



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Smt. Pallavi Satish Rane

Residential Flat No. II/B/501, 5th Floor, Building No. II/B, **"Dahisar Shiv Datt Building No. 2 Co-op. Hsg. Soc.** Ltd.", Chatrapati Shivaji Complex Road No. 2, Dahisar (East), PIN – 400 068, State - Maharashtra, India.

Latitude Longitude: 19°15'26.6"N 72°51'46.5"E

Intended User: Punjab National Bank Borivali West Branch

Ganjawala Elegance, Ganjawala Lane,Near Chamunda Circle Petrol Pump, Borivali West, Mumbai - 400092



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 Aurangabad
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 Jaipur
- **Regd. Office**
- BI-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in @www.vastukala.co.in

VASTUKALA Unlocking Excellence

MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869

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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 2 of 24

Vastu/Mumbai/02/2025/ 013799 / 2310489 10/20-139-PRBS Date: 10.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. II/B/501, 5th Floor, Building No. II/B, **"Dahisar Shiv Datt Building No. 2 Co-op. Hsg. Soc. Ltd."**, Chatrapati Shivaji Complex Road No. 2, Dahisar (East), PIN – 400 068, State - Maharashtra, India belongs to **Smt. Pallavi Satish Rane**.

Boundaries of the property.

North	:	Dahisar Flyover
South	÷	Internal Road
East	:	Chatrapati Shivaji Complex Road No. 2
West	:	Manoj Apartment

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and this particular purpose at ₹ 99,18,700.00 (Rupees Ninety-Nine Lakh Eighteen Thousand Seven 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 valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) C.C.I.T/I-14/52/2008-09 Punjab National Bank Empanelment No. : REF: ZO: SAMD:1138 Encl: Valuation report.



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Regd. Office

BI-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in @www.vastukala.co.in Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 3 of 24

Ι	Ger	neral			
1.		ne and Address of the Valuer	:	Sharadkumar B. Chalikwar Vastukala Consultants (I) Pvt. Ltd. B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai - 400 072.	
2.	Purj	pose for which the valuation is made	:	To assess Fair Market value of the property for Bank Loan Purpose.	
3.	a)	Date of inspection	:	03.02.2025	
	b)	Date of valuation	:	10.02.2025	
	C)	Title Deed Number & Date		Dated 08.11.2002	
4.	1. 2. 3. 4. Nan add sha	Smt. Pallavi Satish Rane (The Alloted Copy of Commencement Certificate Municipal Corporation of Greater Mur Copy of Society Share Certificate No issued by Dahisar Shiv Datt Building	e). No. mba o. 54 No. 9.0 op. l	No. CHE / A – 2193 / BP(WS) / AR Dated 05.03.2001 issued to nbai. 54 dated 23.05.2008 in the name of Smt. Pallavi Satish Rar No. 2 Co-op. Hsg. Soc. Ltd. 9.09.2008 in the name of Smt. Pallavi Satish Rane issued to p. Hsg. Soc. Ltd.	
6.	Brie	f description of the property	:	Sole Ownership The property is a Residential Flat located on 5 th Floor. The	
				composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + Bathroom + WC. (1 BHK). The property is at 350 mtrs. distance from Mira Road Railway Station.	
7.	Loc	ation of property	:		
	a)	Plot No. / Survey No.	:	New Survey No – 68, Hissa No. 6	
	b)	Door No.	:	Residential Flat No. 501	
	c)	C.T.S. No. / Village	:	Village – Dahisar	
	d)	Ward / Taluka	:	Taluka – Borivali	
	e)	Mandal / District	:	District – Mumbai Suburban	
	f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building plans & Occupancy Certificate were not provided and not verified	

Valuation Report of Immovable Property



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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 4	of 24
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authority authority h) Whether genuineness or authenticity of approved map/ plan is verified N.A. i) Any other comments by our empanelled valuers on authentic of approved plan N.A. j) Comment on unauthorizes Construction if any N.A.	
impanelled valuers on authentic of approved plan j) Comment on unauthorizes Construction if any	
Construction if any	
k) Comment on demolition proceedings if any N.A.	
8. Postal address of the property : Residential Flat No. II/B/501, 5th Floc "Dahisar Shiv Datt Building No. 2 Ltd.", Chatrapati Shivaji Complex R (East), PIN – 400 068, State - Maharas	2 Co-op. Hsg. Soc. Road No. 2, Dahisar
9. City / Town : Dahisar (East), Mumbai Suburban	
Residential area : Yes	
Commercial area : No	
Industrial area : No	
10. Classification of the area :	
i) High / Middle / Poor	
ii) Urban / Semi Urban / Rural	
11. Comment on whether the society where Yes	
the flats are located is freely Accessible?	10
12. Coming under Corporation limit / Village : Village – Dahisar	
Panchayat / Municipality Municipal Corporation of Greater Mum	hai
13. Whether covered under any State / : No	IDdi
Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	
	r Document
North : Dahisar Flyover S/ His	ssa No. 68/5B(Part) No. 1305(Part)
	issa No. 68/7(Part) No. 1294(Part)
Road No. 2 CTS N Survey	ssa No. 68/5B(Part) No. 1305(Part) & by y / Hissa No. 75/1A, No. 1295
	ssa No. 68/5A(Part) lo. 1305(Part)
15. Dimensions of the site / Flat N. A. as property under consideration in a building.	
A	В



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			As per the Deed	Actuals
	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
16.	Extent of the site	:	Carpet Area in Sq. Ft. = 416.30)
			(Area as per Site measuremen	t)
			Duilt up Area in Sa. Et = 550	00
			Built up Area in Sq. Ft. = 550	
16.1	Latituda Lanaituda 9 Calandinatas af		(Area as per Agreement for S 19°15'26.6"N 72°51'46.5"E	ale)
16.1	Latitude, Longitude & Co-ordinates of Residential Flat	÷	19°1520.0 N 72°5140.5 E	
17.	Extent of the site considered for Valuation	:	Built up Area in Sq. Ft. = 550	00
17.	(least of 13A& 13B)	•	(Area as per Agreement for S	
18.	Whether occupied by the owner / tenant?	:	Owner Occupied	balej
10.	If occupied by tenant since how long?	•		
	Rent received per month.			
11	APARTMENT BUILDING			
1.	Name of the Apartment	:	"Dahisar Shiv Datt Building	No 2 Co-on Hsg Soc
		Ċ	Ltd."	, no. 2 00 op. nog. 000.
2.	Description of the locality Residential /	÷	Residential	
	Commercial / Mixed			
3	Year of Construction	:	2002 (As per Society NOC Let	ter)
4	Number of Floors	Ý	Part Ground + Part Stilt + 7th up	oper floors
5	Type of Structure	:	R.C.C. framed structure	E.
6	Number of Dwelling units in the building	÷	5th Floor is having 4 Flats	1
7	Quality of Construction	:	Normal	11
8	Appearance of the Building	:	Normal	
9	Maintenance of the Building	:	Normal	
10	Facilities Available	:		
	Lift	:	1 Lift	
	Protected Water Supply	:	Municipal Water supply	
	Underground Sewerage	:	Connected to Municipal Sewer	age System
	Car parking - Open / Covered		Stilt / Open Car Parking Space	
	Is Compound wall existing?	:	Yes	
	Is pavement laid around the building	:	Yes	
	Residential Flat			
•••		L		

Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 5 of 24

III	Residential Flat		
1	The floor in which the Flat is situated	:	5 th Floor
2	Door No. of the Flat	:	Residential Flat No. 501
3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak wood door framed with flush Shutters
	Windows	:	Powder coated Aluminum Sliding Windows



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	Fittings	•	Concealed plumbing with C.P. fittings.
	l mings	•	Electrical wiring with Concealed.
	Finishing	•	Cement Plastering with POP finished
4	House Tax	•	
	Assessment No.	:	Details not available
	Tax paid in the name of:	•	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.	:	Details not available
•	Meter Card is in the name of	:	Details not available
6	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	Smt. Pallavi Satish Rane
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Flat?	:	Built up Area in Sq. Ft. = 550.00
			(Area as per Agreement for Sale)
10	What is the floor space index (app.)	:	As per MCGM norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 416.30
			(Area as per Site measurement)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or		Residential purpose
	Commercial purpose?		
14	Is it Owner-occupied or let out?	:/	Owner Occupied
15	If rented, what is the monthly rent?		₹ 21,000/- expected rental income per month
IV	MARKETABILITY	:\	
1	How is the marketability?	1	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which	:	No
	affect the market value in general?		a la
۷	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)	:	₹ 18,000/- to ₹ 20,000/- per Sq. Ft. on Built Up 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	:	₹ 19,000.00 per Sq. Ft. on Built Up Area

Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 6 of 24



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	I. Building + Services	:	₹ 2,800.00 per Sq. Ft.
	II. Land + others	:	₹ 16,200.00 per Sq. Ft.
4	Guideline rate obtained from the	:	₹ 1,18,734/- Per Sq. M.
	Registrar's Office (evidence thereof to be enclosed)		i.e., ₹ 11,031/- Per Sq. Ft.
	Guideline rate (evidence thereof to be enclosed)		₹ 1,02,741/- per Sq. M. i.e., ₹ 9,545/- per Sq. M.
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstn. Fees. Thus, the differs from place to place and
	justification on variation has to be given		Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
а	Depreciated building rate	:	
	Replacement cost of residential flat	:	₹ 2,800.00 per Sq. Ft.
	Age of the building	:	23 Years
	Life of the building estimated	÷	37 Years (Subject to proper, preventive periodic maintenance & structural repairs.)
	Depreciation percentage assuming the salvage value as 10%	:	34.50%
	Depreciated Ratio of the building		-
b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)		₹ 1,834.00 per Sq. Ft.
	Rate for Land & other V (3) ii		₹ 16,200.00 per Sq. Ft.
	Total Composite Rate		₹ 18,034.00 per Sq. Ft.
	Remark:	7	

Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 7 of 24

Details of Valuation:

Sr.	Description	Qty.	Rate per	Estimated
No.			unit (₹)	Value (₹)
1	Present value of the Residential Flat	550.00 Sq. Ft.	18,034.00	99,18,700.00

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential flat, where there are

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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 8 of 24

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 ₹ 18,000.00 to ₹ 20,000.00 per Sq. Ft. on Built Up 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 ₹ 18,034.00per Sq. Ft. on Built up Area for valuation.

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 ₹ 99,18,700.00 (Rupees Ninety-Nine Lakh Eighteen Thousand Seven Hundred Only). The Realizable Value of the above property is ₹ 89,26,830.00 (Rupees Eighty-Nine Lakh Twenty-Six Thousand Eight Hundred Thirty Only). The Distress Value is ₹ 79,34,960.00 (Rupees Seventy-Nine Lakh Thirty-Four Thousand Nine Hundred Sixty Only).

I	Date of Purchase of Immovable Property		08.10.2002
	Purchase Price of immovable property	:	₹ 8,36,000.00
	Book value (Purchase Price) of immovable property:	:	-
IV	Fair Market Value of immovable property:	:	₹ 99,18,700.00
۷	Realizable Value of immovable property:	:	₹ 89,26,830.00
VI	Distress Sale Value of immovable property:	;	₹ 79,34,960.00
VII	Guideline Value (550.00 Sq. Ft. x 9,545.00)	1:	₹ 52,49,750.00
VIII	Insurable value of the property (550.00 Sq. Ft. x 2,800.00)	:	₹ 15,40,000.00
IX	Value of property of similar nature in the same locality	:	Please Refer Page No. 13, 14 &
	drawn from any one of the popular property websites such		15
	as Magic bricks, 99 Acres, Housing NHB Residex etc.		7//

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) C.C.I.T/I-14/52/2008-09 Punjab National Bank Empanelment No. : REF: ZO: SAMD:1138

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

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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 9 of 24

Bank Mail

o: Binu Surendran <bir< th=""><th>umbai@vastukala.co.in> nu@vastukala.co.in>, rasampradnya400 <rasamp< th=""><th>radnya400@gmail.com> 10 February 2025 at 14:4</th></rasamp<></th></bir<>	umbai@vastukala.co.in> nu@vastukala.co.in>, rasampradnya400 <rasamp< th=""><th>radnya400@gmail.com> 10 February 2025 at 14:4</th></rasamp<>	radnya400@gmail.com> 10 February 2025 at 14:4
From: BO: BORIVALI To: "mumbai@vastuk Cc: "BO: BORIVALI V Date: Mon, 03 Feb 20 Subject: Pallavi Rane	rarded message ====================================	customer
Dear vastukala tea	-	oned subject, We have taken an undertaking from the customer that they will be
submitting the OC t		authority. The said society has not yet been issued OC by the builder due to the
reason as mentione		ou to release the valuation report without OC, we request you to please include the
attached letter in yo	our valuation report as the annexure to the	
Assuring you of o	ur best service always!	
	ur best service always!	
Warm Regards,	ur best service always!	
Warm Regards, Dinesh B,	ur best service always!	
Warm Regards,	ur best service always! Punjab National Bank । पंजाब नैशनल बैंक	
Warm Regards, Dinesh B,		
Warm Regards, Dinesh B,	Punjab National Bank पंजाब नैशनल बैंक	
Warm Regards, Dinesh B,	Punjab National Bank पंजाब नैशनल बैंक Borivali west बोरीवली पश्चिम	

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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 10 of 24

Submission of Occupancy Certificate Letter

Date: 29/01/2025 To, The Chief, Manager, Punjab National Bank, Dear Sir. Reg : Submission of Occupancy Certificate With reference to the above mentioned subject, I Have availed housing loan in your branch and regarding the OC for the flat given as security, we undertake here that the OC for said flat is still not received by us due to issue between society developer & landlord. The same has been resolved & OC will be allotted to society in due course. I further undertake here that I will submit the OC to you as and when issued by the authority. Thanking You, Yours faithfully. Shone (Pallavi Satish Rane) (II/B, 501, Dahisar Shiv datt CHS, C.S.Complex Road no. 2.



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Dahisar (East), Mumbai-400068) Mob no- 9892809744

Actual Site Photographs

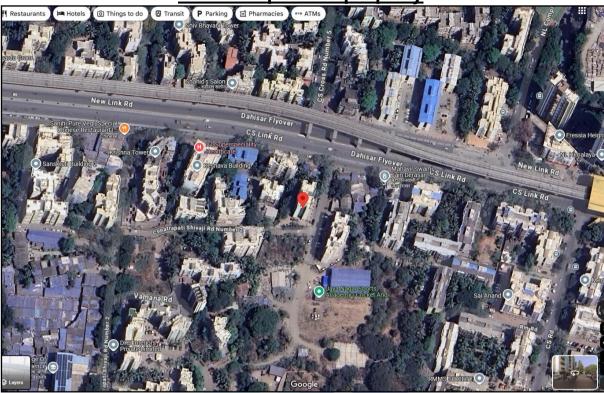




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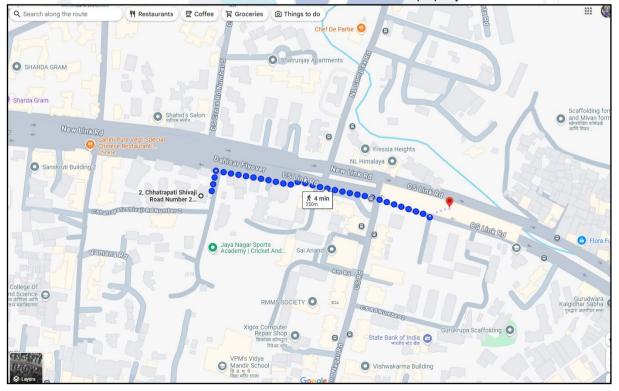


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Route Map of the property

Note: Red Marks shows the exact location of the property



Longitude Latitude - 19°4'16.5"N 73°4'44.6"E

Note: The Blue line shows the route to site from nearest Metro station (Anand Nagar - 350 Mtrs.)



Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 13 of 24

Ready Reckoner Rate

R	Departm egistration Government Of Ma	& Stam	ips			ो व मुद्रांक विभाग राष्ट्र शासन	
Valuation Home Rule Guidine							LOGOUT
10-1			Valuation Fo	r Urban A	rea	and l	Ware'
			*** Welco	me to Valuation o	f Properties in Mat	harashtra ***	
Location Details							
Select Type ODevelopment Agree	ment Otenant Occupied Other			Division	Name	Mumbai 🗸	Help on Division
District Name	मुंबई(उपनगर)	v	Zone Name			89-दहीसर (बांरीवती) 🗸	
Attribute	सि.टी.एस. नंबर	×	1304			SubZone Name	भुभागः उत्तरेस लिंक रोड, 🗸
1		and a second			1 Mar and a second		
	Open Land 49200	Residence 113080	Office 135100	Shop 176700	Industry 113080	Unit Square Meter	

4 40 000 00			
1,13,080.00			
5,654.00			
1,18,734.00	Sq. Mtr.	11,031.00	Sq. Ft.
49,200.00	/		
69,534.00			
77%			
			10
1,02,741.00	Sq. Mtr.	9,545.00	Sq. Ft.
	1,18,734.00 49,200.00 69,534.00 77%	5,654.00 1,18,734.00 Sq. Mtr. 49,200.00 69,534.00 77% 77%	5,654.00 Image: sq. Mtr. 11,031.00 49,200.00 Image: sq. Mtr. 11,031.00 69,534.00 Image: sq. Mtr. Image: sq. Mtr. 77% Image: sq. Mtr. Image: sq. Mtr.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate		
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors		
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors		
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors		
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors		
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors		

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation				
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.			
0 to 2 Years	100%	100%			
Above 2 & up to 5 Years	95%	95%			
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate			

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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 14 of 24

Price Indicator

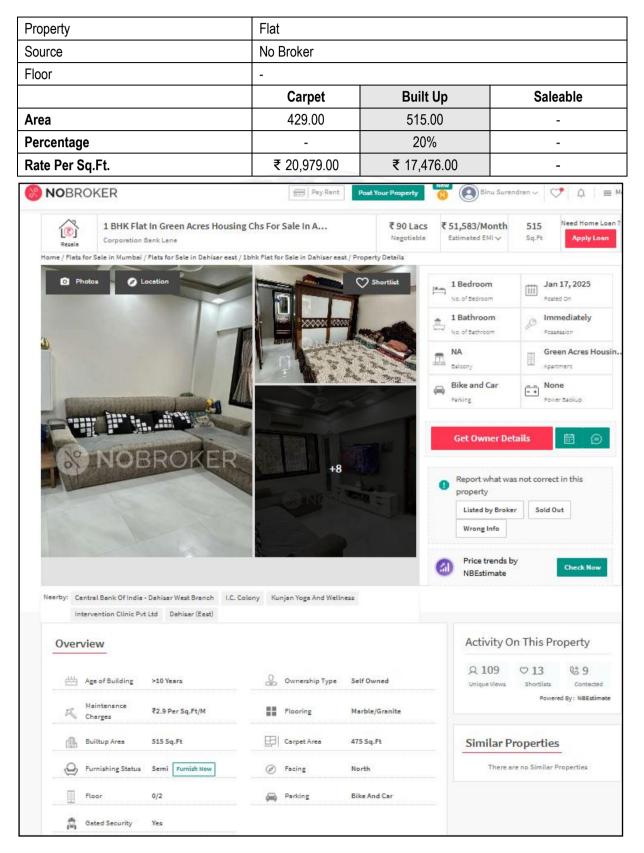
		Flat			
Source		Housing.com			
loor		-			
		Carpet	Built Up	Saleable	
rea		375.00	450.00	-	
ercentage		-	20%	-	
Rate Per Sq.Ft.		₹ 22,133.00	₹ 18,444.00	-	
	bai 🗸 🔍 🖸	hisar East X + Add	Download App	perty Free 🦻 Saved 🔳 🌍	
+*-					
	₹82.0 L - 1.35 Cr Aniline Avanya Tower C By Aniline Construction Comp Borivali East, Western Suburbs Configurations 1.2 BHK Apartments		By Dhariwal 1	IG Avenue 68 Inirani Constructions Lip Western Suburbs, Mumbai	
Home / Mumbai / Dahisar East / Apart	ment for Sale in Dahisar East /	1BHK Flat		Last updated: Jan 29, 2025	
1 BHK Flat	~ ♡			₹83.0 L EMI starts at ₹41.21 K	
By REPUTED BUILDER				₹18.44 K/sq.ft	
Anand Nagar, Dahisar East, Mumi				& Contact Owner	
450.00 sq.ft Built Up Area	Price Age of property	Possession status	4 of 6 Floor North-Eas Floor North-Eas	g Furnishing	
OVERVIEW PROMOTIONS	POPULAR PROPERTIES	NEARBY FURNISHINGS	PRICE ESTIMATE AMENITIE	S RATINGS AND REVIEWS	
			🔶 Awesomel	Nice neighborhood around	
Property Location	bicar East Mumbai				
Property Location Anand Nagar, Da	inisal East, Mumbai		0	ller	
	inisal East, Munibal			atibha	
Y Anand Nagar, Da	Rinsar East, Morribar	spital	Pra Ov		





Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 15 of 24

Price Indicator





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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 16 of 24

Sale Instances

roperty	Flat			
ource	Index No. 2			
oor	-			
	Carpet	Built Up	Saleable	
rea	400.00	479.00	-	
ercentage	-	20%	-	
ate Per Sq.Ft.	₹ 22,625.00	₹ 18,854.00	-	
8810518 01-05-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुष्यम निबंधक : सह दु दस्त क्रमांक : 8610/2 नोदेणी : Regn:83m		
	गावाचे नाव : दहिसर	ſ		
(1)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	8500000			
(3) बाजारभाव(भारेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्ध करावे)	6332697.2			
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्पास)	1) पालिकेचे नावः मुंबई मनपाइतर वर्णन :, इतर माहिती: सदनिका नं. 202,बी विंग 2रा मजला, सद्गुरू छाया को ऑप हौसिंग सोसा. लि. सुधींद्र नगर जवळ, छत्रपती शिवाजी कॉम्प्लेक्स रोठ नं. 3,दहिसर(पूर्व), मुंबई - 400088. सदनिकेचे एकूण क्षेत्रफळ 37.12 चौ. म कार्पेट असे वाचावे.((C.T.S. Number : 1407/A;))			
(५) क्षेत्रफळ	44.54 चौ.मीटर			
(6)आकारणी किवा जुडी देण्यात असेल तेव्हा.				
(7) दस्तपेवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	the new office of the second sec			
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता	1): नाव:-पराशर गिरीश कुलकर्णी वय:-31; पत्ता:-प्लॉट ने: सदनिका ने. 203, माळा ने: 2रा मजला, इमारतीचे नाव: निकिता को ऑप हौसिंग सोसा. लि., ब्लॉक ने: एच. एस. जोशी रोठ, रोठ ने: मधुराम हॉल जवळ, दहिसर (पूर्व), महाराष्ट्र, मुम्बई. पिन कोठ:-400068 पॅन ने:-BPIPK7478Q 2): नाव:-शैलजा गिरीश कुलकर्णी वय:-88; पत्ता:-प्लॉट ने: सदनिका ने. 203, माळा ने: 2रा मजला, इमारतीचे नाव: निकिता को ऑप हौसिंग सोसा. लि., ब्लॉक ने: एच. एस. जोशी रोठ, रोठ ने: मधुराम हॉल जवळ, दहिसर (पूर्व), महाराष्ट्र, मुम्बई. पिन कोठ:-400068 पॅन ने:-AMPK2435K			
(9) दस्तऐवज करून दिल्याचा दिनांक	25/04/2024			
(10)दस्त नोदणी केल्याचा दिनाक	25/04/2024			
(11)अनुक्रमांक,खंठ व पृष्ठ	6610/2024			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	510000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000			
(14)सेरा				
मुल्पांकनासाठी विचारात घेतलेला तपश्रील:-:				
मुद्रांक शुल्क आकारताना निवठलेला अनुच्छेद :- :	(i) within the limits of any M annexed to it.	unicipal Corporation or any	Cantonment area	



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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 17 of 24

Sale Instances

Property	Gala					
Source	Index No. 2					
Floor		-				
		Carpet	Built Up	Saleable		
Area		416.00	499.00	-		
Percentage		-	20%			
Rate Per Sq.Ft.		₹ 22,042.00	₹ 18,368.00	_		
584387 6-03-2024 Jote:-Generated Through eSearch Module,For riginal report please contact concern SRO dfice.		सूची क्र.2	दुय्यम निबंधक : सह दु.नि दस्त क्रमोक : 4584/202 नोदेणी : Regn:83m			
		गावाचे नाव : दहिसर				
(१)विलेखाचा प्रकार	करार	नामा				
(2)मोबदला	8625	000				
(3) बाजारभाव(भाठेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	6925	516.71				
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्पास)	1) पालिकेचे नाव:मुंबई मनपाइतर वर्णन :सदनिका नं: 601 बी विंग, माळा नं: 6वा मजला, इमारतीचे नाव: सद्गुरु छाया को.ऑप हौ.सो.लि, ब्लॉक नं: दहिसर(पूर्व).मुंबई 400068, रोठ : छत्रपती शिवाजी कॉम्प्लेक्स रोठ नं.3, इतर माहिती: मिळकतीचे एकूण क्षेत्रफळ 38.66 चौरस मीटर कार्पेट.((C.T.S. Number : 1407 ;))					
(5) क्षेत्रफळ	46.39 चौ.मीटर					
(६)आकारणी किंवा जुडी देण्यात असेल तेव्हा.						
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता.						
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता	1): नाव:-वृंदा विष्पाल पै वय:-41; पत्ता:-प्लॉट ने: 2, बिल्डींग ने 13, माळा ने: ., इमारतीचे नाव: सुधींद्र नगर, ब्लॉक ने: दहिसर पूर्व, रोठ ने: सी.एस.सी रोठ, नवीन विठ्ठल मंदिरा जवळ, महाराष्ट्र, MUMBAI. पिन कोठ:-400088 पॅन ने:-ANUPM5708Q 2): नाव:-विशाल सतीशा पै वय:-49; पत्ता:-प्लॉट ने: 2,बिल्डींग ने 13, माळा ने: ., इमारतीचे नाव: सुधींद्र नगर, ब्लॉक ने: दहिसर पूर्व, रोठ ने: सी.एस.सी रोठ, नवीन विठ्ठल मंदिरा जवळ, महाराष्ट्र, MUMBAI. पिन कोठ:-400088 पॅन ने:-AJJPP0880N					
(9) दस्तऐवज करुन दिल्याचा दिनांक	15/03	3/2024				
(10)दस्त नोदणी केल्पाचा दिनांक	15/03	3/2024				
(11)अनुक्रमांक,खंड व पृष्ठ	4584	/2024				
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	5175	00				
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	3000	0				
(14)मोरा						
मुल्यांकनासाठी विचारात घेतलेला तपशील:-: मुद्रांक शुल्क आकारताना निवउलेला अनुच्छेद :- :		thin the limits of any Mu xed to it.	nicipal Corporation or any Ca	antonment area		



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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 18 of 24

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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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 19 of 24

APPENDIX V

DECLARATION FROM VALUERS

I hereby declare that-

- The information furnished in my valuation report dated 10.02.2025 is true and correct to the a. best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- I/ my authorized representative has personally visited the property on 03.02.2025. The work C. is not sub- contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" as enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III -A signed copy of same to be taken and kept along with this declaration)
- I am registered under Section 34 AB of the Wealth Tax Act, 1957. i.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to j. sign this valuation report.
- k. Further, I hereby provide the following information.

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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 20 of 24

No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration is purchased by Smt. Pallavi Satish Rane from M/s. Omkar Associates vide Agreement for sale dated 08.10.2002.
2.	Purpose of valuation and appointing authority	As per the request from Punjab National Bank, Borivali West 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;	Sharadkumar Chalikwar - Regd. Valuer Krishna Gawde - Valuation Engineer Binumon Moozhickal - Technical Manager Pradnya Rasam - 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 – 03.02.2025 Valuation Date – 10.02.2025 Date of Report – 10.02.2025
6.	Inspections and/or investigations undertaken;	Physical Inspection done on – 03.02.2025
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 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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APPENDIX VI

MODEL CODE OF CONDUCT FOR VALUERS

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

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

Integrity and Fairness

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

Professional Competence and Due Care

- 6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
- 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

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- 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.
- 14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
- 15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the

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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 22 of 24

Securities and Exchange Board of India (Prohibition of Insider Trading)Regulations,2015 or till the time the valuation report becomes public, whichever is earlier.

- 17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
- 18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
- 19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

- 21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
- 22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
- 23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
- 24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation, - For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 23 of 24

28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability, and restrictions.

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





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Valuation Report Prepared For: PNB / Borivali West Branch / Smt. Pallavi Satish Rane (013799 / 2310489) Page 24 of 24

APPENDIX VII

UNDERTAKING

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

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) C.C.I.T/I-14/52/2008-09 Punjab National Bank Empanelment No.: REF: ZO: SAMD:1138



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