

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Shri Jayprakash Mojilal Tripathi**

Residential Flat No. 304, 3rd Floor, "**Sneha Sadan Co-op. Hsg. Soc. Ltd.**", M. H. No. 72, Telipada ,
Village - Kamatghar , Kaneri, Taluka - Bhiwandi, District - Thane, PIN - 421 302, State - Maharashtra,
India.

Latitude Longitude : 19°17'31.6"N 73°3'23.0"E

Intended User:

**State Bank of India
SME GHATKOPAR**

Hotel Roa Building, LBS Marg, Ghatkopar (West), Mumbai - 400 086.



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Regd. Office

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

📞 +91 2247495919

✉️ mumbai@vastukala.co.in

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 304, 3rd Floor, "Sneha Sadan Co-op. Hsg. Soc. Ltd.", M. H. No. 72, Telipada, Village - Kamatghar, Kaneri, Taluka - Bhiwandi, District - Thane, PIN - 421 302, State - Maharashtra, India belongs to **Shri Jayprakash Mojilal Tripathi**.

Boundaries	:	Building	Flat
North	:	Slum Area	Marginal Space
South	:	Shankar Mandir Road	Staircase / Flat No. 301
East	:	Kanoi Niwas	Marginal Space
West	:	Commercial Building Ground + 2 upper floor	Lift / Flat No. 303

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 22,67,200.00 (Rupees Twenty Two Lakh Sixty Seven Thousand Two Hundred Only)**.

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

Hence certified

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

Manoj Chalikwar

Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.02.11 12:47:01 +05'30'

Auth. Sign.



Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

State Bank of India Empanelment No.: SME/TCC/38/IBBI/3

Encl.: Valuation report

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Vastukala Consultants India Pvt. Ltd.

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

To,
The Branch Manager,
State Bank of India
SME GHATKOPAR
 Hotel Roa Building, LBS Marg, Ghatkopar (West), Mumbai -
 400 086.

VALUATION REPORT (IN RESPECT OF FLAT)

General	
1	Purpose for which the valuation is made : To assess Fair Market Value of the property for MSME Loan Purpose.
2	a) Date of inspection : 08.01.2025
	b) Date of which the valuation is made : 11.02.2025
3	List of documents produced for perusal: I) Copy of Sale Deed Registration No.1171/2012 Dated 08.02.2012 between Shri. Murlidhar Ratanlal Heda(The Builder) And Shri. Jayprakash Mojilal Tripathi(The Purchaser). II) Copy of Electricity Bill Consumer No.13013948253 Dated 06.01.2025. III) Copy of Commencement Certificate V.P. No..45/2000-2001, Out Ward No. NRV/ 1206 Dated 20.01.2005 issued by Bhiwandi Nizampur City Municipal Corporation.
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) : Shri Jayprakash Mojilal Tripathi Residential Flat No. 304, 3 rd Floor, "Sneha Sadan Co-op. Hsg. Soc. Ltd.", M. H. No. 72, Telipada , Village - Kamatghar , Kaneri, Taluka - Bhiwandi, District - Thane, PIN - 421 302, State - Maharashtra, India. <u>Contact Person :</u> Mr. Avdhesh Tripathi (Owner's Brother) Mobile No. 9890895971 Sole Ownership
5	Brief description of the property (Including Leasehold / freehold etc.) : The property is a Residential Flat located on 3 rd Floor. The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Toilet + Bathroom + Passage. (1 BHK) The property is at 3.4 km. distance from Bhiwandi Road Railway Station.
6	Location of property
a)	Plot No. / Survey No. :
b)	Door No. : Residential Flat No. 304
c)	C.T.S. No. / Village : CTS No - 8586, 8588 to 8596, Village - Kamatghar
d)	Ward / Taluka : Taluka - Bhiwandi



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e)	Mandal / District	:	District - Thane	
f)	Date of issue and validity of layout of approved map / plan	:	Approved Building Plan were not provided and not verified.	
g)	Approved map / plan issuing authority	:		
h)	Whether genuineness or authenticity of approved map/ plan is verified	:	No	
i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No	
7	Postal address of the property	:	Residential Flat No. 304, 3 rd Floor, "Sneha Sadan Co-op. Hsg. Soc. Ltd.", M. H. No. 72, Telipada , Village - Kamatghar , Kaneri, Taluka - Bhiwandi, District - Thane, PIN - 421 302, State - Maharashtra, India.	
8	City / Town	:		
	Residential area	:	Yes	
	Commercial area	:	No	
	Industrial area	:	No	
9	Classification of the area	:		
	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rura	:	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Kamatghar Bhiwandi Nizampur City Municipal Corporation	
11	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No	
12	Boundaries of the property	:	As per site	As per Document
	North	:	Slum Area	Information not available
	South	:	Shankar Mandir Road	Information not available
	East	:	Kanoi Niwas	Information not available
	West	:	Commercial Building Ground + 2 upper floor	Information not available
13	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.	
		:	As per the Deed	As per Actuals
	North	:	Marginal Space	Marginal Space
	South	:	Staircase / Flat No. 301	Staircase / Flat No. 301
	East	:	Marginal Space	Marginal Space

	West	:	Lift / Flat No. 303	Lift / Flat No. 303
14	Extent of the site	:	Carpet Area in Sq. Ft. = 467.90 (Area as per Site measurement) Built Up Area in Sq. Ft. = 650.00 (Area As Per Sale Deed)	
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°17'31.6"N 73°3'23.0"E	
15	Extent of the site considered for Valuation (least of 13A& 13B)	:	Built Up Area in Sq. Ft. = 650.00 (Area As Per Sale Deed)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Tenant Occupied Tenant Name : Mr. Prabhakar, Since last 7 years	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location			
	C.T.S. No.	:	CTS No - 8586, 8588 to 8596	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation		Village - Kamatghar , Bhiwandi Nizampur City Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 304, 3 rd Floor, " Sneha Sadan Co-op. Hsg. Soc. Ltd. ", M. H. No. 72, Telipada , Village - Kamatghar , Kaneri, Taluka - Bhiwandi, District - Thane, PIN - 421 302, State - Maharashtra, India	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2006 (As per site information)	
5.	Number of Floors	:	Ground + 4 Upper Floors	
6.	Type of Structure	:	R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	3 rd Floor is having 4 Flats	
8.	Quality of Construction	:	Normal	
9.	Appearance of the Building	:	Normal	
10.	Maintenance of the Building	:	Normal	
11.	Facilities Available			
	Lift	:	1Lift	
	Protected Water Supply	:	Municipal Water Supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	

	Car parking - Open / Covered	:	Open Car Parking
	Is Compound wall existing?	:	No
	Is pavement laid around the Building	:	No
III	Residential Flat		
1.	The floor in which the Flat is situated	:	3 rd Floor
2.	Door No. of the Flat	:	Residential Flat No. 304
3.	Specifications of the Flat		
	Roof	:	R.C.C. slab
	Flooring	:	Vitrified tile flooring
	Doors	:	Teak wood door frame with flush shutters
	Windows	:	Powder coated Aluminum sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	Finishing	:	Cement Plastering
4.	House Tax		
	Assessment No.	:	Information not available
	Tax paid in the name of	:	Information not available
	Tax amount	:	Information not available
5.	Electricity Service connection No.	:	Customer No. 13013948253
	Meter Card is in the name of	:	Tripathi Jayprakash Mojilal
6.	How is the maintenance of the Flat?	:	Normal
7.	Sale Deed executed in the name of	:	Shri Jayprakash Mojilal Tripathi
8.	What is the undivided area of land as per Sale Deed?	:	Information not available
9.	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 650.00 (Area as per Sale Deed)
10.	What is the floor space index (app.)	:	As per local norms
11.	What is the Carpet area of the Flat?	:	Carpet Area in Sq. Ft. = 467.90 (Area As per actual site measurement)
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?	:	Tenant Occupied
15.	If rented, what is the monthly rent?	:	Rs. 8,000/- Present rental income per month.

IV	MARKETABILITY		
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	Located in developed aera
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 Flat with same specifications in the adjoining locality? - (Along with details / reference of dt - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 4216/- to ₹ 5883/- per Sq. Ft. on Carpet Area ₹ 3514/- to ₹ 4902/- per Sq. Ft. on Built Up Area
2.	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 4,200/- per Sq. Ft. on Built Up Area
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500/- per Sq. Ft.
	II. Land + others	:	₹ 1,700/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 33,500/- per Sq. M. i.e. ₹ 3,112/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	:	₹ 28,427/- per Sq. M. i.e. ₹ 2,641/- 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	:	No justification require as variation is less than 20%
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate		
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,500/- per Sq. Ft.
	Age of the building	:	19 years
	Life of the building estimated	:	41 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	28.50%
	Depreciation Ratio of the building		-

b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 1,788/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 1,700/- per Sq. Ft.
	Total Composite Rate	:	₹ 3,488/- per Sq. Ft.
	Remarks	:	

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	650.00 Sq. Ft.	3,488.00	22,67,200.00
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 / Car Parking			
	Total value / Fair market value of the property			22,67,200.00
	Realizable value of the property			20,40,480.00
	Distress value of the property			18,13,760.00
	Insurable value of the property (650.00 X 2,500.00)			16,25,000.00
	Guideline value of the property (650.00 X 2,641.00)			17,16,650.00



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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.

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 Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, 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 ₹ 4,216/- to ₹ 5,883/- per Sq. Ft. on Carpet Area / ₹ 3,514/- to ₹ 4,902/- per Sq. Ft. on BuiltUp Area. Considering the rate with attached report , current market conditions , demand and supply position, Flat size, location, upswing in real estate prices , sustained demand for Residential Flat, all round development of Residential and Commercial application in the locality etc. We estimate ₹3,488.00 per Sq. Ft. on Built Up 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	
Saleability	Good
Likely rental values in future	Rs. 8,000/- Present rental income per month.
Any likely income it may generate	Rental Income



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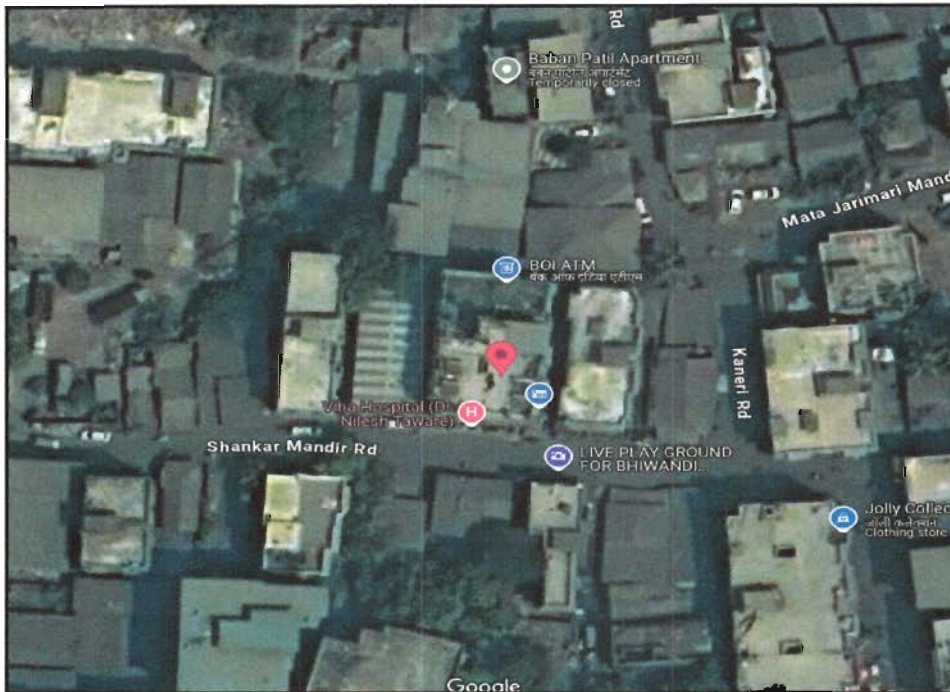
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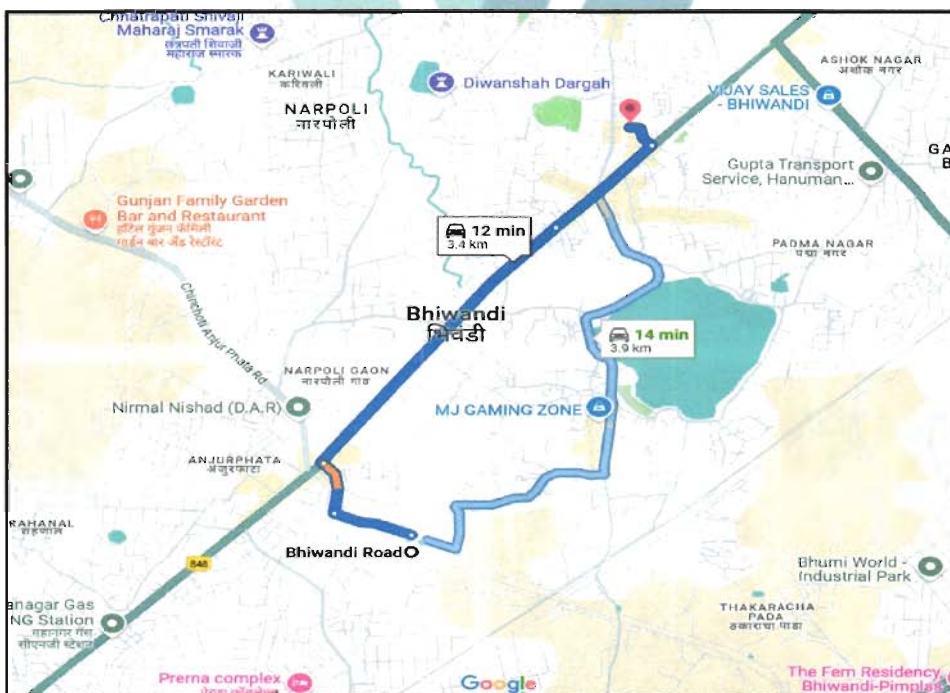
Actual Site Photographs



Route Map of the property



Note: Red Place mark shows the exact location of the property



Longitude Latitude: 19°17'31.6"N 73°3'23.0"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Bhiwandi Road - 3.4 km.).




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Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

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 महाराष्ट्र शासन

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 बाजारमूल्य दर पत्रक

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Year 20242025 **Annual Statement of Rates** **Language** English

Selected District ठाणे **Select Taluka** भिवंडी **Select Village** गावाचे नाव : कामतघर (भिवंडी निजामपूर महानगरपालिका) **Search By** Survey No Location

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs.)
SurveyNo	9-83-वॉर्ड क्र. 7/30) कामतघर न.भु.क्र	7100	33800	38800	51700	38800	चौ. मीटर
SurveyNo	9-84-वॉर्ड क्र. 7/31) कामतघर न.भु.क्र	6800	33500	38400	42900	38400	चौ. मीटर
SurveyNo	9-85-वॉर्ड क्र. 7/32) कामतघर न.भु.क्र	8200	35600	41000	46400	41000	चौ. मीटर
SurveyNo	9-86-वॉर्ड क्र. 8/33) कामतघर न.भु.क्र	7100	34000	39100	43000	39100	चौ. मीटर
SurveyNo	टिप -टिप :-1) भिवंडी महानगरपालिका क्षेत्रातील गोदामासाठी पॉवरलुमसाठी औद्योगिक क्षेत्राच्या * रकान्यातील दर वापरण्यात यावेत टिप :-2) गोदामे / पॉवरलुमसाठी बांधलेल्या जोड्याचे मुल्यांकन करताना * जमीन दर + बांधकाम * दराच्या 20% दर विचारात घ्यावा.	0	0	0	0	0	NA

1 2 3

Stamp Duty Ready Reckoner Market Value Rate for Flat	33500			
Flat Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	33,500.00	Sq. Mtr.	3,112.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	6800			
The difference between land rate and building rate(A-B=C)	26,700.00			
Percentage after Depreciation as per table(D)	19%			
Rate to be adopted after considering depreciation [B + (C X D)]	28,427.00	Sq. Mtr.	2,641.00	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

Depreciation Percentage Table



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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

(T.M)



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Price Indicators

Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	675.00	810.00	972.00
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹5,185.00	₹4,321.00	₹3,601.00

99acres

Post property

Home > Property in Thane District > Flats for sale in Thane District > Flats for sale in Bhiwandi > Flats for sale in Kamatghar > 1 BHK Flats for sale in Kamatghar > 1BHK, 1 Bath

Posted on Oct 28, 2024 | Ready to n

₹35 Lac

@ 5,185 per sq.ft.

Estimated EMI ₹27,955

1BHK 1Bath

Flat/Apartment for Sale

in Maitri Icon, Kamatghar, Bhiwandi, Thane

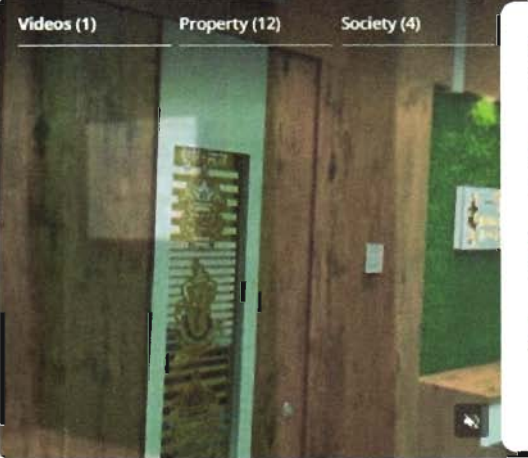
Contact Owner FREE

Shortlist

RERA STATUS REGISTERED Registration No: PS1700011301 Website: <https://maharera.maharashtra.gov.in/>

Overview
Society
Owner Details
Price Trends
Registry Record
Society Reviews >

Videos (1)
Property (12)
Society (4)



+ Area

Carpet area: 675 sq.ft. (62.71 sq.m.)

+ Price

₹ 35 Lac @ 5,185 per sq.ft. (Negotiable)

+ Floor Number

8th of 16 Floors

+ Overlooking

Main Road

+ Configuration

1 Bedroom , 1 Bathroom , 2 Balconies with Pooja Room

+ Address

Maitri Icon, Kamatghar, Bhiwandi, Thane

+ Facing

East

+ Property Age

1 to 5 Year Old

Places nearby View All (25)

808: Kamatghar, Bhiwandi, Thane

MEETESH CHOUDHARI HOUSE NEAR AGNIMATA TEMPLE TEMGHAR
Guru Krupa Hospital and Polyclinic
Lotus Hospital

Why you should consider this property?

Key Highlights
of the property

✓ East Facing

✓ Close to School

✓ Close to Metro Station

✓ Close to Hospital

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Price Indicators

Property	Residential Flat		
Source	https://www.99acres.com/		
Floor	-		
	Carpet	Built Up	Saleable
Area	459.00	550.80	660.96
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹5,882.00	₹4,902.00	₹4,085.00

99acres Buy Enter Locality / Project / Society / Landmark Post property

Home » Property in Thane District » Flats for sale in Thane District » Flats for sale in Bhiwandi » 1 BHK Flats for sale in Bhiwandi » 25 to 30 Lakh

₹27 Lac @ 5,192 per sq.ft. **1BHK 2Baths** Flat/Apartment for Sale

Estimated EMI ₹ 21,565

RERA STATUS REGISTERED Registration No: P51700003328 Website: https://maharaa.maharashtra.gov.in/

Overview Society Owner Details Price Trends Registry Record Society Reviews

Property (6) Society (21)

Area
Built Up area: 520 sq.ft.
48.11 sq.m.
Carpet area: 459 sq.ft. (42.64 sq.m.)

Price
₹ 27 Lac
@ 5,192 per sq.ft. (All inclusive, Negotiable)

Address
Sai Atlanta Eden World
Bhiwandi, Thane

Configuration
1 Bedroom, 2 Bathrooms, 3 Balconies

Floor Number
6th of 12 Floors

Overlooking
Park/Garden, Club

Property Age
5 to 10 Year Old

Places nearby
601, Bhiwandi, Thane

MEETESH CHOUDHARI HOUSE NEAR AGNIMATA TEMPLE TEMGHAR Shree Krupa Hospital Thane Indira Gandhi Memorial

Why should you consider this property?

- Close to School
- Close to Hospital
- Close to Market
- Fitness Center/ Gym
- 24*7 Water
- Visitor Parking Available
- On-Call Maintenance Staff
- Gated Society
- Close to Railway Station
- Overlooking Park/Garden
- Parking Available
- Modular Kitchen
- Club/ Community Center
- Swimming Pool Available

Transaction Type: Resale Property Ownership: Freehold Flooring: Others Furnishing: Furnished
Gated Community: Yes Parking: 1 Open Water Source: Municipal corporati... Power Backup: None

Property Code: J79145689
www.99acres.com/J79145689

Sale Instances

Property	Residential flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	676.19	811.43	973.72
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹4,880.00	₹4,067.00	₹3,389.00

1960481

28-12-2024

Note:-Generated Through eSearch Module.For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निबंधक : दु.नि. भिवंडी 1

दस्ता क्रमांक 19604/2024

नोदणी

Regn.63m

गावाचे नाव : कामतघर

(1) वित्तिकाचा प्रकार	अप्रीमेट टू सेल ऑफ फ्लॅट
(2) मोबदला	3300000
(3) बाजारभाव/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3152358 65
(4) मू.मापन पोटहिस्ता व घरकमांक(असल्यास)	1) पालिकेचे नाव भिवंडी-निजामपूर मनपइतर वर्जन : इतर माहिती: मौजे कामतघर तातुका भिवंडी घेधील सर्वे न 121/3, 121/2, 162/1, 134/9/3, 134/10, 120/4, 120/8 या जागेवरील स्काच सिटी प्रोजेक्ट मधील गॅलॅक्सी बिल्डिंग(टार्पू ची)मधील 4 वा मजत्वावरील निवासी सदनिका न 403 क्षेत्रफळ 62.82 चौ.मी. कार्पेट व बाल्कनी क्षेत्रफळ 14.73 चौ.मी. आणि ड्राय बाल्कनी क्षेत्रफळ 1.12 चौ.मी. एकूण क्षेत्रफळ 78.67 चौ.मी. (रेरा प्रोजेक्ट)((Survey Number : 121/3, 121/2, 162/1, 134/9/3, 134/10, 120/4, 120/8 :))
(5) क्षेत्रफळ	62.82 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा टिकाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव -मे. सनराईज रिअल्टर्स तर्फे भागीदार प्रॉप्टि तर्फे मधीनारवण लखोटिया तर्फे कवुली जबाब देणार टिनेश सोमवंद गहा वय -56 पत्ता -प्लॉट नं. - , माळा नं. - इमारतीचे नाव - , ब्लॉक नं. म्यु घर नं.1473, तळ मजला , सनसिटी, कामतघर, शंकर टापिंग, टॉरेंट पॉवर ऑफिस मागे, रोड नं. भिवंडी, महाराष्ट्र, ठाणे. पिन कोड -421302 पॅन नं.-ADPFS7361E 2) नाव -मे. सनराईज रिअल्टर्स तर्फे भागीदार टिनेश सोमवंद गहा वय -56 पत्ता -प्लॉट नं. - , माळा नं. - इमारतीचे नाव - , ब्लॉक नं. म्यु घर नं.1473, तळ मजला , सनसिटी, कामतघर, शंकर टापिंग, टॉरेंट पॉवर ऑफिस मागे, रोड नं. भिवंडी, महाराष्ट्र, ठाणे. पिन कोड -421302 पॅन नं.-ADPFS7361E
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा टिकाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1) नाव -अनिल मदनलाल सारस्वत वय -32 पत्ता -प्लॉट नं. वी-1803/4, माळा नं. - , इमारतीचे नाव -रस्तमजी अर्पेना, ब्लॉक नं. लोहा कॉम्प्लेक्स जवळ, बुलेवर्ड मॉल, रोड नं. माजिवडा, ठाणे, महाराष्ट्र, ठाणे. पिन कोड -400601 पॅन नं.-DEDPS8960J 2) नाव -विपुल मदनलाल सारस्वत वय -28 पत्ता -प्लॉट नं. वी-1803/4, माळा नं. - , इमारतीचे नाव -रस्तमजी अर्पेना, ब्लॉक नं. लोहा कॉम्प्लेक्स जवळ, बुलेवर्ड मॉल, रोड नं. माजिवडा, ठाणे, महाराष्ट्र, ठाणे. पिन कोड -400601 पॅन नं.-GKOPS2461H
(9) दस्तऐवज करून टिकावा दिनांक	18/12/2024
(10) दस्त नोदणी केल्याचा दिनांक	19/12/2024
(11) अनुक्रमीक, खंड व पृष्ठ	19604/2024
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	231000
(13) बाजारभावाप्रमाणे नोदणी 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.

Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-		
	Carpet	Built Up	Saleable
Area	384.27	461.13	553.36
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹4,216.00	₹3,513.00	₹2,928.00

18087351 07-01-2025 Note :-Generated Through eSearch Module For original report please contact concern SRO office	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.भिवंडी 2 दस्ता क्रमांक : 18087/2024 नोदणी Regn 63m
गावाचे नाव : कामतघर		
(1) विलेखाचा प्रकार	विक्री करारनामा	
(2) मोबदला	1500000	
(3) बाजारभाव/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते ममुद करावे	1068001 2	
(4) मू.मापन, पोटहिस्सा व घरकामांक (अस्त्यस)	1) पालिकेचे नाव भिवंडी-निजामपूर मनपाइतर वर्जन . इतर माहिती: . इतर माहिती: मौजे कामतघर ता भिवंडी जि ठाणे येथील सर्वे नं. 35 हिस्सा नं. 7/ब/1 व 7/ब/4 या जलवेवरील धर्मा अपार्टमेंट या इमारतीमधील दुसरा मजल्यावरील सदनिका क्र. 203 म्यु घर नं. 149, म्यु कपेरी याचे क्षेत्र 42.84 चौ.मी. (बिल्ट अप) (Survey Number : 35/7/B/1 & 7/B/4 :)	
(5) क्षेत्रफळ	42.84 चौ.मीटर	
(6) आकारणी किंवा जुळी टप्प्यात असेल तेव्हा		
(7) दस्तऐवज करून देणा-या तिनून ठेवणा-या पक्षकाराचे नाव किंवा टिवाणी न्यायालयाचा हुकुमनामा किंवा अटोरा अस्त्यस, प्रतिवादिचे नाव व पत्ता	1) नाव -महेश लक्ष्मण इराबतीनी पी ओ ए ऑफ धर्मा दुदय वाठकर - वय -44 पत्ता -प्लॉट नं. - माळा नं. - इमारतीचे नाव पद्यानगर, म्यु कपेरी, ब्लॉक नं. - रोड नं. ता भिवंडी जि ठाणे, महाराष्ट्र, ठाणे. पिन कोड -421305 पिन नं.-ABJPW8756B 2) नाव -धर्मा दुदया वाठकर याचे तर्फे कु.मु.मधून कबुली जबाब देणे व दस्त हाजर राहणे करिता महेश लक्ष्मण इराबतीनी वय-44 पत्ता-प्लॉट नं. - माळा नं. - इमारतीचे नाव म्यु घर नं. 149, पद्यानगर, म्यु कपेरी, ब्लॉक नं. - रोड नं. ता भिवंडी जि ठाणे, महाराष्ट्र, ठाणे. पिन कोड -421305 पिन नं.-ABJPW8756B	
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा टिवाणी न्यायालयाचा हुकुमनामा किंवा अटोरा अस्त्यस, प्रतिवादिचे नाव व पत्ता	1) नाव -रमेश वीरान्दानी पोद्दाबतीनी वय-39, पत्ता -प्लॉट नं. - माळा नं. - इमारतीचे नाव रूप नं. 414, मार्कंडेया नगर, ऑ के सुंदर समोर, ब्लॉक नं. - रोड नं. ता भिवंडी जि ठाणे, महाराष्ट्र, ठाणे. पिन कोड -421302 पिन नं.-BETPP0094R 2) नाव -समंता रमेश पोद्दाबतीनी वय-33, पत्ता -प्लॉट नं. - माळा नं. - इमारतीचे नाव रूप नं. 414, मार्कंडेया नगर, ऑ के सुंदर समोर, ब्लॉक नं. - रोड नं. ता भिवंडी जि ठाणे, महाराष्ट्र, ठाणे. पिन कोड -421302 पिन नं.-CUGPP8078D	
(9) दस्तऐवज करून टिप्प्याचा दिनांक	30/12/2024	
(10) दस्त नोदणी केल्याचा दिनांक	31/12/2024	
(11) अनुक्रमिक, खंड व पृष्ठ	18087/2024	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	105000	
(13) बाजारभावाप्रमाणे नोदणी शुल्क	15000	
(14) घेरा		
मुद्रांकनासठी विचारात घेतलेला तजवीज -		
मुद्रांक शुल्क आकाराताना 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 value of the above property in the prevailing condition with aforesaid specifications is **₹22,67,200.00 (Rupees Twenty Two Lakh Sixty Seven Thousand Two Hundred Only)**. The **Realizable Value** of the above property is **₹20,40,480.00 (Rupees Twenty Lakh Forty Thousand Four Hundred Eighty Only)**. The **Distress Value** is **₹18,13,760.00 (Rupees Eighteen Lakh Thirteen Thousand Seven Hundred Sixty Only)**.

Place : Mumbai

Date : 11.02.2025

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj
Chalikwar
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.02.11 12:47:16 +05'30'



Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

State Bank of India Empanelment No.: SME/TCC/38/IBBI/3

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

Date _____

Signature

(Name & Designation of the Inspecting Official/s)

Countersigned

(BRANCH MANAGER)

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



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- r. 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.
- s. 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.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- v. I am a Valuer, who is competent to sign this valuation report.
- w. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- x. 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 Shri. Jayprakash Mojilal Tripathi from Shri. Murlidhar Ratanlal Heda vide Sale Deed dated 08.02.2012.
2	purpose of valuation and appointing authority	As per the request from State Bank of India, SME GHATKOPAR to assess Fair Market Value value of the property for MSME Loan purpose
3	identity of the valuer and any other experts involved in the valuation;	Manoj Chalikwar - Regd. Valuer Vaibhav Bhagat - Valuation Engineer Binumon Moozhickal - Technical Manager Jayaraja Acharya - 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 - 07.01.2025 Valuation Date - 11.02.2025 Date of Report - 11.02.2025
6	inspections and/or investigations undertaken;	Physical Inspection done on - 08.01.2025
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 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, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, 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



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Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **11th February 2025** 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. Mumbai (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. Vastukala Consultants India Pvt. Ltd. adopts assumptions for the purpose of providing valuation advice 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 Residential Flat, admeasuring **650.00 Sq. Ft. Built Up Area** in the name of **Shri Jayprakash Mojilal Tripathi**. . Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title



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Based on our discussion with the Client, we understand that the subject property is owned by **Shri Jayprakash Mojilal Tripathi**. 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 the information provided by the Client's representative, we understand that the Residential Flat, admeasuring **650.00 Sq. Ft. Built Up Area**.

Condition & Repair

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

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

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

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



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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 **Residential Flat, admeasuring 650.00 Sq. Ft. Built Up Area.**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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



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(Annexure-V)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
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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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. valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

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

Occupation, employability and restrictions

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

Miscellaneous

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

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

Manoj Chalikwar

Director

Digitally signed by Manoj Chalikwar
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Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

State Bank of India Empanelment No.: SME/TCC/38/IBBI/3



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