी बैलमारे वय:-52 पत्ता:-प्लॉट नं. - , माळा नं. - , इमारतीचे नाव: - , ब्लॉक नं. - , रोड नं: मु. मुद्रे खुर्द, पो. ता. कर्जत, जि. रायगड. ४१० २०१, महाराष्ट्र, राईगाड:(.); पिन कोड:-410201 पॅन नं:-AEMFS2827M	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-दिपक गजानन वडेकर - - वय:-38; पत्ता:-प्लॉट नं. - , माळा नं: - , इमारतीचे नाव: - , ब्लॉक नं. - , रोड नं: ओम शिवम अपार्टमेंट मुद्रे बुद्रुक कचेरी रोड कर्जत ४१०२०१, महाराष्ट्र, राईगाड:(.); पिन कोड:-410201 पॅन नं:- AQNPB9010A 2): नाव:-अरुणा दिपक वडेकर - - वय:-35; पत्ता:-प्लॉट नं. - , माळा नं: - , इमारतीचे नाव: - , ब्लॉक नं. - , रोड नं: ओम शिवम अपार्टमेंट मुद्रे बुद्रुक कचेरी रोड कर्जत ४१०२०१, महाराष्ट्र, राईगाड:(.); पिन कोड:-410201 पॅन नं:- CPFPB0702Q	
(9) दस्तऐवज करून दिल्याचा दिनांक	16/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	16/02/2024	
(11)अनुक्रमांक.खंड व पृष्ठ	1092/2024	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	130200	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	21700	

6521543 27-02-2024 Note -Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : दु.नि. कर्जत 2 दस्त क्रमांक : 6521/2023 नोंदणी : Regn 63m
गावाचे नाव : मुद्रे खुर्द		
(1)विलेखाचा प्रकार	विक्री करारनामा	
(2)मोबदला	3391800	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी वेतो की पट्टेदार ते नमुद करावे)	2738000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:रायगडइतर वर्णन ; इतर माहिती: (विभाग क्र - दर 42,900 चौरस मीटर)मौजे मुद्रे खुर्द,ता. कर्जत,जि. रायगड येथील सर्व्हे नं. 11/2/अ/1/अ,प्लॉट नं. 1,2,3,आणि सर्व्हे नं. 7/अ प्लॉट नं. 1 या मिळकतीवर बांधलेल्या वास्तव्य रेसिडेन्सी या प्रोजेक्टमधील बी विंग,निवासी सदनिका क्र. 503,पाचवा मजला,ज्याचे क्षेत्र 52.27 चौरस मीटर कारपेट इतके आहे + पार्किंग नं बी-2/2,((Block Number : 503 ;))	
(5) क्षेत्रफळ	52.27 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/सिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:- - मे. सिद्धिविनायक डेव्हलपर्स भागीदारी तर्फे भागीदार जगदिश तानाजी बैलमारे वय:-52 पत्ता:-प्लॉट नं. - , माळा नं. - , इमारतीचे नाव: - , ब्लॉक नं. - , रोड नं: मु. मुद्रे खुर्द, पो. ता. कर्जत, जि. रायगड. ४१० २०१, महाराष्ट्र, राईगाड:(.); पिन कोड:-410201 पॅन नं:-AEMFS2827M	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:- सुवर्णा ठमा वडेकर - - वय:-36; पत्ता:-प्लॉट नं. - , माळा नं: - , इमारतीचे नाव: - , ब्लॉक नं. - , रोड नं: पत्ता- 249, कर्जत मुरबाड रोड,कशोळे ता कर्जत जि रायगड, महाराष्ट्र, राईगाड:(.); पिन कोड:-410201 पॅन नं:-ABLPW8011D 2): नाव:- सुनिल शांताराम कोकाटे - - वय:-40; पत्ता:-प्लॉट नं. - , माळा नं: - , इमारतीचे नाव: - , ब्लॉक नं. - , रोड नं: ४२ डाणकी, डोंगर न्हावे, म्हसे, म्हसा, ठाणे, मुरबाड, महाराष्ट्र, ४१२ ४०१, महाराष्ट्र, पुणे. पिन कोड:-412401 पॅन नं:- CHSPK3668R	
(9) दस्तऐवज करून दिल्याचा दिनांक	28/11/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	28/11/2023	
(11)अनुक्रमांक.खंड व पृष्ठ	6521/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	203600	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	



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Price Indicators

99acres Buy Enter Locality / Project / Soc Post property

Home > Property in Karjat > Flats in Karjat > Flats in Mudre > 2 BHK Flats in Mudre

Posted on Mar 04, 2024

₹50 Lac @ 6,578 per sq.ft. **2BHK 2Baths**
 Estimated EMI ₹39,935 Flat/Apartment for Sale
 in Shree Neminath Residency, Mudre, Karjat, Maharashtra

RERA STATUS NOT AVAILABLE Website: <https://maharera.t.mahaonline.gov.in/>

Overview Owner Details Recommendations Articles

Property (12)

Area
 Carpet area: 760 sq.ft. (70.61 sq.m.)

Configuration
 2 Bedrooms, 2 Bathrooms, 3+ Balcony

Price
 ₹50 Lac+ Govt Charges & Tax @ 6,578 per sq.ft. (All inclusive, Negotiable)

Address
 Shree Neminath Residency, Mudre, Karjat

Floor Number
 4th of 4 Floors

Facing
 West

Overlooking
 Park/Garden, Club, Pool

Property Age
 1 to 5 Year Old

Why should you consider this property?

- Top Floor
- Full Power Backup
- 24*7 Water
- Visitor Parking Available
- Close to School
- On-Call Maintenance Staff
- Close to Hospital
- Close to Market
- Gated Society
- Close to Railway Station

Transaction Type: Resale Property Ownership: Freehold Flooring: Vitrified Furnishing: Furnished
 Gated Community: Yes Parking: Covered, 1 Open Water Source: Municipal corpo... Power Backup: Full

Property Code: Y72245666
www.99acres.com/Y72245666

HOUSING Buy Rent

2 BHK Flat ₹35.0 L
 EMI starts at ₹18.83 K

Marvells Kshira Residency, Mudre, Karjat, Thane

Free car parking Zero broker-fee Home loans

884 sq.ft Built Up Area 4.05 K/sq.ft Avg. Price Ready to move Possession status Higher of 4 Floors East facing Floor Semi-Furnished Furnishing

Property Location
 Marvells Kshira Residency, Mudre, Karjat, Thane

Property Overview

Project Name: Marvells Kshira Residency
 Price: ₹35.0 L
 Carpet Area: 750 sq.ft.
 Bedrooms: 2
 Bathrooms: 1

Contact Seller
 Name: Vastukala
 Phone: 97814915...
 ID: Vastukala
 Self declared

Allow other agents to get in touch I am interested in this listing

Get Contact Details

EMI starting? Check your eligibility for home loan

Share



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Price Indicators

99acres
Buy ▾ Enter Locality / Project / Soc 🔍 Post property FREE

Home > Property in Karjat > Flats in Karjat > Flats in Mudre > 2 BHK Flats in Mudre Posted on Apr 14, 2024

₹42 Lac

@ 4,941 per sq.ft.

Estimated EMI ₹ 33,546

2BHK 2Baths

Flat/Apartment for Sale

in Shiv Om CHS, Mudre, Karjat, Maharashtra


Contact Owner FREE

♥ Shortlist

RERA STATUS
NOT AVAILABLE
Website: <https://maharera.t.mahaonline.gov.in/>

Overview
Owner Details
Recommendations
Articles

Property (11)



Photos (1/11)

Area

Built Up area: 850 sq.ft. (78.97 sq.m.)

Carpet area: 650 sq.ft. (60.39 sq.m.)

Price

₹ 42 Lac+ Govt Charges & Tax

@ 4,941 per sq.ft. (Negotiable)

Floor Number

2nd of 4 Floors

Overlooking

Park/Garden, Club

Configuration

2 Bedrooms, 2 Bathrooms, No Balc

Address

Shiv Om CHS

Mudre, Karjat

Facing

West

Property Age

10+ Year Old

Why should you consider this property?

24*7 Water
Close to Market
Close to Railway Station
Overlooking Park/Garden
Parking Available
Modular Kitchen

Vitrified Flooring
Semi-Furnished

Transaction Type: Resale	Property Ownership: Freehold	Flooring: Vitrified	Furnishing: Semifurnished
Parking: Covered, Open	Water Source: Municipal corpo...	Power Backup: None	Property Code: S74725981
www.99acres.com/S74725981			

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DECLARATION-CUM-UNDERTAKING

I, Sharadkumar B. Chalikwar son of Shri. Baburao Chalikwar declares that:

- a. The information furnished in my valuation report dated 22.05.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative has inspected the property externally (as the property was locked) on 19.05.2024. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI).
- j. I am Approved Valuer, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.



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Sr. No.	Particulars	Valuer comment
1	Background information of the asset being valued;	The property is purchased by Mr. Gurunath Kumbhar & Mrs. Suhanda Kumbhar from M/s. Jasmin Dinshaw Lalla wide Agreement for sale dated 10.07.2012.
2	Purpose of valuation and appointing authority	As per the request from State Bank of India, RASMECC Panvel Branch to assess value of the property for Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) purpose
3	Identity of the Valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Abhijit More – Site Engineer Shobha Keperekar – Technical Manager Pradnya Rasam - Technical officer
4	Disclosure of Valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an Independent Valuer and in no way related to property owner / applicant
5	Date of appointment, valuation date and date of report;	Date of Appointment – 19.05.2024 Valuation Date – 22.05.2024 Date of Report – 22.05.2024
6	Inspections and/or investigations undertaken;	Physical Inspection done on 19.05.2024
7	Nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Comparative Sales Method / Market Approach
9	Restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10	Major factors that were taken into account during the valuation.	Current market conditions, demand and supply position, flat size, location, sustained demand for such flat, all round development of residential and commercial application in the locality etc.
11	Major factors that were not taken into account during the valuation.	Nil
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.	Attached

ASSUMPTIONS, DISCLAIMERS, LIMITATIONS & QUALIFICATIONS

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **22nd May 2024** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations.

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map

this report is included to assist the reader while visualizing the property and assume no responsibility in connection with such matters.

Site Details



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Based on inputs received from documents, we understand that the subject property is a Proposed Residential Flat admeasuring **650.00 Sq. Ft. Carpet area**. The property is owned by **Mr. Gurunath Kumbhar & Mrs. Sunanda Kumbhar**. At present, the building is Under Construction. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on inputs received from documents, we understand that the property is in the name of **Mr. Gurunath Kumbhar & Mrs. Sunanda Kumbhar**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Town Planning

The permissible land use, zoning, achievable FSI, area statement adopted for purpose of this valuation is based on the information provided by the Client's representative and the same has been adopted for this valuation purpose. VCIPL has assumed the same to be correct and permissible. VCIPL has not validated the same from any authority.

Area

Based on the documents, we understand that the subject property is a Proposed Residential Flat admeasuring **650.00 Sq. Ft. Carpet area**.

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of unispected parts and should not be taken as making an implied representation or statement about such parts.



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Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Exiting use model is used for analysing development potential.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Office and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

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

Not a Structural Survey

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

Other

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

Legal

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

Property specific assumptions

Based on inputs received from documents, we understand that the subject property is a proposed **Residential Flat**, admeasuring **650.00 Sq. Ft. Carpet area**.



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ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



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(Annexure - V)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.



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13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.



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Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer. Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.

Place: Mumbai

Date: 22.05.2024

For **VASTUKALA CONSULTANTS (I) PVT. LTD****Sharadkumar
Chalikwar****Director****Sharadkumar B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Encl. Valuation Report

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=Mumbai, email=cmd@vastukala.org,
c=IN
Date: 2024.05.22 16:06:20 +05'30'

Auth. Sign.

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