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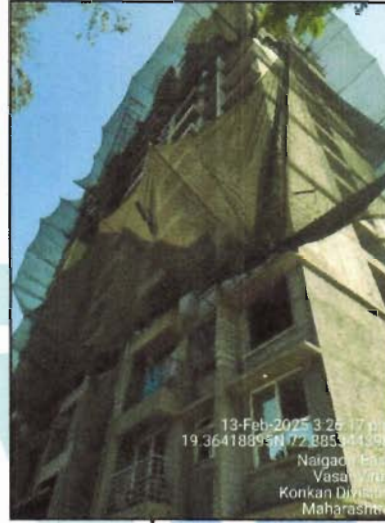
MSME Reg No: UDYAM-MH-18-0083617

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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: **Kuldeep Singh & Jyoti**

Residential Flat No. 502, 5th Floor, Wing - A, Building Type – B, “**Trinity Tower**”, Trinity Oasis Project,
Village – Chandrapada, Naigaon (East), Taluka – Vasai, District - Palghar, PIN Code – 401 208,
State - Maharashtra, India.

Latitude Longitude: 19°21'50.3"N 72°53'07.9"E

Intended User:

**Punjab National Bank
Charkop Branch P F Office**

PNB Complex, Plot No. 202, RDP 6, Sector No. 3, Near P.F. Sadan,
Charkop, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India



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Regd. Office

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

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Valuation Report Prepared For: PNB / Charkop Branch P F Office / Kuldeep Singh & Jyoti Page 2 of 23

Vastu/Mumbai/03/2025/14269/2310823

01/20-20-PSH

Date: 01.03.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 502, 5th Floor, Wing - A, Building Type – B, “Trinity Tower”, Trinity Oasis Project, Village – Chandrapada, Naigaon (East), Taluka – Vasai, District - Palghar, PIN Code – 401 208, State - Maharashtra, India belongs to **Kuldeep Singh & Jyoti**.

Boundaries of the property.

North	:	Bungalow
South	:	Open Plot
East	:	Open Plot
West	:	Juchandra - Bapane Road

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 ₹ 43,30,000.00 (Rupees Forty Three Lakh Thirty Thousand Only). As per Site Inspection, 45% 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.

**Sharadkumar
B. Chalikwar**

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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

Digitally signed by Sharadkumar B.
Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2025.03.01 12:20:58 +05'30'

Auth. Sign.



Encl: Valuation report.

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Valuation Report of Immovable Property

I		General
1.	Name and Address of the Valuer	: Sharadkumar B. Chalikwar Vastukala Consultants (I) Pvt. Ltd. B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai - 400 072.
2.	Purpose for which the valuation is made	: To assess Fair Market value of the property for Bank Loan Purpose.
3.	a) Date of inspection	: 13.02.2025
	b) Date of valuation	: 01.03.2025
	c) Title Deed Number & Date	: 617/2025 dated 05.02.2025
4.	List of documents produced for perusal:	<ol style="list-style-type: none"> 1. Copy of Agreement for Sale dated 05.02.2025 between Platinum Properties (Land Owner / Promoters), Harsh Tirupati Developers LLP (The Developer / Confirming Party) and Kuldeep Singh & Jyoti (The Allottees), Registration No. 617/2025 dated 05.02.2025 2. Copy of RERA Registration Certificate No. P99000049405 dated 08.02.2023 3. Copy of Commencement Certificate No. VVCMC / TP / CC / SPA – VP – 85 / 035 / 2020 – 21 dated 16.12.2020 issued by Vasai Virar City Municipal Corporation 4. Copy of Revised Development Permission Document No. VVCMC / TP / RDP / SPA – VP – 85 / 050 / 2021 – 22 dated 31.12.2021 issued by Vasai Virar City Municipal Corporation 5. Copy of Approved Building Plan Document No. VVCMC / TP / AMEND / SPA / VP / 85 / 050 / 2021 – 22 dated 31.12.2021 issued by Vasai Virar City Municipal Corporation
5.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: Kuldeep Singh & Jyoti Residential Flat No. 502, 5 th Floor, Wing - A, Building Type – B, “ Trinity Tower ”, Trinity Oasis Project, Village – Chandrapada, Naigaon (East), Taluka – Vasai, District - Palghar, PIN Code – 401 208, State - Maharashtra, India. Contact Person: Mrs. Amruta (Customer Relationship Manager) Mobile No. 9324629681 Joint Ownership Details of share of ownership is not available
6.	Brief description of the property	: The property is a Residential Flat located on 5 th Floor. As per Approved plan, the composition of residential flat will be 1 Bedroom + Living Room + Kitchen + 2 Toilets+ Encl. Balcony Area + Flowerbed Area (i.e. 1 BHK with 2 Toilets). The property is at 5.8 Km. travelling distance from Naigaon railway Station. At the time of inspection building was under construction.
	Stage of Construction	:

If under construction, extent of completion			
	RCC Footing/Foundation	Complete	RCC Plinth Complete
	Full Building RCC	Completed upto 16 th Slab	Internal Brick Work Completed upto 10 th Floor
	External Brick Work	Completed upto 10 th Floor	Kitchen Platform Completed upto 8 th Floor
	Total	45% work completed	
7.	Location of property		:
	a)	Plot No. / Survey No.	: Survey No. 120B/3
	b)	Door No.	: Residential Flat No. 502
	c)	C.T.S. No. / Village	: Village – Chandrapada
	d)	Ward / Taluka	: Taluka – Vasai
	e)	Mandal / District	: District - Palghar
	f)	Date of issue and validity of layout of approved map / plan	: Copy of Approved Building Plan Document No. VVCMC / TP / AMEND / SPA / VP / 85 / 050 / 2021 – 22 dated 31.12.2021 issue by Vasai Virar City Municipal Corporation
	g)	Approved map / plan issuing authority	
	h)	Whether genuineness or authenticity of approved map/ plan is verified	: N.A., as the building is under construction
	i)	Any other comments by our empanelled valuers on authentic of approved plan	: N.A., as the building is under construction
	j)	Comment on unauthorizes Construction if any	N.A.
	k)	Comment on demolition proceedings if any	
8.	Postal address of the property		: Residential Flat No. 502, 5 th Floor, Wing - A, Building Type – B, “Trinity Tower”, Trinity Oasis Project, Village – Chandrapada, Naigaon (East), Taluka – Vasai, District - Palghar, PIN Code – 401 208, State - Maharashtra, India.
9.	City / Town		: Village – Chandrapada, Naigaon (East)
	Residential area		: Yes
	Commercial area		: No
	Industrial area		: No
10.	Classification of the area		:
	i) High / Middle / Poor		: Middle Class
	ii) Urban / Semi Urban / Rural		: Urban
11.	Comment on whether the society where the flats are located is freely Accessible?		Yes
12.	Coming under Corporation limit / Village Panchayat / Municipality		: Village – Chandrapada Vasai Virar City Municipal Corporation
13.	Whether covered under any State / Central Govt. enactments (e.g., Urban		: No

	Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area		
14.	Boundaries of the property	As per Site	As per Document
	North	: Bungalow	Details not available
	South	: Open Plot	Details not available
	East	: Open Plot	Details not available
	West	: Juchandra - Bapane Road	Details not available
	Boundaries of the Flat	As per Site	As per Document
	North	Building Under Construction	Details not available
	South	Building Under Construction	Details not available
	East	Building Under Construction	Details not available
	West	Building Under Construction	Details not available
15.	Dimensions of the site / Flat	N. A. as property under consideration is a Residential Flat in a building.	
		A As per the Deed	B Actuals
	North	: -	-
	South	: -	-
	East	: -	-
	West	: -	-
16.	Extent of the site	: RERA Carpet Area in Sq. Ft. = 322.00 Additional Balcony / Flowerbed Area in Sq. Ft. = 111.00 Total Carpet Area in Sq. Ft. = 433.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 476.30 (Carpet Area + 10%)	
16.1	Latitude, Longitude & Co-ordinates of Residential Flat	: 19°21'50.3"N 72°53'07.9"E	
17.	Extent of the site considered for Valuation (least of 13A& 13B)	: RERA Carpet Area in Sq. Ft. = 322.00 Additional Balcony / Flowerbed Area in Sq. Ft. = 111.00 Total Carpet Area in Sq. Ft. = 433.00 (Area as per Agreement for Sale)	
18.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Building Under Construction	
II	APARTMENT BUILDING		
1.	Name of the Apartment	: Wing - A, Building Type – B, "Trinity Tower", Trinity Oasis Project,	
2.	Description of the locality Residential / Commercial / Mixed	: Residential	
3	Year of Construction	: 2026 (As per Site Information)	
4	Number of Floors	: Proposed Stilt + 22 Upper Floors	

5	Type of Structure	:	Proposed R.C.C. framed structure
6	Number of Dwelling units in the building	:	Proposed 5 th Floor is having 4 Flats
7	Quality of Construction	:	Building Under Construction
8	Appearance of the Building	:	Building Under Construction
9	Maintenance of the Building	:	Building Under Construction
10	Facilities Available	:	
	Lift	:	Proposed 2 Lift(s)
	Protected Water Supply	:	Proposed Municipal Water supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed Covered / Stilt Parking Space
	Is Compound wall existing?	:	Proposed, Yes
	Is pavement laid around the building	:	Proposed, Yes

III	Residential Flat		
1	The floor in which the Flat is situated	:	5 th Floor
2	Door No. of the Flat	:	Residential Flat No. 502
3	Specifications of the Flat	:	
	Roof	:	Proposed R.C.C. slab
	Flooring	:	Proposed Vitrified tiles flooring
	Doors	:	Proposed Teak wood door framed with flush Shutters
	Windows	:	Proposed Powder coated Aluminum sliding windows
	Fittings	:	Proposed Concealed plumbing with C.P. fittings. Proposed Electrical wiring with Concealed.
	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 Under Construction
7	Sale Deed executed in the name of	:	Kuldeep Singh & Jyoti
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. = 476.30 (Carpet Area + 10%)
10	What is the floor space index (app.)	:	As per Vasai Virar City Municipal Corporation norms
11	What is the Carpet Area of the Flat?	:	RERA Carpet Area in Sq. Ft. = 322.00 Additional Balcony / Flowerbed Area in Sq. Ft. = 111.00 Total Carpet Area in Sq. Ft. = 433.00 (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 Residential purpose

14	Is it Owner-occupied or let out?	:	Building Under Construction
15	If rented, what is the monthly rent?	:	₹ 11,000/- (Expected rental income per month after completion of construction works)
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Residential 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)	:	₹ 9,000/- to ₹12,000/- per Sq. Ft. on Carpet Area ₹ 8,000/- to ₹ 11,000/- 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 comparison (give details).	:	₹ 10,000.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,600.00 per Sq. Ft.
	II. Land + others	:	₹ 7,400.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office (evidence thereof to be enclosed)	:	₹ 34,440.00 Per Sq. M. i.e., ₹ 3,200.00 Per Sq. Ft.
	Guideline rate (evidence thereof to be enclosed)	:	N.A. the Building is Under Construction
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus, the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	:	
a	Depreciated building rate	:	
	Replacement cost of residential flat	:	₹ 2,600.00 per Sq. Ft.
	Age of the building	:	Building Under Construction
	Life of the building estimated	:	60 years (After Completion) Subject to proper, preventive

		periodic Maintenance & Structure repairs.
	Depreciation percentage assuming the salvage value as 10%	: N.A.as the building is Under Construction
	Depreciated Ratio of the building	: -
b	Total composite rate arrived for Valuation	:
	Depreciated building rate VI (a)	: ₹ 2,600.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 7,400.00 per Sq. Ft.
	Total Composite Rate	: ₹ 10,000.00 per Sq. Ft.
	Remark: <i>At the time of visit, Builder has not allowed for Internal site inspection, measurement and Internal Photographs of the property. The details about the work progress status has been provided by Customer Relationship Manager - Mrs. Amruta (Contact No. 932462968).</i>	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Residential Flat	433.00 Sq. Ft.	10,000.00	43,30,000.00

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 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., ₹ 9,000/- to ₹ 12,000/- per Sq. Ft. on Carpet Area & ₹ 8,000/- to ₹ 11,000/- 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 ₹ 10,000.00 per Sq. Ft. on Carpet 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 **₹ 43,30,000.00 (Rupees Forty Three Lakh Thirty Thousand Only)**. The **Realizable Value** of the above property is **₹ 38,97,000.00 (Rupees Thirty Eight Lakh Ninety Seven Thousand Only)**. The **Distress Value** is **₹ 34,64,000.00 (Rupees Thirty Four Lakh Sixty Four Thousand Only)**. **As per Site Inspection, 45% Construction Work is Completed.**



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I	Date of Purchase of Immovable Property	:	05.02.2024
II	Purchase Price of immovable property	:	₹ 36,20,000.00
III	Book value (Purchase Price) of immovable property:	:	₹ 38,67,200.00
IV	Fair Market Value of immovable property:		₹ 43,30,000.00
V	Realizable Value of immovable property:	:	₹ 38,97,000.00
VI	Distress Sale Value of immovable property:	:	₹ 34,64,000.00
VII	Guideline Value (476.30 Sq. Ft. x 3,200.00)	:	₹ 15,24,160.00
VIII	Insurable value of the property (476.30 Sq. Ft. x 2,600.00)	:	₹ 12,38,380.00
IX	Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residex etc.	:	Please Refer Page No. 13, 14 & 15

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2025.03.01 12:21:15 +05'30'

Auth. Sign.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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

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



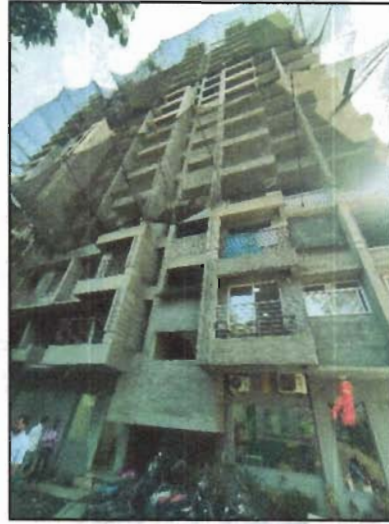
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Actual Site Photographs



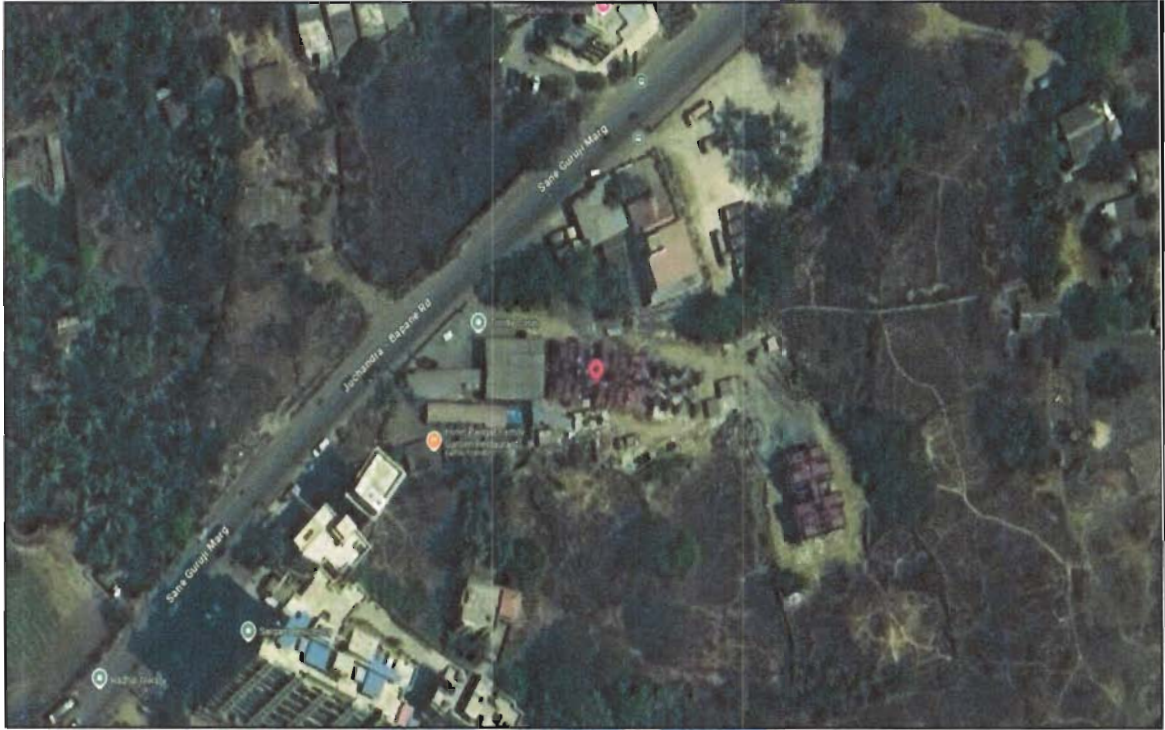
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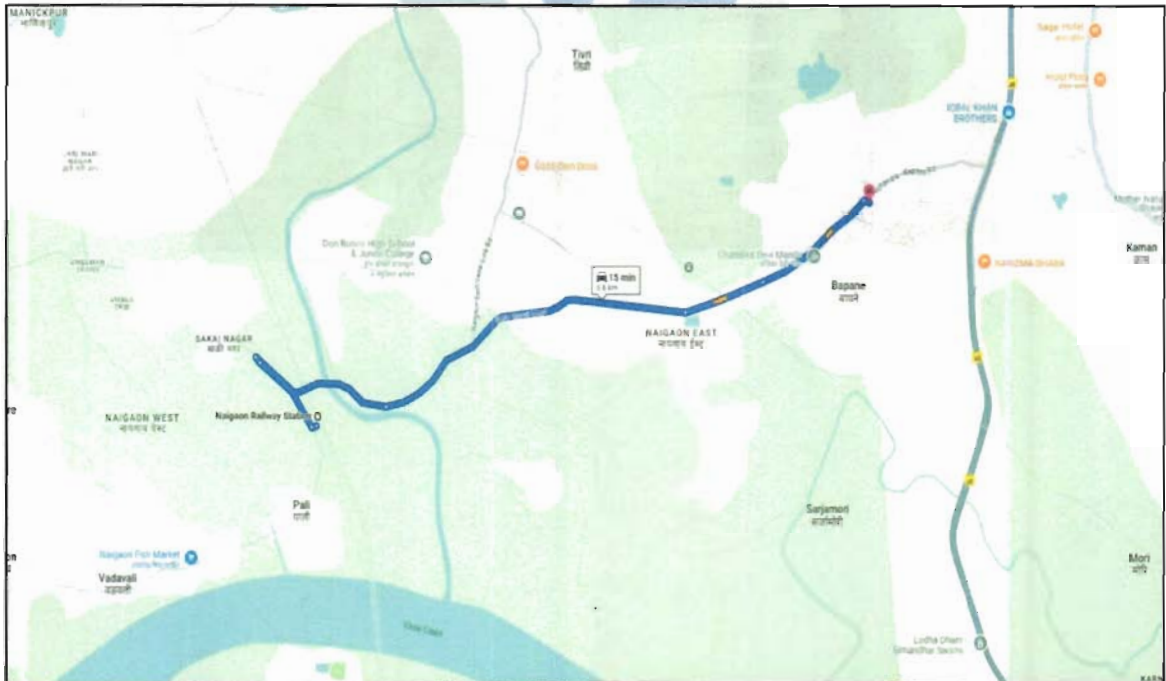
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Route Map of the property



Note: Red Marks shows the exact location of the property



Longitude Latitude - 19°21'50.3"N 72°53'07.9"E

Note: The Blue line shows the route to site from nearest railway station (Naigaon – 5.8 Km.)



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Ready Reckoner Rate

Department of Registration and Stamp Government of Maharashtra		नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन					
Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)							
Home		Valuation Guidelines User Manual					
Year	2024-2025	Language	English				
Selected District	Palghar						
Select Taluka	Vasai						
Select Village	Mouje - Chandrapada -Vishes Niyojan Pradhi						
Search By	<input type="radio"/> Survey No.	<input checked="" type="radio"/> SubZones					
Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	1 - हरित विभागातील जमिनी	4500	32800	37700	40300	37700	ची मीटर
SurveyNo	2 - रहिवास व इतर तत्सम वापरातील जमिनी	7820	37000	42700	48900	42700	ची मीटर
SurveyNo	3 - रहिवास व इतर तत्सम वापरातील जमिनी	9660	40600	50500	62600	50500	ची मीटर
SurveyNo	4 - रहिवास व इतर तत्सम वापरातील जमिनी	9460	40800	51300	62400	51300	ची मीटर
SurveyNo	5 - रहिवास व इतर तत्सम वापरातील जमिनी	6810	44300	55000	68100	56000	ची मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	32,800.00			
5% Increase on Flat Located on 5 th Floor	1,640.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	34,440.00	Sq. Mt.	3,200.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	-			
The difference between land rate and building rate (A – B = C)	-			
Depreciation Percentage as per table (D) [100% - 0%] (Age of the Building – 0 Years)	-			
Rate to be adopted after considering depreciation [B + (C x D)]	34,440.00	Sq. Mt.	3,200.00	Sq. Ft.

Multi-Storied building with Lift

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

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

Table – D: Depreciation Percentage Table

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



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Price Indicator

Property	Flat		
Source	Squareyards.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	322.00	354.20	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹ 12,106.00	₹ 11,005.00	-

The screenshot shows the Squareyards website interface for the Harsh Trinity Oasis project. The main header includes navigation links for Palghar, Services, Resources, Intelligence, and Advertise with us. The project is located in Nagaon East, Palghar. The price range is ₹38.98 Lac - 75.53 Lac. The project size is 249 units on 0.66 Acres. The configurations include 1, 2 BHK Flats with a carpet area of 322 Sq. Ft. to 624 Sq. Ft. The page also features a video player and a 'Request More Information or a Callback' button.



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Price Indicator

Property	Flat		
Source	Housing.com		
Floor	-		
	Carpet	Built Up	Saleable
Area	343.00	377.00	-
Percentage	-	10%	-
Rate Per Sq.Ft.	₹ 9600.00	₹ 8700.00	-

HOUSING.COM Buy in Mumbai

+
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List Property Free
Saved

Home / Mumbai / Mira Road and Beyond / Naigaon East / Trinity Oasis Last updated Jan 5, 2025

Trinity Oasis REKA

By HARSH TIRUPATI DEVELOPERS LLP Price excludes maintenance, floor rise L... See More

Trinity Tower, Chandrapada, Juchandra - Bapane Road, Next to Pangat Hotel, Naigaon East, Mira Road and Beyond, Naigaon Contact Sellers





1 BHK Apartment Configuration

Dec, 2025 Possession Starts

8.31 K - ₹9.62 K/sq.ft Avg. Price

343.00 - 433.00 sq.ft (Carpet Area) Spts

+

31 more

Overview/Home
Highlights
Around This Project
More About Project
About Project
Floor Plan
Tour This Proj >


Why Trinity Oasis?

- With 100+ Useful Modern Amenities
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Sale Instances

Property	Flat		
Source	Index No. 2		
Floor	-		
	Carpet	Built Up	Saleable
Area	433.00	476.30	-
Percentage	-	10%	-
Rate Per Sq.Ft.	₹ 9,469.00	₹ 8,608.00	-

14/02/2025, 12:10		31_2131	
2131535		सूची क्र.2	
21-07-2024		दुयम निबंधक : राह दु.नि.वसई 6	
Note:-Generated Through eSearch Module,For original report please contact concern SRO office		दस्त क्रमांक : 2131/2024	
		नोंदणी :	
		Regn.63m	
गावाचे नाव : चंद्रपाडा			
(1) विलेखाचा प्रकार	करारनामा		
(2) मोबदला	4150000		
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देणे की पट्टेदार ते नमुद करावे)	1526000		
(4) भू-मापन,पोटहिस्ता व धरक्रमांक(अस्त्यार)	1) पालिकेचे नाव:पालघरइतर वर्णन .. इतर माहिती: गांव मोजे चंद्रपाडा,नायगांव पूर्व,ता. वसई,जि. पालघर,येथील नवीन स.न. 120ब/3,या जमिनीवरील टि-नीटी ओआसीस प्रोजेक्ट मधील बिल्डींग टाईप सी - टि-नीटी टॉवर या इमारतीच्या सी विंग मधील सातव्या मजल्यावरील सदनिका क्र.702,ज्याचे क्षेत्र 29.96 चौ.मी. रे.सा. कारपेट आणि बाल्कनी आणि फ्लॉवर बेड चे क्षेत्र 10.30 चौ.मी. रे.सा. क्र. पी99000049405((Survey Number : नवीन स.न. 120ब/3 ;))		
(5) क्षेत्रफळ	29.96 चौ.मीटर		
(6) आकारणी किंवा जुडी देण्यात अरोब तक्का.			
(7) दस्तऐवज करून देणा-या पक्षकाराचे ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदेश अस्त्यारस.प्रतिवादिचे नाव व पत्ता.	1): नाव:-हर्ष तिरुपती डेव्हलपर्स एलएलपी तर्फे भागीदार सुदर्शन अशोक पिल्लई - वय:-40 पत्ता:-प्लॉट नं. - ,माळा नं. - , इमारतीचे नाव. - , ब्लॉक नं. - , रोड नं. 402, चौथा मजला, सनसईज बिल्डींग, वाटर फिल्ड रोड, बांद्रा प. मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400050 पॅन नं:-AAOHP157H 2): नाव:-मान्यता देणार - प्लॅनिंग प्रॉपर्टीज तर्फे भागीदार मनोज जसवंतलाल कपाडिया तर्फे कृ.मु.धारक कुमार प्यारेलाल गुप्ता - वय:-55 पत्ता:-प्लॉट नं. - , माळा नं. - , इमारतीचे नाव. - , ब्लॉक नं. - , रोड नं. दुकान नं. 4, ओसवाल पॅराडाईज बिल्डींग नं. 4, शिवर गार्डन रामोर, मीरा भायंदर रोड, मीरा रोड पूर्व, जी ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन नं:-AAOFP4096P 3): नाव:-मान्यता देणार - प्लॅनिंग प्रॉपर्टीज तर्फे भागीदार बुन सैयली एलएलपी तर्फे भागीदार समीर छोट्टभाई पंजवनी तर्फे कृ.मु.धारक कुमार प्यारेलाल गुप्ता वय:-44 पत्ता:-प्लॉट नं. - , माळा नं. - , इमारतीचे नाव. - , ब्लॉक नं. - , रोड नं. दुकान नं. 4, ओसवाल पॅराडाईज बिल्डींग नं. 4, शिवर गार्डन रामोर, मीरा भायंदर रोड, मीरा रोड पूर्व, जी.ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401107 पॅन नं:-AAOFP4096P		
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदेश अस्त्यारस.प्रतिवादिचे नाव व पत्ता	1): नाव:-प्रीती संतोष राजत - वय:-31; पत्ता:-प्लॉट नं. - , माळा नं. - , इमारतीचे नाव. - , ब्लॉक नं. - , रोड नं. रूम नं. 1, गणपत कडव घाळ, जाकु क्लब, यात्री हॉटेल मागे, सांताक्रुझ पूर्व, महाराष्ट्र, मुंबई. पिन कोड:-400055 पॅन नं:-BC APG3894H 2): नाव:-संतोष विनोद राजत - वय:-33; पत्ता:-प्लॉट नं. - , माळा नं. - , इमारतीचे नाव. - , ब्लॉक नं. - , रोड नं. रूम नं. 1, गणपत कडव घाळ, जाकु क्लब, यात्री हॉटेल मागे, सांताक्रुझ पूर्व, महाराष्ट्र, मुंबई. पिन कोड:-400055 पॅन नं:-ARUPRS1111.		
(9) दस्तऐवज करून दित्याचा दिनांक	31/05/2024		
(10) दस्त नोंदणी केल्याचा दिनांक	31/05/2024		
(11) अनुक्रमांक, खंड व पृष्ठ	2131/2024		
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	249000		
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000		

Sale Instances

Property	Flat		
Source	Index No. 2		
Floor	-		
	Carpet	Built Up	Saleable
Area	343.00	377.30	-
Percentage	-	10%	-
Rate Per Sq.Ft.	₹ 9,111.00	₹ 8,283.00	-

233535 21-07-2024 Note:-Generated Through eSearch Module,For original report please contact con:com SRO office.	सूची क्र.2	द्वयम निबंधक : राहु दु.नि.वसाई 6 दस्त क्रमांक : 2335/2024 नोदणी : Regn:63m
गावाचे नाव : चंद्रपाडा		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	3125000	
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	1237000	
(4) भू-मापन (फोटोसिमा व धरक्रमांक) असल्यास	1) पालिकेचे नाव:पालघरइतर वर्णन : इतर माहिती: , इतर माहिती: गांव मौजे चंद्रपाडा.नायगांव पूर्व.ता. वसाई.जि. पालघर.येथील नवीन स.न. 120ब/3.या जमिनीवरील टिनीटी ओ.आरसी.प्रोजेक्ट मधील बिल्डींग टाईप सी - टिनीटी टॉवर या इमारतीच्या सी विंग मधील पंधराव्या मजल्यावरील सदनिका क्र.1504,ज्याचे क्षेत्र 24.68 चौ.मी. रे.रा. कारपेट आणि बाल्कनी आणि फ्लॉवर बेड चे क्षेत्र 7.20 चौ.मी. रे.रा.क्र. पी99000049405((Survey Number : नवीन स.न. 120ब/3.))	
(5) क्षेत्रफळ	24.68 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देण्या-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-इर्ष तिरुपती डेक्कलपर्स एलएचपी तर्फे भागीदार सुदर्शन अशोक फिल्लई - वय:-40 पत्ता:-फ्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं:-402, चौथा मजला, सानरईज बिल्डींग, वाटर फिल्टर रोड, बांद्रा प. मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400050 पॅन नं:-AAOP417157H 2): नाव:-मन्यता देणार - प्लॅटीनम प्रॉपर्टीज तर्फे भागीदार मनोज जसवंतलाल कपडिया तर तर्फे कु.मु.धारक कुमार प्यरिलाल गुप्ता - वय:-55 पत्ता:-फ्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: स.न. 120 बी/3, हेमराज भोईर बंगलो च्या बाजूला, वाळीपाडा, गांव चंद्रपाडा, नायगांव पूर्व, महाराष्ट्र, ठाणे, पिन कोड:-401208 पॅन नं:-AAOP4096P 3): नाव:-मन्यता देणार - प्लॅटीनम प्रॉपर्टीज तर्फे भागीदार सुन शैयली एलएलपी तर्फे भागीदार समीर छोटभाई फंजवानी तर्फे कु.मु.धारक कुमार प्यरिलाल गुप्ता वय:-44 पत्ता:-फ्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: स.न. 120 बी/3, हेमराज भोईर बंगलो च्या बाजूला, वाळीपाडा, गांव चंद्रपाडा, नायगांव पूर्व, महाराष्ट्र, ठाणे, पिन कोड:-401208 पॅन नं:-AAOP4096P	
(8) दस्तऐवज करून देण्या-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अर्पिता मेहरोत्रा कपूर - वय:-36; पत्ता:-फ्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: सी-104, सुधीश्रीर अपार्टमेंट, एनएल कॉम्प्लेक्स, आनंद नगर, दहिवर पूर्व, मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400068 पॅन नं:-BGIPM4876P	
(9) दस्तऐवज करून दिल्याक दिनांक	14/06/2024	
(10) दस्त नोदणी केल्याचा दिनांक	15/06/2024	
(11) अनुक्रमांक, खंड व पृष्ठ	2335/2024	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	156250	
(13) बाजारभावाप्रमाणे नोदणी शुल्क	30000	

Justification for price /rate

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

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



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DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 01.03.2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative has personally visited the property on 13.02.2025. The work is not sub- contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" as enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III - A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.



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No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration is purchased by Kuldeep Singh & Jyoti from Platinum Properties, as per Agreement for sale dated 05.02.2025.
2.	Purpose of valuation and appointing authority	As per the request from Punjab National Bank, Charkop Branch P F Office 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 Ajay Rewale - Valuation Engineer Shobha Kuperkar - Technical Manager Prajakta Patil - Technical Officer
4.	Disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	Date of appointment, valuation date and date of report;	Date of Appointment – 13.02.2025 Valuation Date – 01.03.2025 Date of Report – 01.03.2025
6.	Inspections and/or investigations undertaken;	Physical Inspection done on – 13.02.2025
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

APPENDIX VI

MODEL CODE OF CONDUCT FOR VALUERS

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

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

Integrity and Fairness

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.



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14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

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

Information Management

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



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Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
Explanation, - For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

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

Occupation, employability, and restrictions.

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



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Vastukala Consultants (I) Pvt. Ltd.

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UNDERTAKING

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

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2025.03.01 12:21:35 +05'30'

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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