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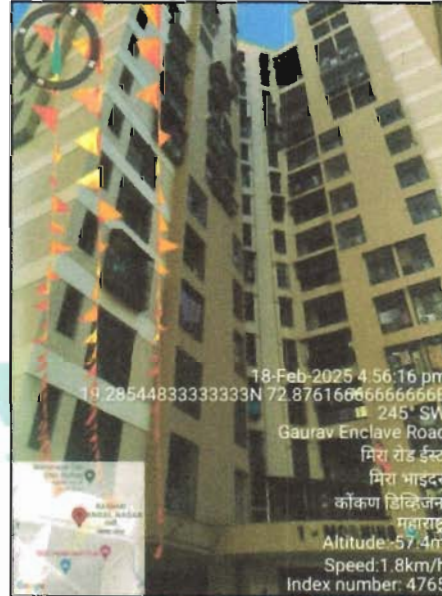
MSME Reg No: UDYAM-MH-18-0083617

An ISO 9001 : 2015 Certified Company

CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Lloyd Dsouza & Ameena Lloyd Dsouza**

Residential Flat No. 605, 6th Floor, Wing - Morning Glory, "**Hubtown Gardenia Morning Glory Co-Op. Hsg. Soc. Ltd.**", Hubtown Gardenia (formerly known as Ackruti Gardenia), Shantivan, Village – Navghar, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, India.

Latitude Longitude: 19°17'07.0"N 72°52'34.2"E

Intended User:

**Punjab National Bank
Mira Road (East) Branch**

Shop Nos, 1 to 5, Shanti Plaza, Sector 11, Shanti Nagar, Mira Road (East), Thane - 401 107
State - Maharashtra, India



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 Prepared For: PNB / Mira Road (East) Branch / Mr. Lloyd Dsouza (14380/2310679) Page 2 of 23

Vastu/Mumbai/02/2025/2310679

21/10-329-SOSH

Date: 21.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 605, 6th Floor, Wing - Morning Glory, "Hubtown Gardenia Morning Glory Co-Op. Hsg. Soc. Ltd.", Hubtown Gardenia (formerly known as Ackruti Gardenia), Shantivan, Village – Navghar, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, India belongs to **Mr. Lloyd Dsouza & Ameena Lloyd Dsouza**.

Boundaries of the property.

North	:	Club House
South	:	Road
East	:	Dale Hubtown Gardenia Building
West	:	Ivy Building

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 **₹ 1,28,00,832.00 (Rupees One Crore Twenty Eight Lakh Eight Hundred Thirty Two 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.**

**Sharadkumar
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

Encl: Valuation report.

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=C.M.D, email=cmd@vastukala.org, c=IN
Date: 2025.02.21 15:40:52 +05'30'

Auth. Sign.



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Regd. Office

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Powai, Andheri East, **Mumbai**: 400072, (M.S), India

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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	: 18.02.2025
	b)	Date of valuation	: 21.02.2025
	c)	Title Deed Number & Date	: 14377/2023 dated 09.08.2023
4.	List of documents produced for perusal: 1. Copy of Agreement for Sale, Registration No.14377/2023 dated 09.08.2023 between Mr. Thomson Johnson Munje and Mrs. Kajal Thomson Munje (Transferors) AND Mr. Lloyd Dsouza & Ameena Lloyd Dsouza (Transferees) (11 Pages from Agreement). 2. Copy of Commencement Certificate No. M.BH. / MNP / NR / 2083 / 09-10 dated 29.08.2009 issued by Mira Bhayandar Municipal Corporation. 3. Copy of Occupancy Certificate No. MNP/NR/2718/2013-14 dated 23.10.2013 issued by Mira Bhayandar 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)	:	Mr. Lloyd Dsouza & Ameena Lloyd Dsouza Residential Flat No. 605, 6 th Floor, Wing - Morning Glory, "Hubtown Gardenia Morning Glory Co-Op. Hsg. Soc. Ltd.", Hubtown Gardenia (formerly known as Ackruti Gardenia), Shantivan, Village – Navghar, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, India. Contact Person: Mr. Lloyd Dsouza (Owner) Mobile No. 9768312438 Joint Ownership Details of ownership share is not available
6.	Brief description of the property	:	The property is a Residential Flat located on 6th Floor. The composition of Residential Flat is Living Room + Kitchen + 3 Bedrooms + 3 Toilets + Passage + Cupboard (i.e. 3 BHK). The property is at 2.7 km. travelling distance from Mira Road Railway Station.
7.	Location of property		
	a)	Plot No. / Survey No.	: Old Survey No. 456 (Part), 457 (Part), 458 (Part), 460 (Part), New Survey No. 132, 134, 135, 136 & Hissa No. 3
	b)	Door No.	: Residential Flat No. 605
	c)	C.T.S. No. / Village	: Village - Navghar

	d)	Ward / Taluka	:	Taluka - Thane
	e)	Mandal / District	:	District - Thane
	f)	Date of issue and validity of layout of approved map / plan	:	Copy of Occupancy Certificate No. MNP/NR/2718/2013-14 dated 23.10.2013 issued by Mira Bhayandar Municipal Corporation
	g)	Approved map / plan issuing authority	:	Corporation
	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	:	No
	j)	Comment on unauthorizes Construction if any	:	No
	k)	Comment on demolition proceedings if any	:	
8.		Postal address of the property	:	Residential Flat No. 605, 6 th Floor, Wing - Morning Glory, "Hubtown Gardenia Morning Glory Co-Op. Hsg. Soc. Ltd.", Hubtown Gardenia (formerly known as Ackruti Gardenia), Shantivan, Village – Navghar, Mira Road (East), Taluka & District - Thane, PIN - 401 107, State - Maharashtra, India.
9.		City / Town	:	City - Mira Road (East), Thane
		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 - Navghar Mira-Bhayandar Municipal Corporation
13.		Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
14.		Boundaries of the property		As per Site As per Document
		North	:	Club House Information not available
		South	:	Road Information not available
		East	:	Dale Hubtown Gardenia Building Information not available
		West	:	Ivy Building Information 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	Carpet Area in Sq. Ft. = 693.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 644.00 Usable Area in Sq. Ft. = 82.00 Total Carpet Area in Sq. Ft. = 726.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 871.56 (Area as per Agreement)	
16.1	Latitude, Longitude & Co-ordinates of Residential Flat	19°17'07.0"N 72°52'34.2"E	
17.	Extent of the site considered for Valuation (least of 13A& 13B)	Carpet Area in Sq. Ft. = 644.00 Usable Area in Sq. Ft. = 82.00 Total Carpet Area in Sq. Ft. = 726.00 (Area as per Agreement for Sale)	
18.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	Owner Occupied	
II	APARTMENT BUILDING		
1.	Name of the Apartment	Hubtown Gardenia Morning Glory Co-Op. Hsg. Soc. Ltd.	
2.	Description of the locality Residential / Commercial / Mixed	Residential	
3	Year of Construction	2013 (As per Occupancy Certificate)	
4	Number of Floors	Stilt + 15 Upper Floors	
5	Type of Structure	R.C.C. framed structure	
6	Number of Dwelling units in the building	6 th Floor is having 8 Flats	
7	Quality of Construction	Good	
8	Appearance of the Building	Good	
9	Maintenance of the Building	Good	
10	Facilities Available		
	Lift	2 Lift(s)	
	Protected Water Supply	Municipal Water supply	
	Underground Sewerage	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	Stilt Parking Space	
	Is Compound wall existing?	Yes	
	Is pavement laid around the building	Yes	
III	Residential Flat		

1	The floor in which the Flat is situated	:	6 th Floor
2	Door No. of the Flat	:	Residential Flat No. 605
3	Specifications of the Flat	:	
	Roof	:	R.C.C. slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak wood door framed with flush door
	Windows	:	Powder coated Aluminum sliding windows with M.S. Grill
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with Concealed.
	Finishing	:	Cement Plastering + POP Finished
4	House Tax	:	
	Assessment No.	:	Information not available
	Tax paid in the name of:	:	Information not available
	Tax amount:	:	Information not available
5	Electricity Service connection No.	:	Information not available
	Meter Card is in the name of	:	Information not available
6	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	Mr. Lloyd Dsouza & Ameena Lloyd Dsouza
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. = 871.56 (Area as per Agreement)
10	What is the floor space index (app.)	:	As per MBMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 693.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 644.00 Usable Area in Sq. Ft. = 82.00 Total Carpet Area in Sq. Ft. = 726.00 (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?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 32,000/- Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in 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	:	₹ 16,600/- to ₹ 21,500/- per Sq. Ft. on Carpet Area

	specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	
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).	: ₹ 18,100.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:
	I. Building + Services	: ₹ 2,600.00 per Sq. Ft.
	II. Land + others	: ₹ 15,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office (evidence thereof to be enclosed)	: ₹ 1,03,215/- Per Sq. M. i.e., ₹ 9,589/- Per Sq. Ft.
	Guideline rate (evidence thereof to be enclosed)	₹ 94,423/- Per Sq. M. i.e., ₹ 8,772/- Per Sq. Ft.
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	: It is a foregone conclusion that market value is always more than the RR price. As the RR Rates are Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus, it 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	: 12 Years Completed
	Life of the building estimated	: 48 Years (Subject to proper, preventive periodic maintenance & structural repairs.)
	Depreciation percentage assuming the salvage value as 10%	: 18%
	Depreciated Ratio of the building	: -
b	Total composite rate arrived for Valuation	:
	Depreciated building rate VI (a)	: ₹ 2,132.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 15,500.00 per Sq. Ft.
	Total Composite Rate	: ₹ 17,632.00 per Sq. Ft.
	Remark:	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Residential Flat	726.00 Sq. Ft.	17,632.00	1,28,00,832.00

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., ₹ 16,600/- to ₹ 21,500/- per Sq. Ft. on 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 ₹ 17,632.00 per Sq. Ft. on Carpet Area for valuation.



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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 ₹ 1,28,00,832.00 (Rupees One Crore Twenty Eight Lakh Eight Hundred Thirty Two Only). The Realizable Value of the above property is ₹ 1,15,20,749.00 (Rupees One Crore Fifteen Lakh Twenty Thousand Seven Hundred Forty Nine Only). The Distress Value is ₹ 1,02,40,666.00 (Rupees One Crore Two Lakh Forty Thousand Six Hundred Sixty Six Only).

I	Date of Purchase of Immovable Property	:	09.08.2023
II	Purchase Price of immovable property	:	₹ 1,20,00,000.00
III	Book value (Purchase Price) of immovable property:	:	₹ 96,45,300.00
IV	Fair Market Value of immovable property	:	₹ 1,28,00,832.00
V	Realizable Value of immovable property	:	₹ 1,15,20,748.80
VI	Distress Sale Value of immovable property	:	₹ 1,02,40,666.00
VII	Guideline Value (871.56 Sq. Ft. x 8,772.00)	:	₹ 76,45,334.00
VIII	Insurable value of the property (871.56 Sq. Ft. x 2,600.00)	:	₹ 22,66,059.00
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, 16

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
Chalikwar
Director

Digitally signed by Sharadkumar Chalikwar
DN: cn=Sharadkumar Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=C.M.D, email=lcmd@vastukala.org, c=IN
Date: 2025.02.21 15:41:10 +05'30'

Auth. Sign.

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



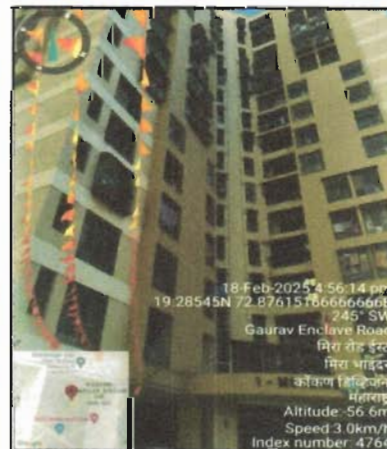
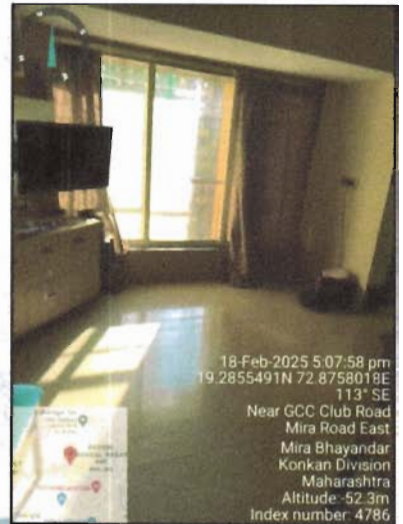
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Actual Site Photographs



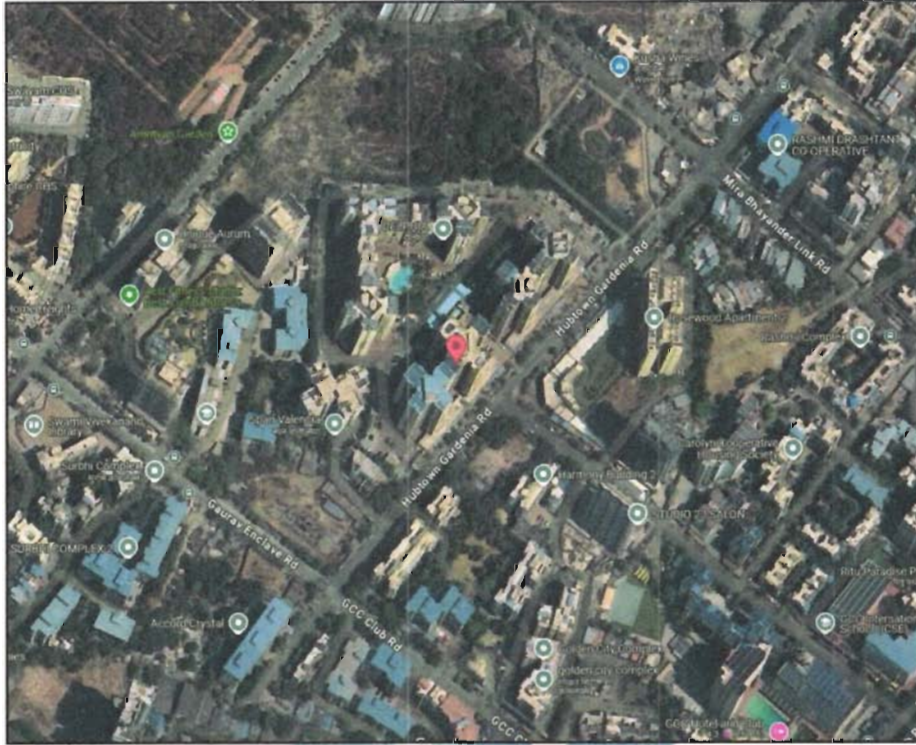
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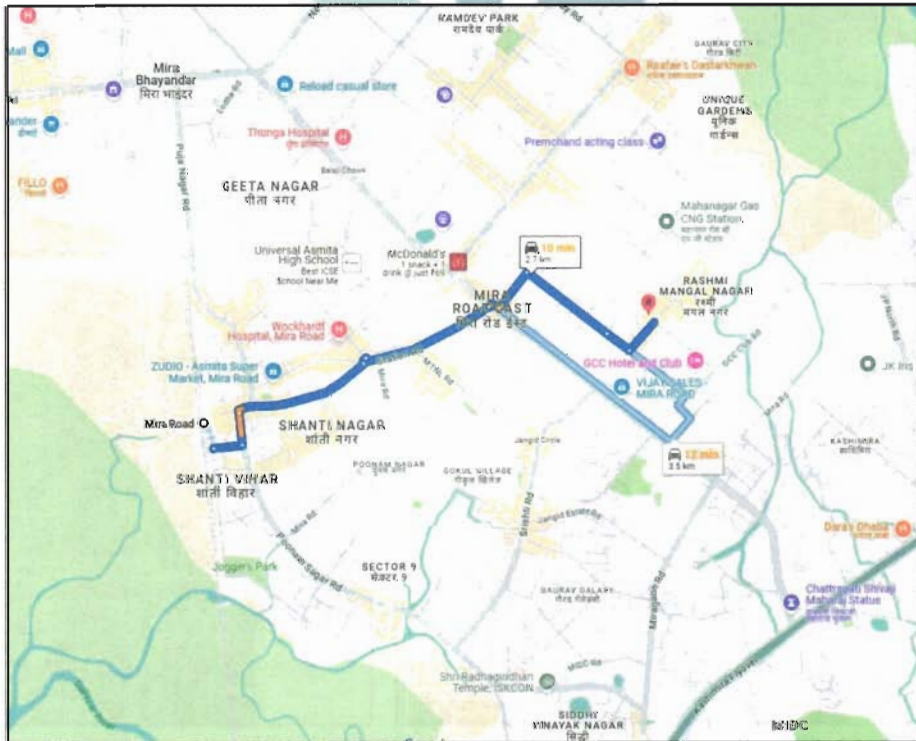
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Route Map of the property



Note: Red Marks shows the exact location of the property



Longitude Latitude - 19°17'07.0"N 72°52'34.2"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 2.7 km.)

Ready Reckoner Rate

DIVISION / VILLAGE : NAVGHAR Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban		Local Body Type	Corporation - Class "D"		
Local Body Name	Mira Bhayander Municipal Corporation					
Land Mark	V) All Properties of Village Navghar from Southern Boundary.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
11	11/40	29950	98300	112300	120180	112300
Survey No. 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176						

Stamp Duty Ready Reckoner Market Value Rate for Flat	98,300.00			
15% Increase on Flat Located on 6th Floor	4,915.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,03,215.00	Sq. Mt.	9,589.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	29,950.00			
The difference between land rate and building rate (A – B = C)	73,265.00			
Depreciation Percentage as per table (D) [100% - 12%] (Age of the Building – 12 Years)	88%			
Rate to be adopted after considering depreciation [B + (C x D)]	94,423.00	Sq. Mt.	8,772.00	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	2 BHK Flat		
Source	99acres		
Floor	11		
	Carpet	Built Up	Saleable
Area	600.00	720.00	-
Percentage	-	20%	-
Rate Per Sq.Ft.	₹ 18,667.00	₹ 15,556.00	-

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

Home / Property in Mira Road (East) Branch / PNB / Mira Road (East) Branch / Flat in Mira Road (East) Branch / Chandan Shanti / 2 BHK Flat / Chandan Shanti

Posted on Jan 25, 2025 | Ready to move

₹ 1.12 Cr @ 18,666 per sq.ft. **2BHK 2Baths** [Contact Dealer](#)

Estimated EMI ₹ 89,455 [Shortlist](#)

Flat Apartment for Sale
Hubtown Gardenia, Chandan Shanti, Mira Road East

REAL STATUS NOT AVAILABLE Website: <https://maharashtra.maharashtra.gov.in>

[Overview](#) [Society](#) [Dealer Details](#) [Price Trends](#) [Registry Record](#) [Society Reviews](#)

Property (20) **Society (19)**

Area
Carpet area: 600 sq.ft. (55.74 sq.m.)

Configuration
2 Bedrooms, 2 Bathrooms, 3+ Balconies

Price
₹ 1.12 Crore
@ 18,666 per sq.ft. (Negotiable) [View Price Details](#)

Address
Hubtown Gardenia
Chandan Shanti, Mira Road East

Floor Number
11th of 15 Floors

Facing
North-East

Overlooking
Park/Garden, Pool, Club

Property Age
5 to 10 Year Old

Why you should consider this property?

Key Highlights of the property

- ✓ North-East Facing
- ✓ Recently Renovated
- ✓ Private Garden
- ✓ Gated Society

[View 10 More](#) --



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Price Indicator




Property	2 BHK Flat		
Source	Mgicbricks.com		
Floor	7		
	Carpet	Built Up	Saleable
Area	367.00	440.40	-
Percentage	-	20%	-
Rate Per Sq.Ft.	₹ 21,798.00	₹ 18,165.00	-

magicbricks
Buy ▾ Rent ▾ Sell ▾ Home Loans ▾

₹80.0 Lac EMI - ₹ 36k | [Get pre-approved loan](#)

[Validate Market Price with PropWorth](#)

2 BHK Flat For Sale in Akruti Hubtown, **Mira Road, Mumbai**

+7 Photos

2 Beds 2 Baths Unfurnished

Carpet Area
367 sqft
₹ 21,798/sqft

Floor
7 (Out of 15 Floors)

Furnished Status
Unfurnished

Developer
Akruti Developers

Transaction Type
Resale

Age Of Construction
5 to 10 years

Project
Akruti Hubtown

Status
Ready to Move

Contact Owner

Get Phone No.

Last contact made 3 days ago

More Details

Price Breakup **₹ 80 Lac**

Address **Mira Road East Near CCC Club, Mira Road, Mumbai - Mira Road and Beyond, Maharashtra**

Sale Instances

Property	Residential Flat		
Source	Index No. 2		
Floor	12		
	Carpet	Built Up	Saleable
Area	582.00	698.54	-
Percentage	-	20%	-
Rate Per Sq.Ft.	₹ 16,663.00	₹ 13,886.00	-

12866337 22-08-2024 Note:-Generated Through eSearch Module. For original report please contact concern SRO office.		सूची क्र.2	द्वयम निबंधक : सह दु.नि.ठाणे 7 दस्ता क्रमांक : 12866/2024 नोंदणी : Regn 63m
गावाचे नाव : नवघर			
(1) विलेखाचा प्रकार	करारनामा		
(2) मीमादला	9700000		
(3) बाजारभाव, भाडेपट्टापाख्या बाबतिलपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे.	7200688.3		
(4) भू.साप.पो.हिसा व धरक्रमांक/असत्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन : इतर माहिती: इतर माहिती: मोजे नवघर,वी वॉर्ड,विभाग क्र.11/40,जुना सर्वे क्र. 456,457,458,460,नवीन सर्वे क्र.132/3,134,135,136,सदनिका क्र. 1205,12 वा मजला,मेपल बिल्डिंग नं 5,हबटाऊन गार्डनीया मेपल सी एच एस लिमिटेड,शांतीवन,जी.सी.सी. क्लब जवळ, ऑफ मिरा भाईदर रोड,मिरा रोड पूर्व,ठाणे,सदनिकेचे एकूण क्षेत्रफळ 54.08 चौ. मी. म्हणजेच 64.90 चौ. मी. बिल्ट अप व एक कार पार्किंग सोबत.31 मार्च 2021 चे शासन आदेश क्र. मुद्रांक -2021/अनु.स.क्र.12/व्य.क्र/107/ म-1(धीरण)नुसार दस्तावेजास महिला खरेदीदारास मुद्रांक शुल्काची सवलत देण्यात आली आहे.) ((Survey Number : 132/3, 134, 135, 136 ;))		
(5) क्षेत्रफळ	64.90 चौ.मीटर		
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तावेज करून देणा-या पक्षकाराचे नावालागावा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव-शशी किरण बहुगुणा . वय-64 पत्ता-प्लॉट नं. . मळा नं. . इमारतीचे नाव- प्लॉट नं. 1205, मेपल बिल्डिंग नं 5, हबटाऊन गार्डनीया मेपल सी एच एस लिमिटेड, शांतीवन, जी सी सी क्लब जवळ, ऑफ मिरा भाईदर रोड,मिरा रोड पूर्व, ठाणे, ब्लॉक नं. . रोड नं. . महाराष्ट्र, MUMBAI. पिन कोड:-400101 पिन नं:-AHAPB8166F 2): नाव-बल्लभ प्रसाद बहुगुणा . वय-65 पत्ता-प्लॉट नं. . मळा नं. . इमारतीचे नाव- प्लॉट नं. 1205, मेपल बिल्डिंग नं 5, हबटाऊन गार्डनीया मेपल सी एच एस लिमिटेड, शांतीवन, जी सी सी क्लब जवळ, ऑफ मिरा भाईदर रोड,मिरा रोड पूर्व, ठाणे, ब्लॉक नं. . रोड नं. . महाराष्ट्र, MUMBAI. पिन कोड:-400101 पिन नं:-AFPPB2983K 3): नाव-स्वाती बहुगुणा . वय-37 पत्ता-प्लॉट नं. . मळा नं. . इमारतीचे नाव- प्लॉट नं. 1205, मेपल बिल्डिंग नं 5, हबटाऊन गार्डनीया मेपल सी एच एस लिमिटेड, शांतीवन, जी सी सी क्लब जवळ, ऑफ मिरा भाईदर रोड,मिरा रोड पूर्व, ठाणे, ब्लॉक नं. . रोड नं. . महाराष्ट्र, MUMBAI. पिन कोड:-400101 पिन नं:-APGPB8785C		
(8) दस्तावेज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव-अक्षता अरुण शानभाग . वय-37, पत्ता-प्लॉट नं. . मळा नं. . इमारतीचे नाव- 704, रश्मी स्वातीक नगर सीएचएस लिमिटेड, नवघर रोड , नालदा गेट हाऊस समोर, भाईदर पूर्व, ठाणे, ब्लॉक नं. . रोड नं. . महाराष्ट्र, THANE. पिन कोड:-401105 पिन नं:-BFKPS6007R 2): नाव-आशा अरुण शानभाग . वय-64, पत्ता-प्लॉट नं. . मळा नं. . इमारतीचे नाव- 704, रश्मी स्वातीक नगर सीएचएस लिमिटेड, नवघर रोड, नालदा गेट हाऊस समोर, भाईदर पूर्व, ठाणे, ब्लॉक नं. . रोड नं. . महाराष्ट्र, THANE. पिन कोड:-401105 पिन नं:-CDSPPS5858P		
(9) दस्तावेज करून दिल्याचा दिनांक	19/07/2024		
(10) दस्त नोंदणी केल्याचा दिनांक	19/07/2024		
(11) अनुक्रममांक, खंड व पृष्ठ	12866/2024		
(12) बाजारभावप्रमाणे नोंदणी शुल्क	582000		
ts://staging.vastukala.co.in:8889/igrSearch/9606ad3b25d12d05d6c4e1e18			
02/2025, 16:53			
igr_12866			
(13) बाजारभावप्रमाणे नोंदणी शुल्क	30000		

Sale Instances

Property	Residential Flat		
Source	Index No. 2		
Floor	7		
	Carpet	Built Up	Saleable
Area	421.00	505.00	-
Percentage	-	20%	-
Rate Per Sq.Ft.	₹ 18,766.00	₹ 15,638.00	-

3091393 17-03-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुयम निबंधक : सह दु.नि. ठाणे 10 दस्ता क्रमांक : 3091/2024 नोंदणी : Regn:63m
गावाचे नाव : नवघर		
(1) प्रविलेखाचा प्रकार	करारनामा	
(2) प्रोबदला	7900000	
(3) बाजारभावाभाडेपट्टयाव्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	5446100	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :- इतर माहिती: मौजे-नवघर,वाड-व्ही,विभाग-11/40,जुना सर्वे नं. 456/3,457,458,460,नवीन सर्वे नं. 132/3,135,134,136.,क्षेत्रफळ 39.11 चौ. मि. कारपेट,सदनिका क्र. 708,7 वा मजला,बिल्डिंग नं. 03,आकृती ब्लूबेल इन अकृती गार्डनिया,हबटाऊन गार्डनिया ब्लूबेल को. ऑप. ही. सोसा. लि.,जीसीसी क्लब जवळ,मीरा रोड पूर्व,ठाणे-401107.,संबत एक कार पार्किंग स्पेस. ((Survey Number - जुना सर्वे नं.. 456/3, 457, 458, 460, नवीन सर्वे नं, 132/3, 135,134,136. .))	
(5) क्षेत्रफळ	39.11 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या पक्षकाराचे ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनाम किंवा आदेश असल्यास,प्रतिवर्दिचे नाव व पत्ता.	1): नाव:-नितिन मिरल -- वय:-40 पत्ता:-प्लॉट नं. फ्लॉट नं. 708, बिल्डिंग नं. 3, माळा नं. :- इमारतीचे नाव: आकृती ब्लू बेल, आकृती गार्डनिया, हबटाऊन गार्डनिया ब्लूबेल को. ऑप. ही. सोसा. लि., ब्लॉक नं: जीसीसी क्लब जवळ, रोड नं: मीरा रोड पूर्व, महाराष्ट्र, THANE. पिन कोड:-401107 पॅन नं:-ANDPK6712F 2): नाव:-रुची अग्रवाल -- वय:-40 पत्ता:-प्लॉट नं. फ्लॉट नं. 708, बिल्डिंग नं. 3, माळा नं. :- इमारतीचे नाव: आकृती ब्लू बेल, आकृती गार्डनिया, हबटाऊन गार्डनिया ब्लूबेल को. ऑप. ही. सोसा. लि., ब्लॉक नं: जीसीसी क्लब जवळ, रोड नं: मीरा रोड पूर्व, महाराष्ट्र, THANE. पिन कोड:-401107 पॅन नं:-ACKPA1835H	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनाम किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अमोल नंदकिशोर सावंत -- वय:-42; पत्ता:-प्लॉट नं. फ्लॉट नं. 707, माळा नं. 7 वा मजला, इमारतीचे नाव: आकृती गार्डनिया बिल्डिंग नं.3, ब्लॉक नं. सीटीएस नं.456/3, मीरा भाईदर रोड, रोड नं: मीरा रोड पूर्व, महाराष्ट्र, THANE. पिन कोड:-401207 पॅन नं:-BAOPN396A 2): नाव:-शीतल अमोल सावंत -- वय:-38; पत्ता:-प्लॉट नं. फ्लॉट नं. 707, माळा नं. 7 वा मजला, इमारतीचे नाव: आकृती गार्डनिया बिल्डिंग नं.3, ब्लॉक नं. सीटीएस नं.456/3, मीरा भाईदर रोड, रोड नं: मीरा रोड पूर्व, महाराष्ट्र, THANE. पिन कोड:-401107 पॅन नं:-BARPM5638Q	
(9) दस्तऐवज करून दिल्याचा दिनांक	20/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	20/02/2024	
(11)अनुक्रमिक खंड व पृष्ठ	3091/2024	
(12)बाजारभावाप्रमाणे शुद्ध शुल्क	553000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14)शेरा		
मुल्यांकनासाठी विचारले गेलेले तपशील:-		

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 arrived 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 21.02.2025 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 18.02.2025. 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 Mr. Lloyd Dsouza & Ameena Lloyd Dsouza from Mr. Thomson Johnson Munje and Mrs. Kajal Thomson Munje, as per Agreement for Sale dated 09.08.2023
2.	Purpose of valuation and appointing authority	As per the request from Punjab National Bank, Mira Road (East) 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 Shobha Kuperkar - Technical Manager Sonal Shivgan - 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 – 17.02.2025 Valuation Date – 21.02.2025 Date of Report – 21.02.2025
6.	Inspections and/or investigations undertaken;	Physical Inspection done on – 18.02.2025
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.
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



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time the valuation report becomes public, whichever is earlier.

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

Confidentiality

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

Information Management

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

Gifts and hospitality:

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

Remuneration and Costs.

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



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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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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
Chalikwar

Digitally signed by Sharadkumar Chalikwar
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Date: 2025.02.21 15:41:34 +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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