

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Sanjog Tiwari**

Commercial Office No. A/1103, 11th Floor, Wing – A, "**Key Teck Park**", Oshiwara, off. S.V. Road, Sadhna Soap Lane, Jogeshwari (West), Mumbai – 400 102, State - Maharashtra, Country – India.

Longitude Latitude: 19°08'54.8"N 72°50'43.1"E

Intended User:

Union Bank of India
UBI-GOREGAON (EAST)

172/73, Shree Sadan, Shantaben Estate, Goregoan (East), Mumbai - 400 063,
State - Maharashtra, Country – India.



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Regd. Office

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

 **+91 2247495919**

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Valuation Report: UBI / UBI-GOREGAON (EAST) / Mr. Sanjog Tiwari (013361 / 2309878) Page 2 of 26

Vastu/Mumbai/12/2024/013361/2309878

31/14-576-PRBS

Date: 31.12.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Office No. A/1103, 11th Floor, Wing – A, "Key Teck Park", Oshiwara, off. S.V. Road, Sadhna Soap Lane, Jogeshwari (West), Mumbai – 400 102, State - Maharashtra, Country – India belongs to **Mr. Sanjog Tiwari**.

Boundaries of the property

North : Nalla
South : Internal Road
East : Nalla
West : Sabri Banquet Hall

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 this particular purpose ₹ 71,80,000.00 (Rupees Seventy-One Lakh Eighty Thousand 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.

Manoj
Chalikwar

Director

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Encl: Valuation report.

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.12.31 10:21:04 +05'30'

Auth. Sign.



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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,
Union Bank of India
Goregaon East Branch
 172/73, Shree Sadan, Shantaben Estate, Goregaon (East),
 Mumbai - 400 063, State - Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF COMMERCIAL OFFICE)

I		General	
1.	Purpose for which the valuation is made	:	As per request from Union Bank of India, UBI-Goregaon (East) branch assess Fair Market Value of the property under reference for Banking purpose
2.	a)	Date of inspection	: 30.12.2024
	b)	Date on which the valuation is made	: 31.12.2024
3.	List of documents produced for perusal:		
	i.	Copy of Agreement for sale dated 03.07.2024 between M/s. Key Tech (The Promoter) And Mr. Sanjog Tiwari (The Purchaser).	
	ii.	Copy of Approved Building Plan No. TCP (P-2) / ODC / CC / 3.113 / 111 / 14 / 2022 dated 10.01.2022 issued by MMRDA.	
	iii.	Copy of Occupancy Certificate No. TCP(P-2) / ODC / CC / 3.113 / VI / 318 / 2024 dated 24.04.2024 issued by MMRDA.	
	iv.	Copy of Amended Commencement Certificate No. TCP (P-2) / ODC / CC / 3.113 / II / 1440 / 2015 issued by MMRDA.	
	v.	Copy of RERA Certificate No. P51800000849 dated 09.09.2021 issued by Real Estate Regulatory Authority.	
	vi.	Copy of Legal Title Report dated 11.05.2024 issued by Mehta & Co. (Advocates)	
	vii.	Copy of Legal Title Report dated 26.12.2024 issued by Rakhee Dubey (Advocates)	
	viii.	Copy of Deed of Conveyance dated 25.02.2008 between Harshad S.Patel and 3 Others & M/s. Key Tech.	
	ix.	Copy of Deed of Conveyance dated 16.02.2009 between Harshad S.Patel and 3 Others & M/s. Key Tech.	
4	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	<p>Mr. Sanjog Tiwari</p> <p>Address: Commercial Office No. A/1103, 11th Floor, Wing – A, "Key Teck Park", Oshiwara, off. S.V. Road, Sadhna Soap Lane, Jogeshwari (West), Mumbai – 400 102, State - Maharashtra, Country – India.</p> <p>Contact Person: Mr. Sanjog Tiwari Contact No.: 9893102468</p>



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		Sole Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	The property is a Commercial Office located on 11 th floor. As per site visit, Office Nos. 1103, 1104 & 1105 are amalgamated to form a single unit having separate entrances. The part portion area of Office No. 1102 included in Office No. 1101 & part portion area of Office No. 1103 included in Office No. 1102. The entire floor has been purchased by the owner hence, he has made internal changes as per his requirement. The composition of amalgamated Office is Working area + Store Room + 2 Toilets + Store Room. The property is at 800 Mtrs. walking distance from nearest railway station Ram Mandir.
6.	Location of property	
	a) Plot No. / Survey No.	-
	b) Door No.	Commercial Office No. A/1103
	c) C.T.S. No. / Village	C.T.S. No. 280B of Village – Bandivali
	d) Ward / Taluka	Taluka – Andheri
	e) Mandal / District	District – Mumbai Suburban
	f) Date of issue and validity of layout of approved map / plan	Copy of Approved Building Plan No. TCP (P-2) / ODC / CC / 3.113 / 111 / 14 / 2022 dated 10.01.2022 issued by MMRDA.
	g) Approved map / plan issuing authority	
	h) Whether genuineness or authenticity of approved map/ plan is verified	
	i) Any other comments by our empanelled valuers on authentic of approved plan	Yes
7.	Postal address of the property	Commercial Office No. A/1103, 11 th Floor, Wing – A, "Key Teck Park", Oshiwara, off. S.V. Road, Sadhna Soap Lane, Jogeshwari (West), Mumbai – 400 102, State - Maharashtra, Country – India.
8.	City / Town	Jogeshwari (West), Mumbai Suburban
	Residential area	No
	Commercial area	Yes
	Industrial area	No
9.	Classification of the area	
	i) High / Middle / Poor	Middle Class
	ii) Urban / Semi Urban / Rural	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	Village – Bandivali MMRDA / Municipal Corporation of Greater Mumbai
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled	No

	area / cantonment area		
12.	Boundaries of the property	As per Site	As per Agreement
	North	: Nalla	By Property bearing CTS No. 452, 453 of Oshiwara Village
	South	: Internal Road	By Property bearing CTS No. 282 of Bandivali Village & Private Road
	East	: Nalla	By Village boundary pf Pahadi Goregaon (West)
	West	: Sabri Banquet Hall	By Property bearing CTS No. 280(Part) of Bandivali Village & M/s. Venus Steel Products (India) Factory
13	Dimensions of the site	N. A. as property under consideration is a Commercial Office in a building.	
		A As per the Deed	B Actuals
	North	: -	-
	South	: -	-
	East	: -	-
	West	: -	-
14.	Extent of the site	<p>Amalgamated Carpet Area = 1609.00 Sq. Ft. (Area as per Actual site measurement)</p> <p>RERA Carpet area = 359.00 Sq. Ft. (Area as per Agreement for Sale)</p> <p>Carpet area = 359.00 Sq. Ft. (Area as per Approved plan)</p> <p>Built Up Area = 395.00 Sq. Ft. (Area as per Index II)</p>	
14.1	Latitude, Longitude & Co-ordinates of Commercial Office	: 19°08'54.8"N 72°50'43.1"E	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: RERA Carpet area = 359.00 Sq. Ft. (Area as per Agreement for Sale)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Owner Occupied	
II	APARTMENT BUILDING		
1.	Nature of the Apartment	: Commercial	
2.	Location	:	
	C.T.S. No.	: C.T.S. No. 280B of Village – Bandivali	
	Block No.	: -	

	Ward No.	:	-
	Village / Municipality / Corporation	:	Village – Bandivali MMRDA / Municipal Corporation of Greater Mumbai
	Door No., Street or Road (Pin Code)	:	Commercial Office No. A/1103, 11 th Floor, Wing – A, "Key Teck Park", Oshiwara, off. S.V. Road, Sadhna Soap Lane, Jogeshwari (West), Mumbai – 400 102, State - Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	:	Commercial
4.	Year of Construction	:	2024 (As per Occupancy Certificate)
5.	Number of Floors	:	Ground + 1 st to 17 th upper floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling Commercial Offices in the building	:	11 th floor is having 05 Commercial Offices
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	2 Lifts
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Covered Car Parking Spaces as per site information.
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
III	R.C.C. SHED GODOWN		
1	The floor in which the Commercial Office is situated	:	11 th Floor
2	Door No. of the Commercial Office	:	Commercial Office No. A/1103
3	Specifications of the Commercial Office	:	
	Roof	:	RCC Slab
	Flooring	:	Carpet Flooring
	Doors	:	Teak wood door frame with Solid doors, Glass Door
	Windows	:	Aluminum Sliding windows with MS grills
	Fittings	:	Concealed Electrification & Plumbing
	Finishing	:	Cement plastering with POP finished
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 Commercial Office?	:	Good
7	Sale Deed executed in the name of	:	Mr. Sanjog Tiwari

8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Commercial Office?	:	Built Up Area = 395.00 Sq. Ft. (Area as per Index II)
10	What is the floor space index (app.)	:	As per MMRDA norms
11	What is the Carpet Area of the Commercial Office?	:	Amalgamated Carpet Area = 1609.00 Sq. Ft. (Area as per Actual site measurement) RERA Carpet area = 359.00 Sq. Ft. (Area as per Agreement for Sale) Carpet area = 359.00 Sq. Ft. (Area as per Approved plan)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Commercial Purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 15,000.00 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 developing 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 Commercial Office 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)	:	₹ 19,000.00 to ₹ 21,000.00 per Sq. Ft. on RERA Carpet Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Commercial Office under valuation after comparing with the specifications and other factors with the Commercial Office under comparison (give details).	:	₹ 20,000.00 per Sq. Ft. on RERA Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 3,000.00 per Sq. Ft.
	II. Land + others	:	₹ 17,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	₹ 1,26,511.00 per Sq. M. i.e., ₹ 11,753.00 per Sq. Ft.
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 area Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.

VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	Depreciated building rate	:
	Replacement cost of Commercial Office with Services (v(3)i)	: ₹ 3,000.00 per Sq. Ft.
	Age of the building	: New Construction
	Life of the building estimated	: 60 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	: N.A. Building age is below 5 years
	Depreciated Ratio of the building	:
b	Total composite rate arrived for Valuation	:
	Depreciated building rate VI (a)	: ₹ 3,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 17,000.00 per Sq. Ft.
	Total Composite Rate	: ₹ 20,000.00 per Sq. Ft.
<p>Remark: - As per site visit, Office Nos. 1103, 1104 & 1105 are amalgamated to form a single unit having separate entrances. The part portion area of Office No. 1102 included in Office No. 1101 & part portion area of Office No. 1103 included in Office No. 1102. The entire floor has been purchased by the owner hence, he has made some internal changes as per his requirement.</p>		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per Unit (₹)	Estimated Value (₹)
1	Present total value of the Commercial Office	359.00 Sq. Ft.	20,000.00	71,80,000.00
2	Wardrobes			
3	Showcases /			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
Total value of the property				71,80,000.00
The Realizable value of the property				64,62,000.00
Distress value of the property				57,44,000.00
Insurable value of the property (395.00 × 3,000.00)				11,85,000.00
Guideline value of the property (As per Index II)				46,42,954.00

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



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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.

Method of Valuation / Approach

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 Commercial Commercial Office, where there are typically many comparables available to analyze. As the property is a Commercial Commercial Office, 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 ₹ 19,000.00 to ₹ 21,000.00 per Sq. Ft. on RERA Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, Commercial Office size, location, upswing in real estate prices, sustained demand for Commercial Office, all round development of Commercial application in the locality etc. We estimate ₹ 20,000.00 per Sq. Ft. on RERA Carpet Area for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in	₹ 15,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

Actual Site Photographs



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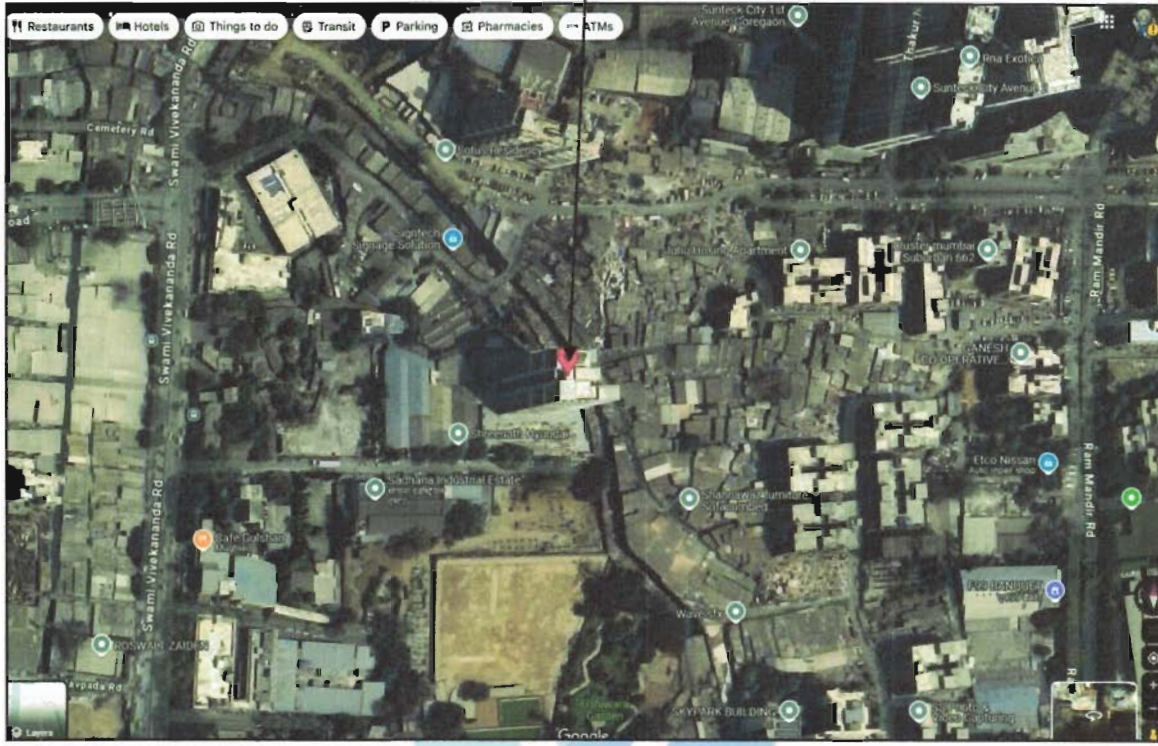
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Actual Site Photographs



Route Map of the property site u/r



Longitude Latitude: 19°08'54.8"N 72°50'43.1"E

Note: The Blue line shows the walkable route to site from nearest railway station (Ram Mandir – 800 Mtrs.)




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Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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Year 2024-2025 **Language** English

Selected District MumbaiSubUrban

Select Village बांदीवली (अंधेरी)

Search By Survey No. Location

Enter Survey No 280 **Search**

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
51/245-भुभाग: उत्तरेस गावाची हद्द, पुर्वेस रेल्वे लाइन, दक्षिण व पश्चिमेस गावाची हद्द.	45390	100010	115010	180000	100010	चौ. मीटर	सि.टी.एस. नंबर

Stamp Duty Ready Reckoner Market Value Rate for Office	1,15,010.00			
No Increase by Flat Located on 11 th Floor	11,501.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,26,511.00	Sq. Mtr.	11,753.00	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

Price Indicators

Property	Office		
Source	99acres		
Floor	-		
	Carpet	Built Up	Saleable
Area	359.00	394.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	23,955.00	₹ 21,778.00	-

99acres
Commercial Buy ▾ Enter Locality / Project / Society / Landmark 🔍 Post property Free

Posted on Nov 12, 2024


₹86 Lac @ 17,200 per sq ft. Bare Shell Office Space for sale

Estimated EMI: ₹ 68,689

REGA STATUS: REGISTERED Registration No: P5180000349 Website: <https://maharera.maharashtra.gov.in/>

Overview
Society
Dealer Details
Recommendations
Articles

Videos (1)
Property (8)
Society (7)



- 🏠 Super Builtup Area
500 sq.ft. (18.45 sq.m.)
- 🚗 Car parking
1 private parking spots in basement
- 🚻 Washrooms
2 washrooms available (1 private, 1 shared)
- 🏠 Flooring
Vitrified flooring
- 🏠 Carpet Area
359 sq.ft. (13.35 sq.m.)
- 🚪 Walls and doors
Walls are plastered walls and doors in place
- 🍳 Pantry
Shared pantry (50.0 sqft)

Places nearby View All (7)

Keytech Park, S V Road, Oshiwara, Oshiwara, Jogeshwari

🚗 Oshiwara 🎓 St. John's School 🏥 Holy Spirit Hospital 🎓 University of Mumbai 🚉 Jogeshwari Station 🚉 Western E

Why you should consider this property?

🔑 **Key Highlights**
of the property

- ✓ Fresh Construction
- ✓ Visitor Parking Available

- ✓ Power Back-up
- ✓ On-Call Maintenance Staff

[View All](#)

Price Indicators

Property	Office		
Source	Squareyards		
Floor	-		
	Carpet	Built Up	Saleable
Area	441.00	485.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	20,375.00	₹ 18,523.00	-

square yards
Mumbai ▾ Buy ▾ Rent ▾ Projects ▾ Agents ▾ Services ▾ Resources ▾ Data Intelligence

ta Intelligence
Project Sales Trend
Amenities
Specifications
Map & Landmarks
About Builder

Project Sales Trend for Key Tech Park

Price Movement
Recent Registrations

Key Tech Park

Date	Floor/Unit	Tower/Wing	Area	Value	Rate/Sq.Ft.
2024-12-20	Floor 10, Unit 1003	B	395 Sq.Ft.	₹ 50.28 L.	₹12,724
2024-12-19	Floor 1, Unit 104	B	395 Sq.Ft.	₹ 50.28 L.	₹12,724
2024-12-19	Floor 9, Unit 905	A	529 Sq.Ft.	₹ 74.06 L.	₹14,000
2024-12-19	Floor 1, Unit 105	B	529 Sq.Ft.	₹ 74.06 L.	₹14,000
2024-12-14	Floor 9, Unit 905	B	529 Sq.Ft.	₹ 89.82 L.	₹16,980
2024-12-14	Floor 11, Unit 1103	B	395 Sq.Ft.	₹ 50.28 L.	₹12,724
2024-12-11	Floor 12, Unit 1203	B	359 Sq.Ft.	₹ 50.28 L.	₹14,000
2024-12-04	Floor 11, Unit 1101	B	593 Sq.Ft.	₹ 99.35 L.	₹16,755
2024-11-06	Floor 7, Unit 705	B	529 Sq.Ft.	₹ 74.06 L.	₹14,000
2024-11-05	Floor 1, Unit 104	A	359 Sq.Ft.	₹ 82.05 L.	₹14,500

Key Tech Park Amenities



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Sales Instance

Property	Office		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	364.00	400.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	20,000.00	₹ 18,182.00	-

11319513 31-12-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुष्यम निबंधक : सह दु.नि. अंधेरी 6 दस्त क्रमांक : 11319/2024 नोंदणी : Regn:83m
गावाचे नाव : बांदिवली		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	7280000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	6697800	
(4) भू-मापन,फोटोहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन : इतर माहिती: दुकान क्र. ए/3,तळ मजला,कि टेक पार्क,ओशिवरा,ऑफ. एस. व्ही. रोड,जोगेश्वरी पश्चिम,मुंबई - 400102..... दुकानाचे क्षेत्रफळ - 364 चौ. फुट रेरा कारपेट,((C.T.S. Number : 280 B ;))	
(5) क्षेत्रफळ	37.21 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा:		
(7) दस्तऐवज करून देणा-या लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-कि टेक तर्फे भागीदार विराम अशोक शाह तर्फे मुखत्यार मुकेश के. गंगदेव बय-71 पत्ता:-प्लॉट नं. जी-बी, माळा नं. -, इमारतीचे नाव: शिव छाया, ब्लॉक नं. अंधेरी पूर्व, मुंबई - 400069, रोड नं. सर एम व्ही रोड, महाराष्ट्र, मुंबई. पिन कोड:-400069 पॅन नं:-AAIFK9271B	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-नजीर अली आदम अली मुछाले - वय -35; पत्ता:-प्लॉट नं: केईएम/ 264, माळा नं. -, इमारतीचे नाव: 1/2 स्कॉटर कॉलोनी, ब्लॉक नं. जोगेश्वरी पूर्व, मुंबई - 400060, रोड नं. सेंट मेरी हायस्कूल च्या मार्गे, महाराष्ट्र, मुंबई. पिन कोड:-400060 पॅन नं:-CJDPS1697B	
(9) दस्तऐवज करून दिल्याचा दिनांक	28/06/2024	
(10) दस्त नोंदणी केल्याचा दिनांक	28/06/2024	
(11) अनुक्रमांक, खंड व पृष्ठ	11319/2024	
(12) बाजारभावप्रमाणे मुद्रक शुल्क	436800	
(13) बाजारभावप्रमाणे नोंदणी शुल्क	30000	
(14) शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

Sales Instance

Property	Office		
Source	Index II		
Floor	-		
	Carpet	Built Up	Saleable
Area	593.00	652.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	18,401.00	16,728.00	-

11643513 31-12-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. अंधेरी 6 दस्त क्रमांक : 11643/2024 नोंदणी : Regn:83m
गावाचे नाव : बांदिवली		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	10911700	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबलितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	7669096.82	
(4) भू.मापन,घोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन , इतर माहिती: कार्यालय क्र. ए/ 1101,11 वा मजला,कि टेक पार्क,ओशिवरा,ऑफ. एस. व्ही. रोड,जोगेश्वरी पश्चिम,मुंबई - 400102. कार्यालयाचे क्षेत्रफळ - 593 चौ. फुट रेरा कारपेट. ((C.T.S. Number : 280 B ;))	
(5) क्षेत्रफळ	60.62 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा:		
(7) दस्तऐवज करून देणा-या/दिलून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-कि टेक तर्फे भागीदार चिराम अशोक शाह तर्फे मुखत्यार मुकेश के. गंगदेव दय:-71 पत्ता:-प्लॉट नं. जी - बी , माळा नं. - इमारतीचे नाव: शिव छाया , ब्लॉक नं. अंधेरी पूर्व, मुंबई - 400069, रोड नं: सर एम व्ही रोड , मलाराड, मुंबई. पिन कोड-400069 पॅन नं:-AAIFK9271B	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-तरुण बंसल - दय:-33; परप्लॉट नं. सदनिका क्र. बी 9 / 38, माळा नं. - इमारतीचे नाव: रोहिणी सेक्टर - 4, अवलिका, ब्लॉक नं: दिल्ली - 110085, रोड नं: नॉर्थ वेस्ट दिल्ली, दिल्ली, उत्तर दिल्ली. पिन कोड:-110085 पॅन नं:-AKJ9B0683R.	
(9) दस्तऐवज करून दिल्याचा दिनांक	03/07/2024	
(10) दस्त नोंदणी केल्याचा दिनांक	03/07/2024	
(11) अनुक्रमांक,खंड व पृष्ठ	11643/2024	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	654800	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14) रोरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is **₹ 71,80,000.00 (Rupees Seventy-One Lakh Eighty Thousand Only)**. The Realizable Value of the above property is **₹ 64,62,000.00 (Rupees Sixty-Four Lakh Sixty-Two Thousand Only)**. The distress value **₹ 57,44,000.00 (Rupees Fifty-Seven Lakh Forty-Four Thousand Only)**.

Place: Mumbai

Date: 31.12.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**

Director

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.12.31 10:21:33 +05'30'

Auth. Sign.

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 of the Branch Manager with Office Seal)

Enclosures		
	Declaration From Valuers (Annexure- II)	Attached
	Model code of conduct for valuer - (Annexure III)	Attached



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Annexure-II

DECLARATION FROM VALUERS

I, hereby declare that:

- a. The information furnished in my valuation report dated 31.12.2024 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 inspected the property on 30.12.2024 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. 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 Chairman & Managing Director of the company, 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 under consideration was purchased by Mr. Sanjog Tiwari from M/s. Key Tech vide Agreement for Sale dated 30.07.2024.
2.	Purpose of valuation and appointing authority	As per the request from Union Bank of India, UBI-Goregaon (East) to assess fair market value of the property for Banking purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sai Prasad Patil – Valuation Engineer Binu Surendran – Technical Officer Pradnya Rasam – Technical Manager
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 – 30.12.2024 Valuation Date – 31.12.2024 Date of Report – 31.12.2024
6.	Inspections and/or investigations undertaken;	Physical Inspection done 30.12.2024
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;	Sales Comparison 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 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, Commercial Commercial Office size, location, upswing in real estate prices, sustained demand for Commercial Commercial Office, all round development of Commercial and commercial application in the locality etc.
11.	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 **31st December 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 in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is Commercial Office, admeasuring **RERA Carpet Area in Sq. Ft. = 359.00** in the name of **Mr. Sanjog Tiwari**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.



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Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Mr. Sanjog Tiwari**. 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.

Area

Based on inputs provided by the Client's representative, we understand that the Commercial Office, admeasuring **RERA Carpet Area in Sq. Ft. = 359.00**.

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 uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

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 shop and properties that are typically traded on a Commercial Office 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



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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 the client and site visit conducted, we understand that the subject property is Commercial Office, admeasuring **RERA Carpet Area in Sq. Ft. = 359.00.**

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 - III

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 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. (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.

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.

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

**Manoj
Chalikwar**

Director

Manoj Chalikwar
Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. IBBI/RV/07/2018/10366
Cosmos Bank Empanelment No.: HO/Credit/87/2022-23

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
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