

# KCD ADVISORY SERVICES

**PRANJAL BHAGAWATI**  
(B.E., P.G.D.M., M.I.E., F.I.V.)  
Chartered Engineer, Govt. Regd. Valuer,  
Surveyor & Loss Assessor Valuers  
IT Regn. No. CAT-1 / 29 / 06-07  
Surveyors Lic. No. SLA 42433 • IBBI Regn. No.: IBBI/RV/04/2019/11469

**BIRJU DARJI**  
(D.E.E., F.I.I.V., A.I.I.S.L.A.)  
Approved Valuer,  
Life Membership No.: F-3771  
Surveyor & Loss Assessor  
Surveyors Lic. No. SLA 58584

**Head Office: G-1, "B" Wing, Gayatri Krupa Bldg., L. T. Road, Babhai Naka, Borivall (W), Mumbai - 400 091.**  
**Branch Office: 25, Amrut Apartment, Jaywant Sawant Road, Next to Rustomjee Business School, Dahisar (W), Mumbai - 400 068.**  
Tel.: 022 2895 9890 / 2895 9899 • Mobile: 09167008049 • Email: rishi.jaiswal@kcdadvisory.in

Ref: KCD/IDBI/DNR/JUNE059/2024-25

26<sup>th</sup> June 2024

## Technical Appraisal Report for IDBI Bank Ltd.

SR. NO	PARTICULARS	DETAILS
1.	Name of the borrowers	Applicant: <b>Mrs. Sonal Sunil Nalavade</b> Co-applicant/s: <b>NA</b> Guarantor: <b>NA</b>
2	Name of the builders	<b>M/s. Morya Infraconstruct Private Limited</b>
3	Address of the Property	Address Line 1: <b>Morya Heights</b> Address Line 2: <b>Flat No.2105, 21<sup>st</sup> Floor,</b> Location: <b>Rehab Building R-1, Hajuri Gaon, Green Road, Panchpakhadi, Thane West</b> District: <b>Thane</b> State: <b>Maharashtra</b> Pin Code: <b>400 604</b> Nearest Landmark: <b>Near Urdu School</b>
4	Type of the Property:	<b>Flat</b>
5	Property identified/ownership etc. established on the basis of documents	<b>Property Identified: Yes</b> <b>Ownership Established: NA</b> <b>Relationship between the owner and the occupant:</b> Name of the occupant- <b>Under Construction</b> Occupant is Applicant / Relative of applicant / Tenant If relative, state relationship with applicant: Sanctioned Plan: <b>Approved Plan Copy No. MMR/SRA/ENG/S3T/0014/13 Dated 29/01/2024. Rehab Building R2 17<sup>th</sup> to 21<sup>st</sup> floor for sale component.</b> Commencement Certificate: <b>C.C. No. SRA/ENG/001/Sec-3/PVT/AP Dated 28/04/2017. Sale Building from 23 to 32 floor Dated 15/02/2021.</b> Completion Certificate <b>Details Not Provided</b> Occupancy Certificate wherever applicable: <b>Details Not Provided</b> Registered Agreement: <b>Details Not Provided</b> Index-II, wherever applicable: <b>Details Not Provided</b> 7/12 Extract wherever applicable - <b>Details Not Provided</b> Village Map wherever applicable – <b>NA</b> Development Plan wherever applicable - <b>NA</b> Electricity Bill- <b>Details Not Provided</b> Municipal Tax Bill – <b>Details Not Provided</b> Legal Address – <b>F. Plot No. 106 Village Thane</b> <b>Distance from city center – 2.7 km from Thane West station</b> Name as per building name plate: <b>Under Construction</b>

6	Comments on On-site Physical visit for identification	Property identified on the basis of document furnished. <b>Property Identified by: - Mr. Sawant 8779064331</b> <u>Discrepancy (If any) for identification of the property based on the documents furnished. <b>Not Applicable</b></u> <u>Any Other Comment:</u>
7	Comments on the location/Locality	<u>Nature of Property: <b>Residential/Commercial/Industrial (To be specified).</b></u> <u>Class: Posh /<b>Middle Class/</b> Lower Class.</u> <u>Site is: Normal/<b>Raised/Low</b> lying subject to frequent flooding.</u> <u>Proximity to civic amenities / public transport:</u> <b>All amenities are available. Transport to the property is by auto rickshaws, buses and private vehicles</b> <u>Comments on Infrastructure both Civil and social: <b>Fair</b></u> <u>Comment on lay out and floor plans approval: -----</u> <u>Falls under town planning limit/Municipal Limit: <b>Falls in TMC limits</b></u>
8	Vicinity	<u>With:</u> <u>Road development authority: <b>Yes</b></u> <u>Airport Authority: <b>No</b></u> <u>Any other Authority: <b>No</b></u> <u>Comments: <b>None</b></u>
9	Building Details	<u>Type of structure: <b>RCC frame structure</b></u> <u>No of floors: <b>Ground + 1<sup>st</sup> part + 2<sup>nd</sup> to 21<sup>st</sup> residential</b></u> <u>No of lifts in the building: <b>02</b></u> <u>No. of flats per floor: <b>08</b></u>
10	Unit Details	<u>Situated on floor no.: <b>21<sup>st</sup> Floor</b></u> <u>No. of rooms: <b>1 BHK</b></u> <u>View:</u> <u>East: <b>Road</b></u> <u>West: <b>Under Construction</b></u> <u>North: <b>Under Construction</b></u> <u>South: <b>Slum Area</b></u> <u>Area of the Unit: (In sq ft)</u> <u>Area of the land/Undivided share:</u> <u>Carpet Area: <b>301.392 sq. ft. (as per our measurement)</b></u> <u>Built-up Area: <b>362 sq. ft. (loading 20% consider)</b></u> <u>Super Built up: -----</u> <u>Saleable Area: <b>452 sq. ft. (loading 50% consider)</b></u>
11	Quality of the construction	<u>Exteriors: Good / Satisfactory / Unsatisfactory:</u> <b>Remarks: Under Construction</b> <u>Interiors: Good / Satisfactory / Unsatisfactory:</u> <b>Remarks: Under Construction</b>
12	Status of the property	<u>Complete/Under Construction: <b>Under Construction</b></u> <u>Stage of construction:</u> <b>Building is complete till 17<sup>th</sup> floor.</b> <u>Expected date of completion of the property: <b>Possession March 2025</b></u> <u>Remarks (If any):</u>



I hereby declare that:

- a. The information furnished is true & correct to the best of our knowledge & belief.
- b. We have no direct or indirect interest in the property valued.
- c. We are not aware of any outstanding due, society taxes, outgoings, etc., if any, pertaining to the flat under consideration. As on details were furnished, we have assumed that all taxes are paid to date.
- d. We are valuing the property assuming, clear title, without any encumbrances or legal impediments and no liability & assuming that the structure is legal & having legal sanction for residential use.
- e. Our representative Mr. Vishwanath Salvi has personally inspected the property on date 25/06/2024.
- f. The rates are based on the current market conditions & these may vary with time.
- g. Unless otherwise specified the valuation is based on free & transferable title without any hindrances like tenancy etc.
- h. The bank is requested to check through the advocate whether the property is free from encumbrances.
- i. We hereby certify that we have valued the right property as directed by the bank and shown by the client.
- j. Photographs enclosed.



