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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Hemant Gautam Dudhale & Mrs. Vaishnavi Hemant Dudhale**

Residential Flat No. 603, 6th Floor, "Sai Darshan", Village - Chikhlioli, Ambernath Badlapur Road, Chikhlioli Pada, Ambernath (East), Thane - 421506, Maharashtra, India.

Latitude Longitude: 19°11'12.6"N 73°12'38.3"E

Intended User:

Canara Bank

Retail Asset Hub Thane-2 Branch

Dosti Pinnacle, 1st Floor, Plot No 101, Road No 22, Near New Passport Office, Wagle Industrial Estate, Thane (West) 400 604, Maharashtra, India.



Thane: 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA
Email : thane@vastukala.co.in | Tel : 80978 82976 / 90216 05621

Our Pan India Presence at :

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Regd. Office

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

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Valuation Report / Canara Bank / RAH Thane-2 Branch / Mr. Hemant Gautam Dudhale (013584/2310038) Page 2 of 28

Vastu/Thane/01/2025/013584/2310038

14/02-157-PSSK

Date: 14.01.2025

VALUATION OPINION REPORT

This is to certify that the under-construction property bearing Residential Flat No. 603, 6th Floor, "Sai Darshan", Village - Chikhholi, Ambernath Badlapur Road, Chikhholi Pada, Ambernath (East), Thane - 421506, Maharashtra, India belongs to **Mr. Hemant Gautam Dudhale & Mrs. Vaishnavi Hemant Dudhale**.

Boundaries of the property.

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

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and this particular purpose at **₹ 33,46,000.00 (Rupees Thirty-Three Lakh Forty-Six Thousand Only)**. **As per Site Inspection 59% Construction Work is Completed.**

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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.01.14 16:04:36 +05'30'

Auth. Sign.



Manoj B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) IBBI/RV/07/2018/10366

Encl: Valuation report.

Canara Bank Empanelment No.: ASSR: FA/ EMP/MUM-FAV-0083/2024-25

Encl: Valuation report.



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

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VALUATION OF FLAT BY COMPOSITE RATE

	Ref. No.	:	
	Date	:	
Existing Flat (Part A)			
I.	General		
	Name and Address of the Valuer	:	Manoj B. Chalikwar Vastukala Consultants (I) Pvt. Ltd. B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai - 400 072.
1.	Purpose for which the valuation is made	:	To assess Fair Market value of the property for Bank Loan Purpose.
2.	a)	Date of inspection	: 10.01.2025
	b)	Date of valuation	: 14.01.2025
3.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	Mr. Hemant Gautam Dudhale & Mrs. Vaishnavi Hemant Dudhale Address: Residential Flat No. 603, 6 th Floor, " Sai Darshan ", Village - Chikhlohi, Ambernath Badlapur Road, Chikhlohi Pada, Ambernath (East), Thane - 421506, Maharashtra, India Contact Person: Mr. Hemant Gautam Dudhale (Owner – Mob. No. 9834772879) Person meets at site: Mr. Nitesh Surve (Site Person – Mob. No. 8779786447) Joint Ownership Details of ownership not provided
4.	List of documents produced for perusal:		
	1. Copy of Agreement for Sale Registration No. 16946 / 2024 dated 30.12.2024 between M/s. Sai Krupa Builders (the Promoters) AND Mr. Hemant Gautam Dudhale & Mrs. Vaishnavi Hemant Dudhale (the Purchaser).		
	2. Copy of RERA Registration Certificate No. P51700049948 dated 06.03.2023 issued by Maharashtra Real Estate Regulatory Authority.		
	3. Copy of Commencement Certificate No. ANP / NRV / BP / 2022 - 2023 / 630 / 9344 / 36 dated 28.07.2022 issued by Ambernath Municipal Council.		
	4. Copy of Approved Building Plan No. ANP / NRV / BP / 2022-2023 / 630 / 9344 / 36 dated 28.07.2022 issued by Ambernath Municipal Council.		
5.	Brief description of the property	:	The property is a residential Flat No. 603 in under construction building. The flat is located on 6 th Floor in the said under construction building. The composition of flat will be 1 Bedroom + Living Room + Kitchen + Bath + WC

			+ Passage (1 BHK). The property is at 5.4 Km. travelling distance from nearest railway station Ambernath.	
			At the time of inspection, the property was under construction. Extent of completion are as under:	
	Foundation	Completed	RCC Plinth	Completed
	Basement	Completed	Ground / Stilt Floors	Completed
	RCC Floors	Completed	Internal / External Brick Work	Up to 8th Floor Completed
	Total	59% work completed		
6.	Location of property		:	
	a)	Plot No. / Survey No.	:	Survey No.18
	b)	Door No.	:	Residential Flat No. 603
	c)	T.S. No. / Village	:	Village – Chikhloli
	d)	Ward / Taluka	:	Taluka – Ambernath
	e)	Mandal / District	:	District – Thane
	f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Plan No. ANP / NRV / BP / 2022-2023 / 630 / 9344 / 36 dated 28.07.2022 issued by Ambernath Municipal Council.
	g)	Approved map / plan issuing authority	:	
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:	
	i)	Any other comments by our empaneled valuers on authentic of approved plan	:	No
7.	Postal address of the property		:	Residential Flat No. 603, 6 th Floor, "Sai Darshan", Village - Chikhloli, Ambernath Badlapur Road, Chikhloli Pada, Ambernath (East), Thane - 421506, Maharashtra, India.
8.	City / Town		:	Ambernath (East)
	Residential area		:	Yes
	Commercial area		:	No
	Industrial area		:	No
9.	Classification of the area		:	
	i) High / Middle / Lower		:	Middle Class
	ii) Urban / Semi Urban / Rural		:	Semi Urban area
10.	Coming under Corporation limit / Village Panchayat / Municipality		:	Ambernath Municipal Council
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area		:	Not apparent from documents perused
12.	Boundaries of the Flat			As per Site
	North		:	As per Document Information Not Available

	South	:	Information Not Available	Information Not Available
	East	:	Information Not Available	Information Not Available
	West	:	Information Not Available	Information Not Available
	Boundaries of the Building		As per Site	As per Document
	North	:	Open Plot	Information Not Available
	South	:	Open Plot	Information Not Available
	East	:	Internal Road	Information Not Available
	West	:	Open Plot	Information Not Available
13.	Dimensions of the site			
			A As per the Deed	B Actuals
	North	:	N.A.	N.A.
	South	:		
	East	:		
	West	:		
14.	Extent of the site	:	<p>Carpet Area in Sq. Ft. = 377.00 Balcony Area in Sq. Ft. = 59.00 Total Carpet Area in Sq. Ft. = 436.00 (Area as per actual measurement)</p> <p>Carpet Area in Sq. Ft. = 410.00 A.P. Area in Sq. Ft. = 68.00 Total Carpet Area in Sq. Ft. = 478.00 (Area as per Agreement for sale)</p> <p>Built Up Area in Sq. Ft. = 526.00 (Carpet + 10%)</p> <p>All the above areas are within 10% of the Agreement for Sale Area. The above calculations and detailed measurements taken by us prove that the Agreement for Sale area is not exorbitantly inflated. Hence, valuation is prepared based on the Agreement for Sale area.</p>	
14.1	Latitude, Longitude & Co-ordinates of Residential Flat	:	19°11'12.6"N 73°12'38.3"E	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	<p>Carpet Area in Sq. Ft. = 410.00 A.P. Area in Sq. Ft. = 68.00 Total Carpet Area in Sq. Ft. = 478.00 (Area as per Agreement for sale)</p>	
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Building is under construction	
II	APARTMENT BUILDING			

1.	Nature of Apartment	:	Residential
2.	Flat No. and Floor	:	Residential Flat No. 603, 6 th Floor
3.	Name of the Apartment	:	Sai Darshan
4.	Postal Address	:	Residential Flat No. 603, 6 th Floor, "Sai Darshan", Village - Chikhholi, Ambernath Badlapur Road, Chikhholi Pada, Ambernath (East), Thane - 421506, Maharashtra, India.
5.	Location	:	
	T.S. No	:	-
	Block No.	:	-
	Ward No.	:	-
	Village/Municipality/Corporation	:	Ambernath Municipal Council
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 603, Ambernath Badlapur Road, District - Thane, PIN – 421506.
6.	Description of the locality Residential / Commercial / Mixed	:	Residential
7.	Year of Construction	:	Building is under construction
8.	Number of Floors	:	Proposed Basement + (Part) Ground + (Part) Stilt + 10 th Upper Floors
9.	Type of structure	:	Proposed R.C.C. framed structure
10.	Number of Dwelling units in the building	:	Proposed 4 Flats on 6 th Floor
11.	Quality of Construction	:	Building is under construction
12.	Appearance of the Building	:	Building is under construction
13.	Maintenance of the Building	:	Building is under construction
14.	Facilities Available	:	
	Lift	:	Proposed 2 Lifts
	Protected Water Supply	:	Proposed Municipal Water supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed Stilt / Open Parking
	Around Compound wall	:	Proposed, yes
	Pavement around the building	:	Proposed, yes
	Any other facility	:	-

III	Flat	-	
1.	The floor in which the Flat is situated	:	6 th Floor
2.	Door No. of the Flat	:	Residential Flat No. 603
3.	Specifications of the Flat	:	
	Roof	:	Proposed R.C.C. Slab
	Flooring	:	Proposed Vitrified tiles flooring
	Doors	:	Proposed Teak wood door framed with flush doors
	Windows	:	Proposed Powder coated aluminum sliding windows
	Fittings	:	Proposed Concealed plumbing with C.P. fittings. Concealed wiring
	Finishing	:	Proposed Cement Plastering

4.	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5.	Electricity Service connection No.	:	Details not available
	Meter Card is in the name of	:	Details not available
6.	How is the maintenance of the Flat?	:	Building is under construction
7.	Sale Deed executed in the name of	:	Mr. Hemant Gautam Dudhale & Mrs. Vaishnavi Hemant Dudhale
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. = 526.00 (Carpet + 10%)
10.	What is the floor space index (app.)?	:	As per AMC norms
11.	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 377.00 Balcony Area in Sq. Ft. = 59.00 Total Carpet Area in Sq. Ft. = 436.00 (Area as per actual measurement) Carpet Area in Sq. Ft. = 410.00 A.P. Area in Sq. Ft. = 68.00 Total Carpet Area in Sq. Ft. = 478.00 (Area as per Agreement for sale)
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13.	Is it being used for Residential or Commercial purpose?	:	Proposed for residential purpose
14.	Is it Owner-occupied or tenanted?	:	Building is under construction
15.	If tenanted, what is the monthly rent?	:	₹ 7,000.00 Expected rental income per month after building completion
	DRAWING APPROVAL		
	the building approval, reference violations observed if any, and its consequences thereof violations observed if any, and its consequences thereof	:	Nil

PART B - VALUATION OF FLAT UNDER CONSTRUCTION

A. CERTIFICATE ON GENUINENESS OF RATE:

a.	478.00 sq. ft. of undivided share of land @ ₹ 4,500.00 per Sq. Ft.	:	₹ 21,51,000.00
b.	478.00 sq. ft. of building Construction @ ₹ 2,500.00 per Sq. Ft.	:	₹ 11,95,000.00
c.	Total value on completion	:	₹ 33,46,000.00
d.	Composite Rate	:	₹ 7,000.00 per Sq. Ft. on Carpet Area

B.	STAGE VALUE	:													
a.	Actual works completed	:	<table border="1"> <tr> <td>Foundation</td> <td>Completed</td> <td>RCC Plinth</td> <td>Completed</td> </tr> <tr> <td>Basement</td> <td>Completed</td> <td>Ground / Stilt Floors</td> <td>Completed</td> </tr> <tr> <td>RCC Floors</td> <td>Completed</td> <td>Internal / External Brick Work</td> <td>Up to 8th Floor Completed</td> </tr> </table>	Foundation	Completed	RCC Plinth	Completed	Basement	Completed	Ground / Stilt Floors	Completed	RCC Floors	Completed	Internal / External Brick Work	Up to 8th Floor Completed
Foundation	Completed	RCC Plinth	Completed												
Basement	Completed	Ground / Stilt Floors	Completed												
RCC Floors	Completed	Internal / External Brick Work	Up to 8th Floor Completed												
b.	Percentage of works completed	:	59%												
C.	VALUATION DETAILS	:													
	Present stage value of the flat:	:													
a.	Undivided share of land 59% x 21,51,000.00	:	₹ 12,69,090.00												
b.	Stage value of building 59% x ₹ 11,95,000.00	:	₹ 7,05,050.00												
c.	Total stage value of the flat as on date	:	₹ 19,74,140.00												

PART C - VALUATION OF EXISTING FLAT

A.	GENERAL	:	
1.	How is the marketability?	:	Good
2.	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3.	Any negative factors are observed which affect the market value in general?	:	No
	Rate	:	
1.	After analyzing the comparable sale instances, what is the composite rate for a similar Residential flat 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)	:	₹ 6,500.00 to ₹ 7,500.00 per Sq. Ft. on Carpet Area
2.	Assuming it is a new construction, what is the adopted basic composite rate of the residential flat under valuation after comparing with the specifications and other factors with the residential flat under comparison (give details).	:	₹ 7,000.00 per Sq. Ft. on Carpet Area
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500.00 per Sq. Ft.
	II. Land + others	:	₹ 4,500.00 per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office (evidence thereof to be	:	₹ 45,990.00 per Sq. M. i.e., ₹ 4,273.00 per Sq. M.

	enclosed)		
B.	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a.	Depreciated building rate	:	
	Replacement cost of residential flat	:	₹ 2,500.00 per Sq. Ft.
	Age of the building	:	Building is under construction
	Life of the building estimated	:	60 years after completion Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. as building is under construction
	Depreciated Ratio of the building	:	-
b.	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,500.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 4,500.00 per Sq. Ft.
	Total Composite Rate	:	₹ 7,000.00 per Sq. Ft.

C. VALUATION DETAILS				
Sl. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
	Present value of the Flat (incl. car parking, if provided)	478.00 Sq. Ft.	7,000.00	33,46,000.00
	Wardrobes			
	Show cases /Almirahs			
	Kitchen arrangements			
	Superfine finish			
	Interior decorations			
	Electricity, water, drainage deposits etc.			
	Electrical fittings, etc.			
	Extra Collapsible gates/ grill works etc.			
	Potential Value, if any?			
	Share of common amenities, if any?			
	Total			33,46,000.00

Sl. No.		(INR)
	Factors favoring for an additional value	
1.	All the civic amenities are available within the proximity of the said building.	Nil
2.		Nil
	Total - Add (+)	Nil
	Factors favoring for less value	
1.		Nil

2.		Nil
	Total - Less (-)	Nil
	Present Market Value	33,46,000.00
	Guideline Value (526.00 Sq. Ft. x 4,273.00)	22,47,598.00
	Remarks	
	<ul style="list-style-type: none"> ➤ The said property is 1 BHK residential flat. ➤ We have adopted the Sale Rate based on our local inquiries and as per prevailing Market Rate in the vicinity. ➤ All the civic amenities are available within the proximity of the said building. 	

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 i.e., ₹ 6,500.00 to ₹ 7,500.00 per Sq. Ft. on Total Carpet Area. Considering the rate with attached report, 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 residential and commercial application in the locality etc. We estimate ₹ 7,000.00 per Sq. Ft. on Total 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	There is no threat of acquisition by Government. CRZ Provisions not applicable.
i) Saleability	Good
ii) Likely rental values in future in	₹ 7,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income



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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.



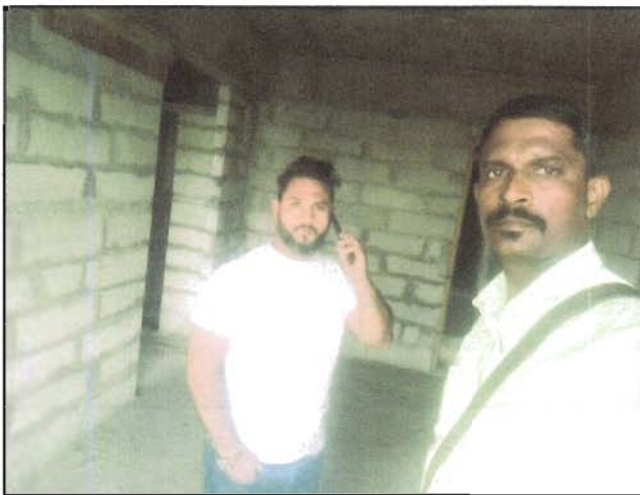
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Actual Site Photographs



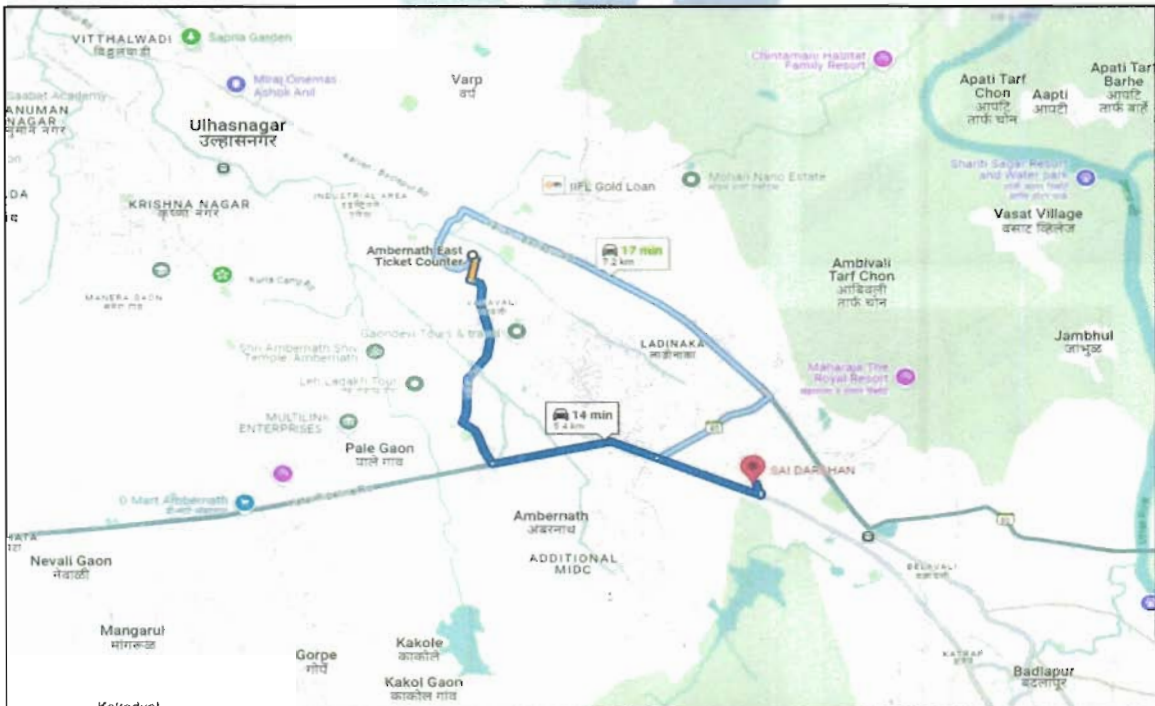
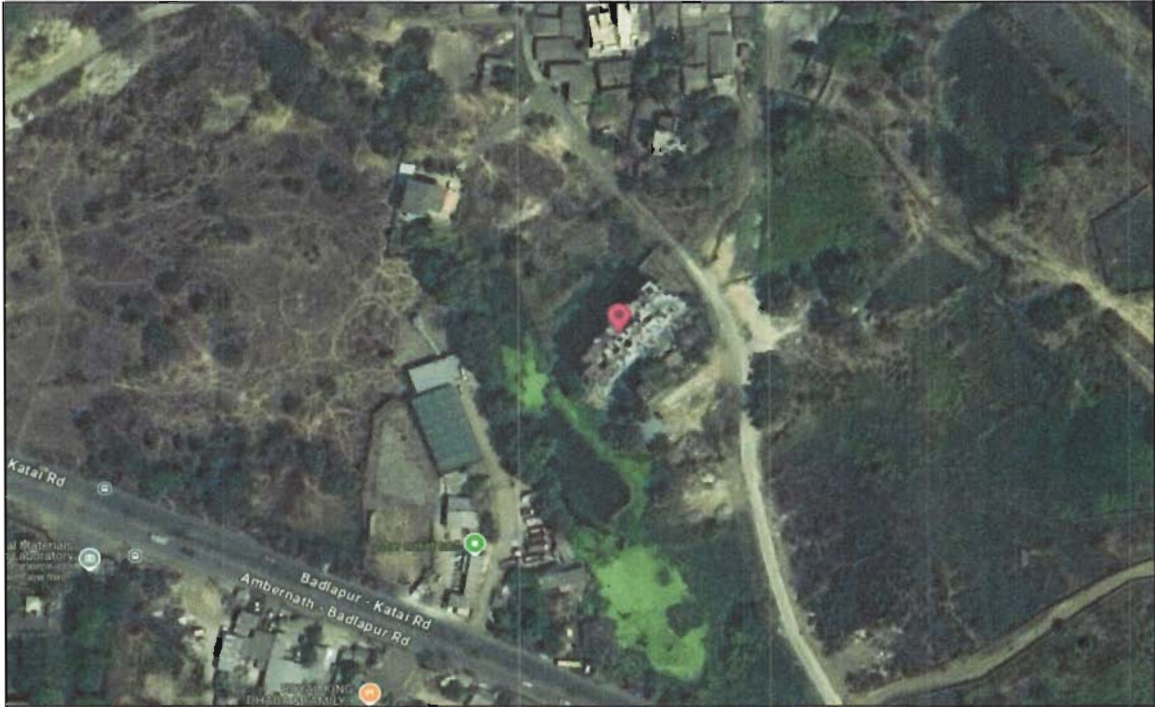
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Route Map of the property



Note: Red Marks shows the exact location of the property

Longitude Latitude - 19°11'12.6"N 73°12'38.3"E

Note: The Blue line shows the route to site from nearest Railway station (Ambarnath – 5.4 Km.)




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Ready Reckoner Rate



Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
वाजारमूल्य दर पत्रक

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Year 2024/2025 **Language** English

Selected District ठाणे

Select Taluka अंबरनाथ

Select Village मीने (वाठ) चिखली (अंबरनाथ नगरपालिका)

Search By Survey No Location

Enter Survey No 18

उपविभाग	कुली नवीन	विवाही मूल्य	जीडीव	दुकाने	जीपीव	एकक (Sq./)	Attribute
4/15-सी-8) चिखली गावातील (मध्य रेल्वेच्या पुर्वीकडील) एलियेन्सद्वारे उर्वरित सर्व मिल्करी	7380	43800	44600	54700	44600	चौ. मीटर	सह्ये मंचर
4/16-सी) मीने गावे गावातील सर्व मिल्करी	7240	37100	42900	49700	42900	चौ. मीटर	सह्ये मंचर

Stamp Duty Ready Reckoner Market Value Rate for Flat	43,800.00			
Increase by 5% on Flat Located on 6 th Floor	2,190.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	45,990.00	Sq. Mtr.	4,273.00	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

Price Indicator

Property	Residential Flat		
Source	Nobroker. com		
Floor	-		
	Carpet	Built Up	Saleable
Area	525.00	630.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 8,571.00	₹ 7,143.00	-

Post Your Property
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1 BHK Flat In Prasadam By Ahuja For Sa...

near Ryan International School Ambarnath East Nava

₹ 45 Lacs

₹ 25,791/Month

750 Sq.Ft

Loan Verified

Non-negotiable

Estimated EMI

Need Home Loan?

Apply Loan

1 Bedroom

10.00 of Bedroom

2 Bathroom

10.00 of Bathroom

1

10.00 of Kitchen

Bike and Car

10.00 of Parking

Oct 29, 2024

Apr 30, 2025

Prasadam By Ahuja

Partial

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out

Wrong Info

Price trends by NBEstimate

Nearby: Kimaya Hospital - Maternity And Surgical Vaishali Talkies / Theatre, Badlapur West SEASONS PARK MAMTA MEDICAL STORE Orchid Woods Complex

Overview

Age of Building	Newly Constructed	Ownership Type	Self Owned
Maintenance Charges	₹2.4 Per Sq.Ft/M	Flooring	NA
Builtup Area	750 Sq.Ft	Carpet Area	525 Sq.Ft
Furnishing Status	Semi Furnish Now	Facing	North
Floor	6/7	Parking	Bike And Car

Activity On This Property

12 Unique Views 0 Shortlists 0 Contacted

Powered By: NBEstimate



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Price Indicator

Property	Residential Flat		
Source	Nobroker.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	496.00	595.20	-
Percentage	-	20%	-
Rate Per Sq.Ft.	₹ 6,452.00	₹ 5,376.00	-

Post Your Property
Sign up
Login

1 BHK Flat In Deep Aangan For Sale 1...

1, Ambernath / Badlapur Rd, Navare Nagar near a

Loan Verified

₹ 32 Lacs

₹ 18,340/Month

645

Sq. Ft.

Need Home Loan?

Apply Loan

Home / Flats for Sale in Mumbai / Flats for Sale in Navare nagar / 1bhk Flat for Sale in Navare nagar / Property Details

+22

1 Bedroom

1 Bathroom

1

Bike and Car

Nov 30, 2024

Immediately

Deep Aangan

Partial

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out

Wrong Info

Price trends by NBEstimate

Check Now

Nearby: Kimaya Hospital - Maternity And Surgical Vaishali Talkies / Theatre, Badlapur West SEASONS PARK

MAMTA MEDICAL STORE Orchid Woods Complex

Overview

<p style="font-size: 0.8em; margin: 0;">Age of Building 5-10 Years</p> <p style="font-size: 0.8em; margin: 0;">Maintenance Charges ₹1.6 Per Sq.Ft/M</p> <p style="font-size: 0.8em; margin: 0;">Builtup Area 645 Sq.Ft</p> <p style="font-size: 0.8em; margin: 0;">Furnishing Status Semi Furnish Now</p> <p style="font-size: 0.8em; margin: 0;">Floor 0/7</p>	<p style="font-size: 0.8em; margin: 0;">Ownership Type Self Owned</p> <p style="font-size: 0.8em; margin: 0;">Flooring Marble/Granite</p> <p style="font-size: 0.8em; margin: 0;">Carpet Area 496 Sq.Ft</p> <p style="font-size: 0.8em; margin: 0;">Facing Don't Know</p> <p style="font-size: 0.8em; margin: 0;">Parking Bike And Car</p>
---	--

Activity On This Property

Unique Views 0 Shortlists 0 Contacts 0

Powered By NBEstimate



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Sale Instances

Property	Residential Flat		
Source	Index No. 2		
Floor	-		
	Carpet	Built Up	Saleable
Area	418.50	502.20	-
Percentage	-	20%	-
Rate Per Sq.Ft.	₹ 6,690.00	₹ 5,575.00	-

10844339 03-02-2024 Note -Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.उल्हासनगर 3 दस्त क्रमांक : 10844/2023 नोंदणी : Regn:63m
गावाचे नाव : चिखलोली		
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2800000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतिलपट्टाकार आकारणी देतो की पट्टेदार ते नमुद कराते)	2253000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:अंबरनाथइतर वर्णन : इतर माहिती: मौजे - चिखलोली,तालुका - अंबरनाथ,जिल्हा - ठाणे येथील सर्व्हे नं. 77,हिस्सा नं. 3 या भूखंडावर बांधलेल्या "प्रसादम" या कॉम्प्लेक्स मधील बिल्डींग नं. सी - 7 मधील सातव्या मजल्यावरील निवासी सदनिका नं. 702,क्षेत्रफळ - 38.88 चौ. मी. कार्पेट((Survey Number . 77 ;HISSA NUMBER : 3 :))	
(5) क्षेत्रफळ	38.88 चौ.मीटर	
(6)आकारणी किंवा चुकी 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:-मधुरा दत्तात्रय सावंत वय:-47 पत्ता:-प्लॉट नं: 02 ए, माळा नं: , इमारतीचे नाव: रॉयल को. ऑफ. हौसिंग सोसायटी लि. , ब्लॉक नं: न्यू इंग्लिश स्कूल जवळ, जुना बेलापूर रोड, रोड नं: कळवा, महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-BQBPS0815B 2): नाव:-दत्तात्रय वसंत सावंत वय:-52 पत्ता:-प्लॉट नं: 02 ए, माळा नं: , इमारतीचे नाव: रॉयल को. ऑफ. हौसिंग सोसायटी लि. , ब्लॉक नं: न्यू इंग्लिश स्कूल जवळ, जुना बेलापूर रोड, रोड नं: कळवा, महाराष्ट्र, ठाणे. पिन कोड:-400605 पॅन नं:-AHTPS 7186B	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-हनीफ मोहम्मद शेख वय:-47; पत्ता:-प्लॉट नं: निवासी सदनिवग नं. 001, माळा नं: तळ मजला, इमारतीचे नाव: बी - 2 विंग, प्रसादम कॉम्प्लेक्स, फेज - 1, ब्लॉक नं: फोरेस्ट नाका जवळ, चिखलोली, रोड नं: अंबरनाथ (पूर्व), महाराष्ट्र, ठाणे. पिन कोड:-421501 पॅन नं:-BCAPS8332N 2): नाव:-अफनान मोहम्मद हनीफ शेख वय:-19; पत्ता:-प्लॉट नं: निवासी सर्वातिका नं. 001, माळा नं: तळ मजला, इमारतीचे नाव: बी - 2 विंग, प्रसादम कॉम्प्लेक्स, फेज - 1, ब्लॉक नं: फोरेस्ट नाका जवळ, चिखलोली, रोड नं: अंबरनाथ (पूर्व), महाराष्ट्र, ठाणे. पिन कोड:-421501 पॅन नं:-PYAPS6334C	
(9) दस्तऐवज करून दिल्याचा दिनांक	11/09/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	11/09/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	10844/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	168000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	28000	
(14)घेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील :-		
मुद्रांक शुल्क आकारतांना निवडलेला अनुच्छेद :-	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	

Sale Instances

Property	Residential Flat		
Source	Index No. 2		
Floor	-		
	Carpet	Built Up	Saleable
Area	419.79	503.75	-
Percentage	-	20%	-
Rate Per Sq.Ft.	₹ 5,955.00	₹ 4,963.00	-

11710339 07-05-2024 Note -Generated Through eSearch Module. For original report please contact concern SRO office	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.उल्हासनगर 3 दस्त क्रमांक : 11710/2022 नोंदणी : Regn.63m
गावाचे नाव : चिखलोली		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	2500000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2153000	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव-अंबरनाथइतर वर्णन . इतर माहिती: विभाग क्र.4/15-सी-8- मौजे - चिखलोली,तालुका - अंबरनाथ,जिल्हा - ठाणे,येथील सर्व्हे न. 77/2ब,यावरील प्रसादम कॉम्प्लेक्स मधील,बिल्डींग न. ए-4,सदनिका क्र. 104,पहिला मजला,क्षेत्र - 39.00 चौ. मी. कारपेट((Survey Number : 77/2ब :))	
(5) क्षेत्रफळ	39.00 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:-संतोष बी. महाजन - - वय:-32 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. - रोड नं: बरेक1425 S, मराठा सेक्शन 32, उल्हासनगर . महाराष्ट्र, ठाणे. पिन कोड:-421004 पॅन नं:- ATZPM0814A 2): नाव:-भगवान महाजन - - वय:-67 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. - रोड नं: बरेक1425 S, मराठा सेक्शन 32, उल्हासनगर, महाराष्ट्र, ठाणे. पिन कोड:-421004 पॅन नं:- BPRPM1061C	
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:-योगेश लक्ष्मण पवार - - वय:-37, पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. - रोड नं: प्लॉट न. बी 304, तिसरा मजला, साई हाइट्स, (मंगेशी संस्कार बिल्डिंग जवळ), खडेगोळवली, कल्याण पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-BGJPP5248P 2): नाव:-रुपाली योगेश पवार - - वय:-31, पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. - रोड नं: प्लॉट न. बी 304, तिसरा मजला, साई हाइट्स, (मंगेशी संस्कार बिल्डिंग जवळ), खडेगोळवली, कल्याण पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-ERWPP6202E	
(9) दस्तऐवज करून दिल्याचा दिनांक	21/11/2022	
(10) दस्त नोंदणी केल्याचा दिनांक	21/11/2022	
(11) अनुक्रमांक, खंड व पृष्ठ	11710/2022	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	150000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	25000	
(14) शेरस		
दुत्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-:	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.	

As a result of my appraisal and analysis, it is my considered opinion that the of the above property in the prevailing condition with aforesaid specifications ₹ 33,46,000.00 (Rupees Thirty-Three Lakh Forty Six Thousand Only). The Book Value of the above property as of 30.12.2024 is ₹ 32,36,500.00 (Rupees Thirty Two Lakh Thirty Six Thousand Five Hundred Only). The Realizable Value of the above property is ₹ 30,11,400.00 (Rupees Thirty Lakh Eleven Thousand Four Hundred Only). The Distress Value is ₹ 26,76,800.00 (Rupees Twenty Six Seventy Six Thousand Eight Hundred Only).

Place: Thane

Date: 14.01.2025

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: 2025.01.14 16:05:03 +05'30'

Auth. Sign.

Manoj B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) IBBI/RV/07/2018/10366

Encl: Valuation report.

Canara Bank Empanelment No.: ASSR: FA/ EMP/MUM-FAV-0083/2024-25

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 from the valuer (Annexure- II)	Attached
Modell code of conduct for valuer - (Annexure - III)	Attached



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PART D – CERTIFICATE

1. It is hereby certified that in our opinion,
 - i. The present stage value of the flat which is under construction is ₹ 19,74,140.00 (Rupees Nineteen Lakh Seventy Four Thousand One Hundred Forty only).
 - ii. The Present Market Value of the flat by adopting suitable Composite Rate is ₹ 33,46,000.00 (Rupees Thirty-Three Lakh Forty Six Thousand Only).
 - iii. The Forced Sale Value of the property is estimated as 20% less than the Present Market Value. ₹ 26,76,800.00 (Rupees Twenty Six Lakh Seventy Six Thousand Eight Hundred Only).
2. Number of Title Deed involved in this flat is One. The relevant document for the subject property in the opinion of this valuer is the Agreement for Sale dated 30.12.2024, executed between the Promoters – M/s. Sai Krupa Builders with Registration No. 16946 / 2024 Registered at Registrar's Office Uhasnagar No. 4
3. If this flat is offered as security, the concerned financial institution is requested to verify the extent of undivided share of land mentioned this valuation report with respect to the latest legal opinion.
4. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I (1).
5. The property was inspected on 10.01.2025 by our representative Mr. Sameer Parab in the presence of Mr. Nitesh Surve (Site Person)
6. The Legal aspects were not considered in this valuation.
7. This valuation work is undertaken by the valuer based upon the request from Canara Bank, RAH Thane-2 Branch.
8. Any other details.

Place: Thane

Date: 14.01.2025

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) IBBI/RV/07/2018/10366

Canara Bank Empanelment No.: ASSR: FA/ EMP/MUM-FAV-0083/2024-25

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2025.01.14 16:05:22 +05'30'



Auth. Sign.

Note: This report contains 26 Pages.

Enclosure:

1. Key plan showing the location of the property.
2. Sketch showing the location of the subject flat with reference to the floors.
3. Sketch of the flat if available.



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FORMAT - A

DECLARATION FROM VALUERS

I hereby declare that-

1. The information furnished in my valuation report dated 14.01.2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
2. I have no direct or indirect interest in the property valued;
3. I/ my authorized representative has personally visited the property on 10.01.2025. The work is not sub- contracted to any other valuer and carried out by myself.
4. I have not been convicted of any offence and sentenced to a term of Imprisonment.
5. I have not been found guilty of misconduct in my professional capacity.
6. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" as enshrined for valuation in the Part - B of the above handbook to the best of my ability.
7. 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.
8. 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)
9. I am the Director of the company, who is competent to sign this valuation report.
10. 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 a Residential Flat purchased by Mr. Hemant Gautam Dudhale & Mrs. Vaishnavi Hemant Dudhale from M/s. Sai Krupa Builders vide Agreement for Sale dated 30.12.2024.
2.	Purpose of valuation and appointing authority	As per the request from Canara Bank, RAH Thane-2 Branch to assess Fair Market Value of the property for Housing Loan purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar - Regd. Valuer Sameer Parab - Valuation Engineer Shyam Kajvilkar - Technical Manager Pratibha Shilvanta - 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 – 10.01.2025 Valuation Date – 14.01.2025 Date of Report – 14.01.2025
6.	Inspections and/or investigations undertaken;	Physical Inspection done on – 10.01.2025
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 overall or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	Major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential 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.
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 **14th January 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. 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 visualizing 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 Total Carpet Area in Sq. Ft. = 478.00**. The property is owned by **Mr. Hemant Gautam Dudhale & Mrs. Vaishnavi Hemant Dudhale**. At present, the property is **tenant occupied**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is owned **Mr. Hemant Gautam Dudhale & Mrs. Vaishnavi Hemant Dudhale**. 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



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been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

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

Town Planning

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

Area

Based on the documents, we understand that the subject property is **Residential Flat admeasuring Total Carpet Area in Sq. Ft. = 478.00.**

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 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 land and properties that are typically traded on a unit basis.

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

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



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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 Total Carpet Area in Sq. Ft. = 478.00.**

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.

The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates



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MODEL CODE OF CONDUCT FOR VALUERS

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

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

Integrity and Fairness

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its^r 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.
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



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- 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).



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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.


Place: Thane

Date: 14.01.2025

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: 2025.01.14 16:05:59 +05'30'


Auth. Sign.

Manoj B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) IBBI/RV/07/2018/10366

Canara Bank Empanelment No.: ASSR: FA/ EMP/MUM-FAV-0083/2024-25



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