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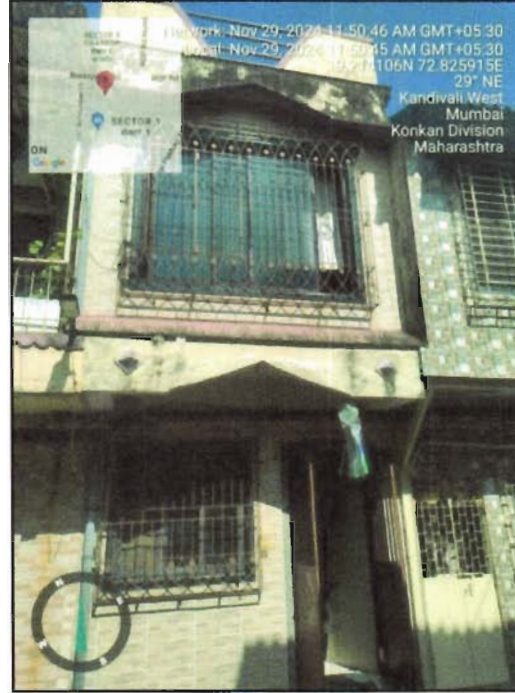
MSME Reg No: UDYAM-MH-18-0083617

An ISO 9001 : 2015 Certified Company

CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Dipali Mangesh Bhagat & Mr. Mangesh Rohidas Bhagat.**

Residential Core House/Room No. B-23, Ground Floor, **Jeevandeep Co-op. Hsg. Soc. Ltd.**, Plot No. 165,
RSC – 19, Sector No. 1, Charkop, Kandivali (West), Mumbai – 400 067, Maharashtra, India.

Latitude Longitude: 19°12'50.8"N 72°49'34.3"E

Intended User:

**Punjab National Bank
Charkop**

Sahyadri Nagar, Charkop, Sector 1, Kandivali (West),
Mumbai, Pin Code - 400067



Our Pan India Presence at :

- | | | | |
|--------------|----------|-------------|-------------|
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Regd. Office

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

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Valuation Report / PNB / Charkop / Mrs. Dipali Mangesh Bhagat (012667/2309305) Page 2 of 24

Vastu/Mumbai/12/2024/012667/2309305
02/03-03-SSPSK
Date: 02.12.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Core House/Room No. B-23, Ground Floor, **Jeevandeep Co-op. Hsg. Soc. Ltd.**, Plot No. 165, RSC – 19, Sector No. 1, Charkop, Kandivali (West), Mumbai – 400 067, Maharashtra, India belongs to **Mrs. Dipali Mangesh Bhagat & Mr. Mangesh Rohidas Bhagat.**

Boundaries of the property.

North : Plot No. 164
South : Plot No. 166
East : 90 Feet Road
West : MHADA Apartment

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 this particular purpose at **₹ 55,19,880.00 (Rupees Fifty-Five Lakh Nineteen Thousand Eight Hundred Eighty 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 B. Chalikwar

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) C.C.I.T/I-14/52/2008-09

Punjab National Bank Empanelment No. : REF: ZO: SAMD:1138

Encl: Valuation report.

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2024.12.02 11:51:04 +05'30'

Auth. Sign.



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Regd. Office

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Valuation Report of Immovable Property

I		General	
1.	Name and Address of the Valuer	:	Sharadkumar B. Chalikwar Vastukala Consultants (I) Pvt. Ltd. B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai - 400 072.
2.	Purpose for which the valuation is made	:	To assess Fair Market value of the property for Bank Loan Purpose.
3.	a)	Date of inspection	: 29.11.2024
	b)	Date of valuation	: 02.12.2024
	c)	Title Deed Number & Date	: 22449/2024 dated 18.11.2024
4.	List of documents produced for perusal: 1. Copy of Agreement for Sale Dated 18.11.2024 between Mr. Sandeep Chintaman Waingankar & Mrs. Sadhana Sandeep Waingankar & Mrs. Suvarna Chintaman Waingankar (The Vendors) And Mrs. Dipali Mangesh Bhagat & Mr. Mangesh Rohidas Bhagat (The Purchasers).		
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)	:	Mrs. Dipali Mangesh Bhagat & Mr. Mangesh Rohidas Bhagat Residential Core House/Room No. B-23, Ground Floor, Jeevandeep Co-op. Hsg. Soc. Ltd. , Plot No. 165, RSC – 19, Sector No. 1, Charkop, Kandivali (West), Mumbai – 400 067, Maharashtra, India. Contact Person: Mr. Mangesh Bhagat (Owner) Mobile No. 8928724932. Joint Ownership Details of ownership share is not available
6.	Brief description of the property	:	The property is a Residential Core House/Room located on Ground Floor. The composition of Residential Core House/Room is 2 Bedrooms + Living Room + Kitchen + Passage + Bathroom + 2 WC. (2 BHK) . The property is at 4.1 Km. distance from Kandivali railway station.
7.	Location of property		
	a)	Plot No. / Survey No.	: Plot No. 165, RSC – 19
	b)	Door No.	: Residential Core House/Room No. B- 23
	c)	C.T.S. No. / Village	: C.T.S. No. 1C/2/66 of Village – Charkop
	d)	Ward / Taluka	: Taluka – Borivali
	e)	Mandal / District	: District – Mumabi Suburban
	f)	Date of issue and validity of layout of approved map / plan	: The property is constructed by MHADA & MHADA itself is an issuing authority.
	g)	Approved map / plan issuing authority	:

	h)	Whether genuineness or authenticity of approved map/ plan is verified	:	N.A.	
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No	
	j)	Comment on unauthorizes Construction if any	:	No	
	k)	Comment on demolition proceedings if any			
8.		Postal address of the property	:	Residential Core House/Room No. B-23, Ground Floor, Jeevandeep Co-op. Hsg. Soc. Ltd. , Plot No. 165, RSC – 19, Sector No. 1, Charkop, Kandivali (West), Mumbai – 400 067, Maharashtra, India.	
9.		City / Town	:	Mumbai Suburban	
		Residential area	:	Yes	
		Commercial area	:	No	
		Industrial area	:	No	
10.		Classification of the area	:		
	i)	High / Middle / Poor	:	Middle Class	
	ii)	Urban / Semi Urban / Rural	:	Urban	
11.		Comment on whether the society where the Core House/Rooms are located is freely Accessible?	:	Yes	
12.		Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Charkop Municipal Corporation of Greater Mumbai.	
13.		Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No	
14.		Boundaries of the property		As per Site	As per Document
		North	:	Plot No. 164	Details not available
		South	:	Plot No. 166	Details not available
		East	:	90 Feet Road	Details not available
		West	:	MHADA Apartment	Details not available
15.		Dimensions of the site / Core House/Room	:	N. A.	
				A As per the Deed	B Actuals
		North	:	-	-
		South	:	-	-
		East	:	-	-
		West	:	-	-

16.	Extent of the site	:	Area as per actual site measurement are as under:										
			<table border="1"> <thead> <tr> <th>Floor</th> <th>Carpet Area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>238.00</td> </tr> <tr> <td>First Floor</td> <td>252.00</td> </tr> <tr> <td>Terrace</td> <td>258.00</td> </tr> <tr> <td>Total Carpet Area</td> <td>748.00</td> </tr> </tbody> </table>	Floor	Carpet Area (Sq. Ft.)	Ground Floor	238.00	First Floor	252.00	Terrace	258.00	Total Carpet Area	748.00
Floor	Carpet Area (Sq. Ft.)												
Ground Floor	238.00												
First Floor	252.00												
Terrace	258.00												
Total Carpet Area	748.00												
			Built Up Area in Sq. Ft. = 269.00 (Area as per Agreement for Sale)										
16.1	Latitude, Longitude & Co-ordinates of Residential Core House/Room	:	19°12'50.8"N 72°49'34.3"E										
17.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Built Up Area in Sq. Ft. = 269.00 (Area as per Agreement for Sale)										
18.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant										
II	APARTMENT BUILDING												
1.	Name of the Apartment	:											
2.	Description of the locality Residential / Commercial / Mixed	:	Residential										
3	Year of Construction	:	1988 (As per Sale Agreement)										
4	Number of Floors	:	Ground + 1 st Floor										
5	Type of Structure	:	R.C.C. framed structure										
6	Number of Dwelling units in the building	:	29 Residential Core House/Room on Ground Floor										
7	Quality of Construction	:	Normal										
8	Appearance of the Building	:	Normal										
9	Maintenance of the Building	:	Good										
10	Facilities Available	:											
	Lift	:	Not Provided										
	Protected Water Supply	:	Municipal Water supply										
	Underground Sewerage	:	Connected to Municipal Sewerage System										
	Car parking - Open / Covered	:	Nor Provided										
	Is Compound wall existing?	:	Yes										
	Is pavement laid around the building	:	Yes										
III	Residential Core House/Room												
1	The floor in which the Core House/Room is situated	:	-										
2	Door No. of the Core House/Room	:	Residential Core House/Room No. B-23										
3	Specifications of the Core House/Room	:											
	Roof	:	R.C.C. Slab										
	Flooring	:	Vitrified tiles flooring										
	Doors	:	Teak wood door framed with flush Shutters										
	Windows	:	Powder coated Aluminum Sliding Windows										

	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with casing capping.										
	Finishing	:	Cement Plastering										
4	House Tax	:											
	Assessment No.	:	Details not available										
	Tax paid in the name of:	:	Details not available										
	Tax amount:	:	Details not available										
5	Electricity Service connection No.	:	Details not available										
	Meter Card is in the name of	:	Details not available										
6	How is the maintenance of the Core House/Room?	:	Normal										
7	Sale Deed executed in the name of	:	Mrs. Dipali Mangesh Bhagat & Mr. Mangesh Rohidas Bhagat.										
8	What is the undivided area of land as per Sale Deed?	:	Details not available										
9	What is the plinth area of the Core House/Room?	:	Built Up Area in Sq. Ft. = 269.00 (Area as per Agreement for Sale)										
10	What is the floor space index (app.)	:	As per MBMC norms										
11	What is the Carpet Area of the Core House/Room?	:	Area as per actual site measurement are as under: <table border="1" data-bbox="810 1016 1433 1213"> <thead> <tr> <th>Floor</th> <th>Carpet Area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>238.00</td> </tr> <tr> <td>First Floor</td> <td>252.00</td> </tr> <tr> <td>Terrace</td> <td>258.00</td> </tr> <tr> <td>Total Carpet Area</td> <td>748.00</td> </tr> </tbody> </table>	Floor	Carpet Area (Sq. Ft.)	Ground Floor	238.00	First Floor	252.00	Terrace	258.00	Total Carpet Area	748.00
Floor	Carpet Area (Sq. Ft.)												
Ground Floor	238.00												
First Floor	252.00												
Terrace	258.00												
Total Carpet Area	748.00												
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium										
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose										
14	Is it Owner-occupied or let out?	:	Vacant										
15	If rented, what is the monthly rent?	:	₹ 11,500.00 Expected rental income per month										
IV	MARKETABILITY	:											
1	How is the marketability?	:	Good										
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area										
3	Any negative factors are observed which affect the market value in general?	:	No										
V	Rate	:											
1	After analyzing the comparable sale instances, what is the composite rate for a similar Residential Core House/Room with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 20,000.00 to ₹ 22,000.00 per Sq. Ft. on Built Up Area										

2	Assuming it is a new construction, what is the adopted basic composite rate of the residential Core House/Room under valuation after comparing with the specifications and other factors with the residential Core House/Room under comparison (give details).	:	₹ 21,600.00 per Sq. Ft. on Built Up Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,000.00 per Sq. Ft.
	II. Land + others	:	₹ 19,600.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office (evidence thereof to be enclosed)	:	₹ 1,38,620.00 Per Sq. M. i.e., ₹ 12,878.00 Per Sq. Ft.
	Guideline rate (After depreciation)	:	₹ 1,10,068.00 per Sq. M. i.e., ₹ 10,226.00 per Sq. M.
5	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	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates are Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus, they differ from place to place and Location, Amenities per se as evident from the fact that even RR Rates Decided by Government Differ.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of residential Core House/Room	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	36 Years
	Life of the building estimated	:	24 Years (Subject to proper, preventive periodic maintenance & structural repairs.)
	Depreciation percentage assuming the salvage value as 10%	:	54.00%
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 920.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 19,600.00 per Sq. Ft.
	Total Composite Rate	:	₹ 20,520.00 per Sq. Ft.
	<p>Remark:</p> <ol style="list-style-type: none"> As per Agreement for Sale, the property is of Ground Floor only. But as per site inspection the Property is of Ground + First Floor + Terrace. Construction permission for the First Floor & Terrace is not provided, hence same is not considered for the valuation purpose. As per site measurement, the total carpet of Residential Apartment is 748.00 (Including First Floor & Terrace), but as per agreement, the Built Up Area of Residential Apartment on Ground Floor is 269.00 Sq. Ft. As there is no documentary evidence for the ownership of this additional areas. 		

	<p>3. For the purpose of valuation, we have considered area as per agreement only (i.e. Built up Area of Residential Apartment on Ground Floor property is 269.00 Sq. Ft.).</p> <p>4. Price indicators attached to the report are for entire residential tenement.</p>
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Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Residential Core House/Room	269.00 Sq. Ft.	20,520.00	55,19,880.00

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Core House/Room, where there are typically many comparables available to analyze. As the property is a Residential Core House/Room, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of i.e., ₹ 20,000.00 to ₹ 22,000.00 per Sq. Ft. on Built Up Area. Considering the rate with attached report, current market conditions, demand and supply position, Residential Core House/Room size, location, upswing in real estate prices, sustained demand for Residential Core House/Room, all-round development of residential and commercial application in the locality etc. We estimate ₹ 20,520.00 per Sq. Ft. on Built Up Area for valuation.



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As a result of my appraisal and analysis, it is my considered opinion that the value of the above property in the prevailing condition with aforesaid specifications is ₹ 55,19,880.00 (Rupees Fifty-Five Lakh Nineteen Thousand Eight Hundred Eighty Only). The Realizable Value of the above property is ₹ 49,67,892.00 (Rupees Forty-Nine Lakh Sixty-Seven Thousand Eight Hundred Ninety-Two Only). The Distress Value is ₹ 44,15,904.00 (Rupees Forty-Four Lakh Fifteen Thousand Nine Hundred Four Only).

I	Date of Purchase of Immovable Property	:	18.11.2024
II	Purchase Price of immovable property	:	₹ 49,50,000.00
III	Book value (Purchase Price) of immovable property:	:	₹ 52,77,000.00
IV	Fair Market Value of immovable property:	:	₹ 55,19,880.00
V	Realizable Value of immovable property:	:	₹ 49,67,892.00
VI	Distress Sale Value of immovable property:	:	₹ 44,15,904.00
VII	Guideline Value (As per Index II)	:	₹ 33,67,500.00
VIII	Insurable value of the property (269.00 Sq. Ft. x 2,000.00)	:	₹ 5,38,000.00
IX	Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residex etc.	:	Please Refer Page No. 14 to 18

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar B.
Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd., ou=CMD,
email=cmd@vastukala.org, c=IN
Date: 2024.12.02 11:51:21 +05'30'

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) C.C.I./I-14/52/2008-09

Punjab National Bank Empanelment No. : REF: ZO: SAMD:1138

Enclosures	
1.	Declaration from the valuer
2.	Model code of conduct for valuer
3.	Photograph of owner with the property in the background
4.	Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (e.g., Google earth) etc.
5.	Any other relevant documents/extracts



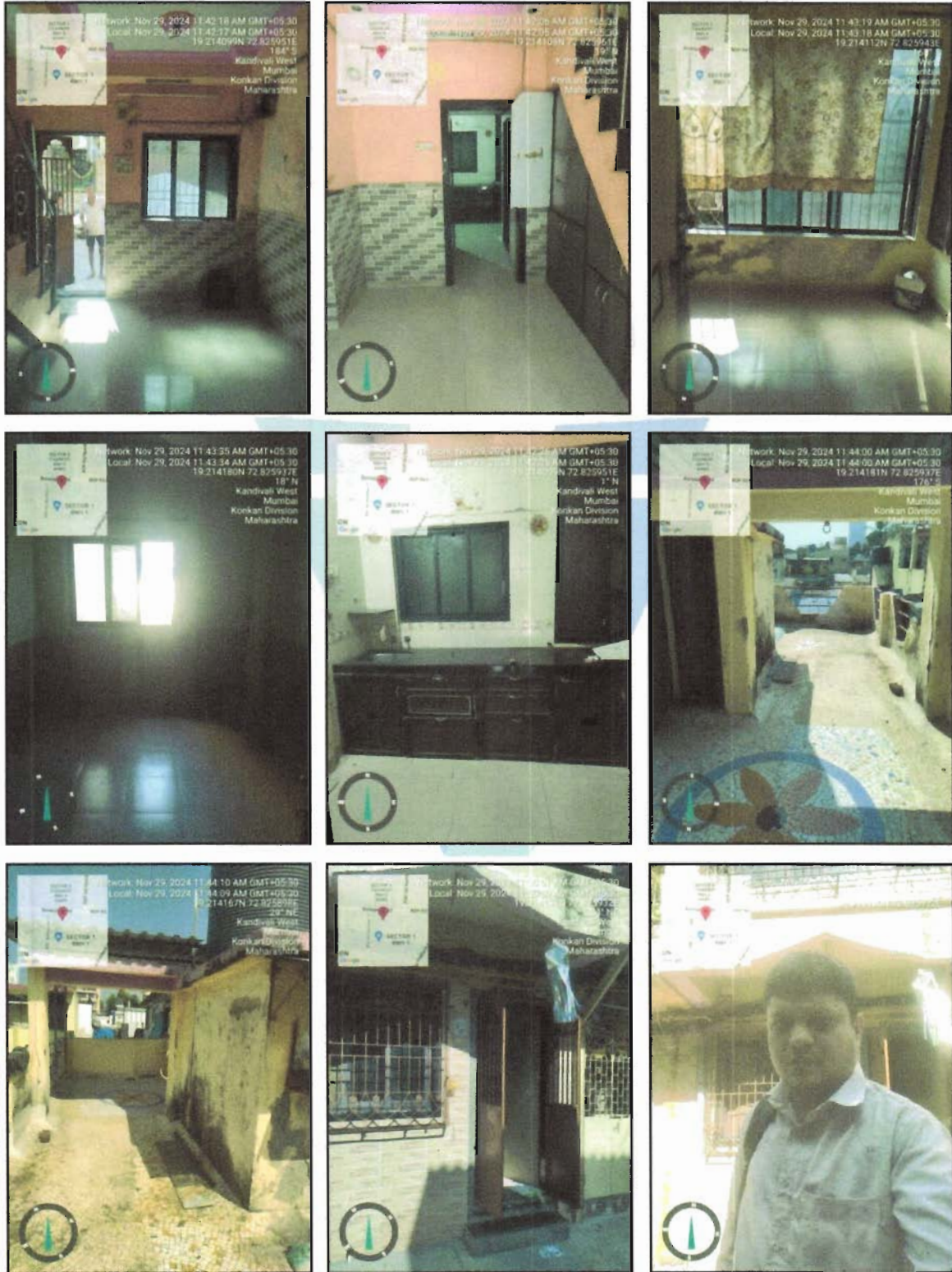
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Actual Site Photographs



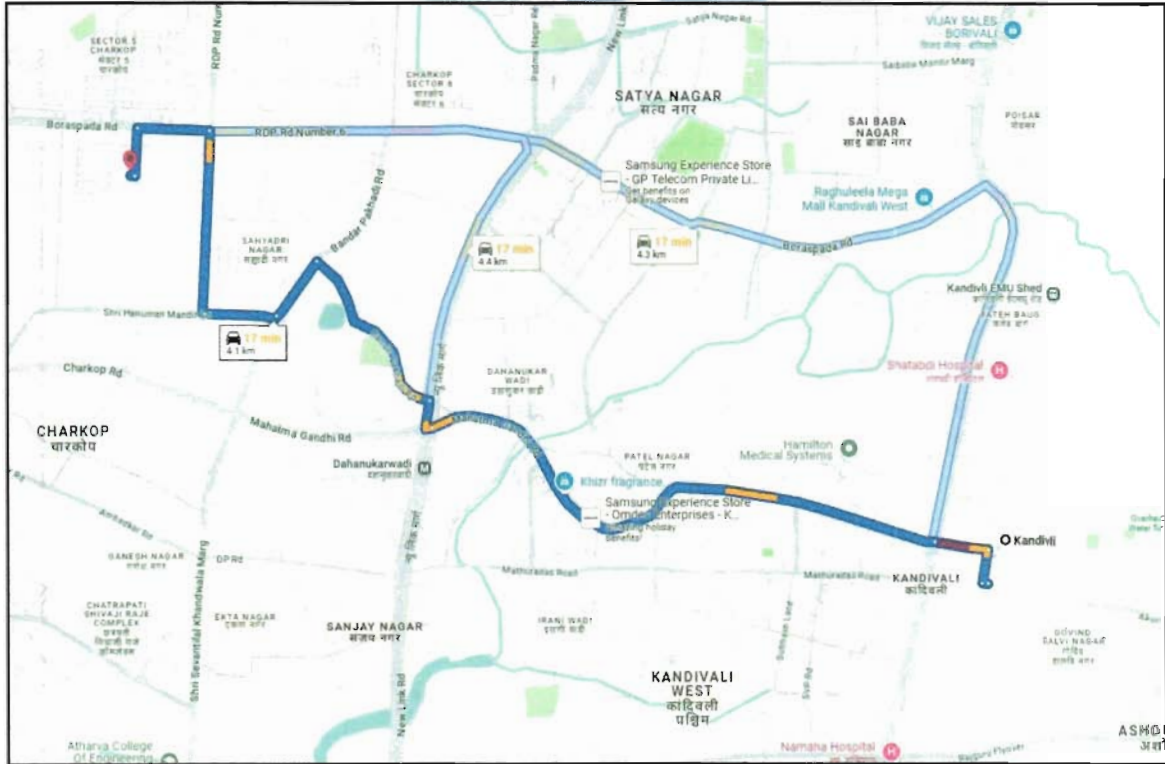
Actual Site Photographs



Route Map of the property



Note: Red Marks shows the exact location of the property



Longitude Latitude - 19°12'50.8"N 72°49'34.3"E

Note: The Blue line shows the route to site from nearest railway station (Kandivli – 4.1 Mtr.)



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Ready Reckoner Rate

DIVISION / VILLAGE : CHARKOP Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Land: All the Properties of the Charkop Village.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
80	80/357	59310	138620	159410	174000	138620
<small>CTS No. 1PT, 2PT, 3PT, 5, 6, 6CPT, 7, 8, 9, 10, 11, 12, 13, 13A, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 25PT, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85PT, 86PT, 87, 88, 89, 90PT, 91, 92PT, 93PT, 94PT, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123PT, 124, 125, 126, 127, 128, 129PT, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184PT, 184, 185, 186PT, 187, 188, 189, 190, 191, 192, 193, 194, 195PT, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 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,</small>						
<input type="checkbox"/> Compare With Previous Year						

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,38,620.00			
Reduced by 5% on Flat Located on 1 st Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,38,620.00	Sq. Mtr.	12,878.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	59,310.00			
The difference between land rate and building rate (A – B = C)	79,310.00			
Depreciation Percentage as per table (D) [100% - 36%] (Age of the Building – 36 Years)	64%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,10,068.00	Sq. Mtr.	10,226.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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

Price Indicator

Property	Core House/Room		
Source	Housing.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	12,900.00	310.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 27,097.00	₹ 22,581.00	-

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1 RK Independent House

Sector 2 CHS, Sector 1 Charkop, Kandivali West, Mumbai



₹70.0 L
EMI starts at ₹37.07 K

₹22.58 K/sq.ft

Contact Seller



SHARE SAVE

+
2 more

310 sq.ft
Built Up Area

₹22.58 K/sq.ft
Avg. Price

1 Years Old
Age of property

Ready to move
Possession status

East facing
Facing

Unfurnished
Furnishing

OVERVIEW
PRICE ESTIMATE
AMENITIES
RATINGS AND REVIEWS
PRICE TRENDS
LOCALITY
CALCULATOR

Special Highlights

- Children Play Area
- Close to Bus Stop

- Ceramic Tiles
- Close to Grocery Stores

Property Location

Sector 2 CHS, Sector 1 Charkop, Kandivali West, Mumbai

Around This Property

Awesome! Better priced property in this area

Contact Seller

Anil Parmar

Housing Prime Agent

+9196045....

Please share your contact

+91



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Price Indicator

Property	Core House/Room		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	225.00	270.00	-
Percentage	20%	-	-
Rate Per Sq. Ft.	₹ 24,889.00	₹ 20,741.00	-

Post Your Property
Sign up
Login
Menu

1 BHK House For Sale In Charkop Sector 9

Independent House, Near Swami Samarth Mandir

Home / Flats for Sale in Mumbai / Flats for Sale in Kandivali west / 1bhk Flat for Sale in Kandivali west / Property Det.

+12

Shortlist

₹ 56 Lacs

Negotiable

₹ 32,096/Month

Estimated EMI

450

Sq. Ft.

Need Home Loan?

Apply Loan

1 Bedroom

No. of Bedroom

2 Bathroom

No. of Bathroom

NA

Society

None

Parking

Sep 28, 2024

Posted On

Immediately

Possession

Independent House

Independent House V. a

None

Power Backup

Get Owner Details

Report what was not correct in this property

Listed by Broker
Sold Out

Wrong Info

Price trends by NBEstimate

Check Now

Nearby: South Indian Bank | I.C. Colony | People's Gym | SANCHAITI SUPERSPECIALITY HOSPITAL

Mated West

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Flooring	NA	Builtup Area	450 Sq.Ft
Plot Area	225 Sq.Ft	Furnishing Status	Unfurnished Furnish Now
Facing	South	Floor	1/1

Activity On This Property

511

Unique Views

53

Shortlists

61

Contacted

Powered By: NBEstimate

Similar Properties

Chat



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Sale Instances

Property	Core House/Room		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	224.00	269.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 22,260.00	₹ 18,550.00	-

9200451 08-05-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दृश्य निबंधक : सह दु.नि. बोरीवली 7 दस्ता क्रमांक : 9200/2024 नेदणी : Regn:83m
गावाचे नाव : कांदिवली		
(1) वित्तखाचा प्रकार	करारनामा	
(2) मोबदला	4990000	
(3) बाजारभाव(भाडेपट्टा/व्या बाबतिलपट्टाकार आकारणी देतो का पट्टेदार ते नमुद करावे)	3367500	
(4) मूल्यापन,पोटहिस्ता व घनकर्मका(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: रुम न.बी-3, इमारतीचे नाव: चारकोप 1 नवरंग सी एच एस लिमिटेड, ब्लॉक नं: प्लॉट न.109 रोड न.आरएससी-21 सेक्टर-1, रोड : चारकोप कांदिवली प मुंबई 400067 (C.T.S. Number : 1C-1/248 ;))	
(5) क्षेत्रफळ	25.00 चौ.मीटर	
(6) आकारणी किंवा जुद्धी देण्यात असेल तेव्हा		
(7) दस्तावेज करून देणा-या लिहून देवणा-या पक्षकाराचे नाव किंवा दिवाणी नापालपाक हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व घत्ता	1): नाव-विवेक गणपत साखळी वय:-30 पत्ता:-प्लॉट नं: रुम न.बी-3, माळा नं: - इमारतीचे नाव: चारकोप 1 नवरंग सी एच एस लिमिटेड, ब्लॉक नं: प्लॉट न.109 रोड न. आरएससी-21 सेक्टर-1, रोड नं: चारकोप कांदिवली प मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400067 पॅन नं:-BPMP/S1635F	
(8) दस्तावेज करून देणा-या पक्षकाराचे व किंवा दिवाणी नापालपाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व घत्ता	1): नाव-सुनील वसवत आखाडे वय:-30; पत्ता:-प्लॉट नं: रुम न.7, माळा नं: - इमारतीचे नाव: जोशी निवास, ब्लॉक नं: देवीपाला हनुमान मंदिर जवळ, रोड नं: बोरीवली पूर्व मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400066 पॅन नं:-AV/TMA/9822C 2): नाव-प्रावळता सुनील आखाडे वय:-29; पत्ता:-प्लॉट नं: रुम न.7, माळा नं: - इमारतीचे नाव: जोशी निवास, ब्लॉक नं: देवीपाला हनुमान मंदिर जवळ, रोड नं: बोरीवली पूर्व मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400066 पॅन नं:-C/M/PK/4984L	
(9) दस्तावेज करून दिल्याचा दिनांक	29/04/2024	
(10)दस्ता नेदणी केण्याचा दिनांक	29/04/2024	
(11)अनुक्रमिक,खंड व पृष्ठ	9200/2024	
(12)बाजारभावप्रमाणे मुद्रांक शुल्क	299400	
(13)बाजारभावप्रमाणे नेदणी शुल्क	30000	

Sale Instances

Property	Core House/Room		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	359.00	431.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 24,084.00	₹ 20,070.00	-

8505451 08-05-2024 Note:-Generated Through eSearch Module, For original report please contact concern SRO office.	सूची क्र.2	दुयम निबंधक : सह दु.नि. बोरीवली 7 दस्ता क्रमांक : 8505/2024 नोटणी : Regn:83m
गावाचे नाव : कांदिवली		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	8650000	
(3) बाजारभाव/भाडेपट्टाया बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	5388000	
(4) पृ.माण.पोटहिस्ता व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: रूम न.डी-45, इमारतीचे नाव: चारकोप 1 मिलाप को-ऑप हीसींग सोसायटी लिमिटेड, ब्लॉक नं: प्लॉट न.183 रोड नं.आरएससी-23 सेक्टर-1, रोड : चारकोप कांदिवली प मुंबई 400067((C.T.S. Number : 1C-1/1 :))	
(5) क्षेत्रफळ	40.00 चौ.मीटर	
(6) आकारणी किंवा खुदी देण्यात असेल तेव्हा.		
(7) दस्तावेज करून देणा-या लिहून डेवणा-या पक्षकाराचे नाव किंवा दिवाणी नायालयाचा हक्कनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-भानु अभय लालन वय:-85 पत्ता:-प्लॉट नं: रूम न.डी-45, माळा नं: -, इमारतीचे नाव: चारकोप 1 मिलाप को-ऑप हीसींग सोसायटी लिमिटेड, ब्लॉक नं: प्लॉट न.183 रोड नं.आरएससी-23 सेक्टर-1, रोड नं: चारकोप कांदिवली प मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400067 पॅन नं:- AFWPL5738B	
(8) दस्तावेज करून देणा-या पक्षकाराचे व किंवा दिवाणी नायालयाचा हक्कनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सुकेश सुबोध रणदिवे वय:-35; पत्ता:-प्लॉट नं: ए1-301, माळा नं: -, इमारतीचे नाव: दिव्य दर्शन, ब्लॉक नं: एस एन रोड, रोड नं: कांदिवली पश्चिम मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400067 पॅन नं:-ALKPR4332F 2): नाव:-स्वपील सखाराम सावंत वय:-33; पत्ता:-प्लॉट नं: ए1-301, माळा नं: -, इमारतीचे नाव: दिव्य दर्शन, ब्लॉक नं: एस एन रोड, रोड नं: कांदिवली पश्चिम मुंबई, महाराष्ट्र, MUMBAI. पिन कोड:-400067 पॅन नं:-CZQP55729B	
(9) दस्तावेज करून दिल्याचा दिनांक	18/04/2024	
(10) दस्त नोंदणी केल्याचा दिनांक	18/04/2024	
(11) अनुक्रमांक,खंड व पृष्ठ	8505/2024	
(12) बाजारभावाप्रमाणे मुदोक मूल्य	519000	
(13) बाजारभावाप्रमाणे नोंदणी मूल्य	30000	

Justification for price /rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.



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APPENDIX V

DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 02.12.2024 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 personally visited the property on 29.11.2024. 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" as 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. The valuation report is submitted in the prescribed format of the bank.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III - A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.



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No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration is purchased by Mrs. Dipali Mangesh Bhagat & Mr. Mangesh Rohidas Bhagat from Mr. Sandeep Chintaman Waingankar & Mrs. Sadhana Sandeep Waingankar & Mrs. Suvarna Chintaman Waingankar dated 18.11.2024.
2.	Purpose of valuation and appointing authority	As per the request from Punjab National Bank, Charkop to assess Fair Market Value of the property for Housing Loan purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Sharadkumar Chalikwar - Regd. Valuer Deepak Jain - Valuation Engineer Shyam Kajvilkar - Technical Manager Saiprasad Patil - 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 – 28.11.2024 Valuation Date – 02.12.2024 Date of Report – 02.12.2024
6.	Inspections and/or investigations undertaken;	Physical Inspection done on – 29.11.2024
7.	Nature and sources of the information used or relied upon;	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;	Sales Comparative Method
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 overall 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, Residential Core House/Room size, location, upswing in real estate prices, sustained demand for Residential Core House/Room, all-round development of commercial and Commercial application in the locality etc.
11.	Major factors that were not taken into account during the 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.	Attached

APPENDIX VI

MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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 in compatible 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.
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.



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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 (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
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.



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UNDERTAKING

I, Sharadkumar Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:

- I am a citizen of India.
- I have not been removed / dismissed from service / employment earlier.
- I have not been convicted of any offence and sentenced to a term of imprisonment.
- I have not been found guilty of misconduct in my professional capacity.
- I am not an undischarged insolvent.
- I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957, or Gift Tax Act 1958 and
- My PAN Card number as applicable is AEAPC0117Q.
- I have read and understood the 'Handbook on Policy, Standards and Procedures for real Estate Valuation by Banks and HFI in India 2010' of the IBA and fulfil all the conditions of criteria for Empanelment as listed therein.
- I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- I have not concealed or suppressed any material information, facts and record and I have made a complete and full disclosure.
- I have not been found guilty of misconduct in professional capacity. In case I am found guilty of misconduct/adoption of unethical practices/submission of under or overvalued valuation reports, in professional capacity, in Punjab National Bank OR in some other Bank/Institution and brought to the notice of Punjab National Bank, by IBA/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/Any other Govt. Agency/Body, my empanelment will stand cancelled with Punjab National Bank, without referring to Grievances Redressal System of the Bank. PNB will be free to report to the IBA, Institute of Valuers etc. about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Sharadkumar
B. Chalikwar**

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) C.C.I.T/I-14/52/2008-09

Punjab National Bank Empanelment No.: REF: ZO: SAMD:1138

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2024.12.02 11:51:42 +05'30'



Auth. Sign.



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