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Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Rahul Sugriw Jaiswal & Mr. Rohan Sugriw Jaiswal**

Residential Flat No. 003, Ground Floor, Building No. A-II-25, Sector - A3, "New Haven Complex"
New Heven Cluster-3 Co-op. Hsg. Soc. Ltd., Plot No. 7 & 8, Chilhar Road, Village - Betegaon
Boisar (East), Taluka & District - Palghar, PIN - 401 501, Maharashtra, India.

Latitude Longitude: 19°47'14.5"N 72°46'59.3"E

Intended User:

Canara Bank

Retail Asset Hub, Vasai Branch

God's Gift Bungalow, Mary Villa Stop, Manickpur Village
Vasai Road, Vasai (West) – 401 202, State - Maharashtra, India.

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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

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Valuation Report / Canara Bank / Retail Asset Hub, Vasai Branch / Mr. Rahul Sugriw Jaiswal (014384/2310703) Page 2 of 26

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Vastu/Vasai/02/2025/014384/2310703
22/11-353-JASH
Date: 22.02.2025

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 003, Ground Floor, Building No. A-II-25, Sector - A3, "New Haven Complex", New Heven Cluster-3 Co-op. Hsg. Soc. Ltd., Plot No. 7 & 8, Chilhar Road, Village – Betegaon, Boisar (East), Taluka & District - Palghar, PIN - 401 501, Maharashtra, India belongs to **Mr. Rahul Sugriw Jaiswal & Mr. Rohan Sugriw Jaiswal.**

Boundaries of the property.

North : Open Plot
South : Building No. A-II-24
East : Building No. A-I-1
West : Internal 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 **₹ 29,09,728.00 (Rupees Twenty Nine Lakh Nine Thousand Seven Hundred Twenty Eight 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

Manoj B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report.

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

Encl: Valuation report.

Auth. Sign.



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VALUATION OF FLAT BY COMPOSITE RATE

	Ref. No.	:	
	Date	:	
Existing Flat (Part A)			
I.	General		
	Name and Address of the Valuer	:	Manoj B. Chalikwar Vastukala Consultants (I) Pvt. Ltd. B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai - 400 072.
1.	Purpose for which the valuation is made	:	To assess Fair Market value of the property for Bank Loan Purpose.
2.	a) Date of inspection	:	19.02.2025
	b) Date of valuation	:	22.02.2025
3.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	Mr. Rahul Sugriw Jaiswal & Mr. Rohan Sugriw Jaiswal Residential Flat No. 003, Ground Floor, Building No. A-II-25, Sector - A3, "New Haven Complex", New Haven Cluster-3 Co-op. Hsg. Soc. Ltd., Plot No. 7 & 8, Chilhar Road, Village – Betegaon, Boisar (East), Taluka & District - Palghar, PIN - 401 501, Maharashtra, India. Contact Person: Mr. Rohan Sugriw Jaiswal (Owner) Mobile No. 8983066851 Joint Ownership Details of ownership not provided
4.	List of documents produced for perusal:		1. Copy of Agreement for Re-Sale Registration No. 1063 / 2025 dated 07/02/2025 between Mr. M. Harishrao (as per PAN Card Mr. Harish Mundoor Rao) (the Transferor) AND Mr. Rahul Sugriw Jaiswal & Mr. Rohan Sugriw Jaiswal (the Purchasers). 2. Copy of Building Completion Certificate Outward No. TJP/Gram / Prathi / Vashi / 121 dated 31/12/2013 issued by Zilla Parishad, Thane.
5.	Brief description of the property	:	The property is a residential flat located on Ground Floor. The composition of Residential Flat is Living Room + Kitchen + Dining + 2 Bedrooms + 2 Toilets + Passage + Balcony (i.e., 2 BHK). The property is at 4.5 km. travelling distance from Boisar railway station.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Plot No. 7 & 8, Gut No. 107/1 to 107/7, 110, 132
	b) Door No.	:	Residential Flat No. 003
	c) T.S. No. / Village	:	Village - Betegaon
	d) Ward / Taluka	:	Taluka - Palghar
	e) Mandal / District	:	District - Palghar

	f)	Date of issue and validity of layout of approved map / plan	:	Copy of Building Completion Certificate Outward No. TJP/Gram / Prathi / Vashi / 121 dated 31/12/2013 issued by Zilla Parishad, Thane.	
	g)	Approved map / plan issuing authority	:		
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:		
	i)	Any other comments by our empaneled valuers on authentic of approved plan	:	No	
7.		Postal address of the property	:	Residential Flat No. 003, Ground Floor, Building No. A-II-25, Sector - A3, "New Haven Complex", New Haven Cluster-3 Co-op. Hsg. Soc. Ltd., Plot No. 7 & 8, Chilhar Road, Village – Betegaon, Boisar (East), Taluka & District - Palghar, PIN - 401 501, Maharashtra, India.	
8.		City / Town	:	Village - Betegaon, Taluka & District - Palghar	
		Residential area	:	Yes	
		Commercial area	:	No	
		Industrial area	:	No	
9.		Classification of the area	:		
	i)	High / Middle / Lower	:	Middle Class	
	ii)	Urban / Semi Urban / Rural	:	Semi Urban area	
10.		Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Betegaon Gram Panchayat Department Zilla Parishad, Palghar	
11.		Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	N.A.	
12.		Boundaries of the Flat		As per Site	As per Document
		North	:	Marginal Space	Marginal Space
		South	:	Flat No. 002	Flat No. 002
		East	:	Staircase / Passage/ Flat No. 004	Staircase / Passage/ Flat No. 004
		West	:	Marginal Space	Marginal Space
		Boundaries of the Building		As per Site	As per Document
		North	:	Open Plot	Information Not Available
		South	:	Building No. A-II-24	Information Not Available
		East	:	Building No. A-I-1	Information Not Available
		West	:	Internal Road	Information Not Available
13.		Dimensions of the site			
				A As per the Deed	B Actuals
		North	:	N.A.	N.A.

	South	:	
	East	:	
	West	:	
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 615.00 Balcony Area in Sq. Ft. = 38.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 632.00 (Area as per Agreement for sale) Built-up Area in Sq. Ft. = 758.00 (Carpet Area + 20%)
14.1	Latitude, Longitude & Co-ordinates of Residential Flat	:	19°47'14.5"N 72°46'59.3"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 632.00 (Area as per Agreement for sale)
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant
II	APARTMENT BUILDING		
1.	Nature of Apartment	:	Residential
2.	Flat No. and Floor	:	Residential Flat No. 003, Ground Floor
3.	Name of the Apartment	:	"New Haven Complex"
4.	Postal Address	:	Residential Flat No. 003, Ground Floor, Building No. A-II-25, Sector - A3, "New Haven Complex" , New Heven Cluster-3 Co-op. Hsg. Soc. Ltd., Plot No. 7 & 8, Chilhar Road, Village – Betegaon, Boisar (East), Taluka & District - Palghar, PIN - 401 501, Maharashtra, India.
5.	Location	:	
	C.T.S. No	:	-
	Block No.	:	-
	Ward No.	:	-
	Village/Municipality/Corporation	:	Village - Betegaon Gram panchayat Department Zilla Parishad, Palghar
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 003, Ground Floor, Building No. A-II-25, Sector - A3, "New Haven Complex" , New Heven Cluster-3 Co-op. Hsg. Soc. Ltd., Plot No. 7 & 8, Chilhar Road, Village – Betegaon, Boisar (East), Taluka & District - Palghar, PIN - 401 501, Maharashtra, India.
6.	Description of the locality Residential / Commercial / Mixed	:	Residential
7.	Year of Construction	:	2013 (As per Building Completion Certificate)
8.	Number of Floors	:	Ground + 2 Upper Floors
9.	Type of structure	:	R.C.C. framed structure
10.	Number of Dwelling units in the building	:	Ground Floor is having 4 Flats

11.	Quality of Construction	:	Good
12.	Appearance of the Building	:	Good
13.	Maintenance of the Building	:	Good
14.	Facilities Available	:	
	Lift	:	Not Provided
	Protected Water Supply	:	Panchayat Water supply
	Underground Sewerage	:	Connected to Panchayat Sewerage System
	Car parking - Open / Covered	:	Open Parking Space
	Around Compound wall	:	Yes
	Pavement around the building	:	Yes
	Any other facility	:	-

III	Flat		
1.	The floor in which the Flat is situated	:	Ground Floor
2.	Door No. of the Flat	:	Residential Flat No. 003
3.	Specifications of the Flat	:	
	Roof	:	R.C.C. slab
	Flooring	:	Vitrified tile flooring
	Doors	:	Teak wood door framed with flush door with safety 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
4.	House Tax	:	
	Assessment No.	:	Details not provided
	Tax paid in the name of:	:	Details not provided
	Tax amount:	:	Details not provided
5.	Electricity Service connection No.	:	Details not provided
	Meter Card is in the name of	:	Details not provided
6.	How is the maintenance of the Flat?	:	Good
7.	Sale Deed executed in the name of	:	Mr. Rahul Sugriw Jaiswal & Mr. Rohan Sugriw Jaiswal
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. = 758.00 (Carpet Area + 20%)
10.	What is the floor space index (app.)?	:	As per local norms
11.	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 615.00 Balcony Area in Sq. Ft. = 38.00 (Area as per Site measurement) Carpet Area in Sq. Ft. = 632.00 (Area as per Agreement for sale)
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13.	Is it being used for Residential or	:	Residential

	Commercial purpose?		
14.	Is it Owner-occupied or tenanted?	:	Vacant
15.	If tenanted, what is the monthly rent?	:	₹ 6,000.00 Expected rental income per month
	DRAWING APPROVAL		
	the building approval, reference violations observed if any, and its consequences thereof violations observed if any, and its consequences thereof	:	Nil

PART B - VALUATION OF FLAT UNDER CONSTRUCTION

A. CERTIFICATE ON GENUINENESS OF RATE:

a.sq. m. of undivided share of land @ Rsper sq. m.	:	Not Applicable
b. sq. m. of building Construction @ Rssq. m.	:	
c.	Total value on completion	:	
d.	Composite Rate	:	

B.	STAGE VALUE	:	Not Applicable
a.	Actual works completed	:	
b.	Percentage of works completed	:	
c.	Composite Rate	:	
C.	VALUATION DETAILS	:	Not Applicable
	Present stage value of the flat:	:	
a.	Undivided share of land sq. ft.	:	
b.	Stage value of building % x Rs	:	
c.	Total stage value of the flat as on date	:	

PART C - VALUATION OF EXISTING FLAT

A.	GENERAL	:	
1.	How is the marketability?	:	Good
2.	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3.	Any negative factors are observed which affect the market value in general?	:	No
	Rate	:	
1.	After analyzing the comparable sale instances, what is the composite rate for a similar Residential flat with same specifications in the adjoining locality? - (Along with details / reference of at - least	:	₹ 4,200.00 to ₹ 5,500.00 per Sq. Ft. on Carpet Area

	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).	:	₹ 5,000.00 per Sq. Ft. on Carpet Area
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,200.00 per Sq. Ft.
	II. Land + others	:	₹ 2,800.00 per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office (evidence thereof to be enclosed)	:	₹ 35,100.00 per Sq. M. i.e., ₹ 3,261.00 per Sq. M.
	Guideline rate (after depreciation)	:	₹ 31,386.00 per Sq. M. i.e., ₹ 2,916.00 per Sq. M.
B.	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a.	Depreciated building rate	:	
	Replacement cost of residential flat	:	₹ 2,200.00 per Sq. Ft.
	Age of the building	:	12 Years
	Life of the building estimated	:	48 Years (Subject to proper, preventive periodic maintenance & structural repairs.)
	Depreciation percentage assuming the salvage value as 10%	:	18.00%
	Depreciated Ratio of the building	:	-
b.	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 1,804.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 2,800.00 per Sq. Ft.
	Total Composite Rate	:	₹ 4,604.00 per Sq. Ft.

C. VALUATION DETAILS					
Sl. No.	Description		Qty.	Rate per unit (₹)	Estimated Value (₹)
	Present value of the Flat (incl. car parking, if provided)	:	632.00 Sq. Ft.	4,604.00	29,09,728.00
	Wardrobes	:			
	Show cases /Almirahs	:			
	Kitchen arrangements	:			
	Superfine finish	:			
	Interior decorations	:			
	Electricity, water, drainage deposits etc.	:			

	Electrical fittings, etc.	:			
	Extra Collapsible gates/ grill works etc.	:			
	Potential Value, if any?	:			
	Share of common amenities, if any?	:			
	Total				29,09,728.00

Sl. No.		(INR)
	Factors favoring for an additional value	
1.	All the civic amenities are available within the proximity of the said building.	Nil
2.		Nil
	Total - Add (+)	Nil
	Factors favoring for less value	
1.		Nil
2.		Nil
	Total - Less (-)	Nil
	Present Market Value	29,09,728.00
	Guideline Value (As per Index II)	23,77,100.00
	Remarks	

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 comparable, 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 comparable 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., ₹ 4,200.00 to ₹ 5,500.00 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 ₹ 4,604.00 per Sq. Ft. on Carpet area after depreciation for valuation.

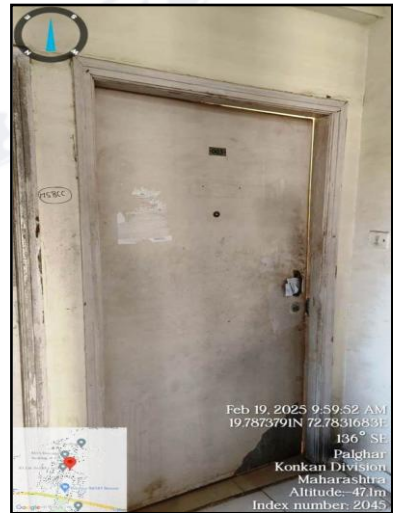
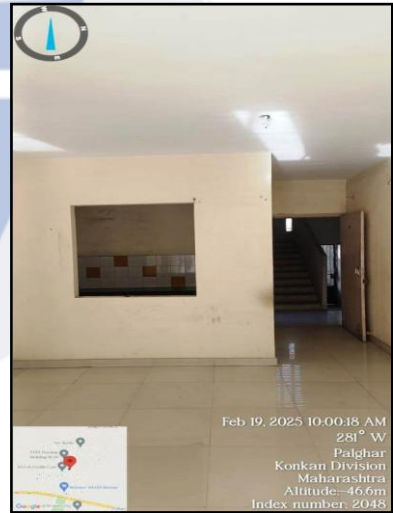
Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	There is no threat of acquisition by Government. CRZ Provisions not applicable.
i) Saleability	Good
ii) Likely rental values in future in	₹ 6,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

Justification for price /rate

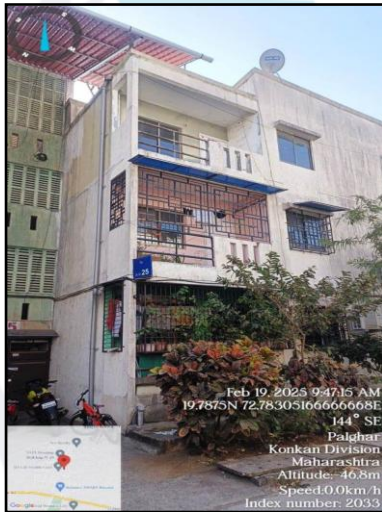
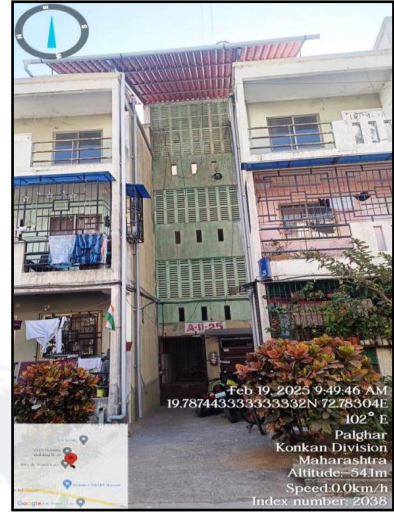
The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property 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.

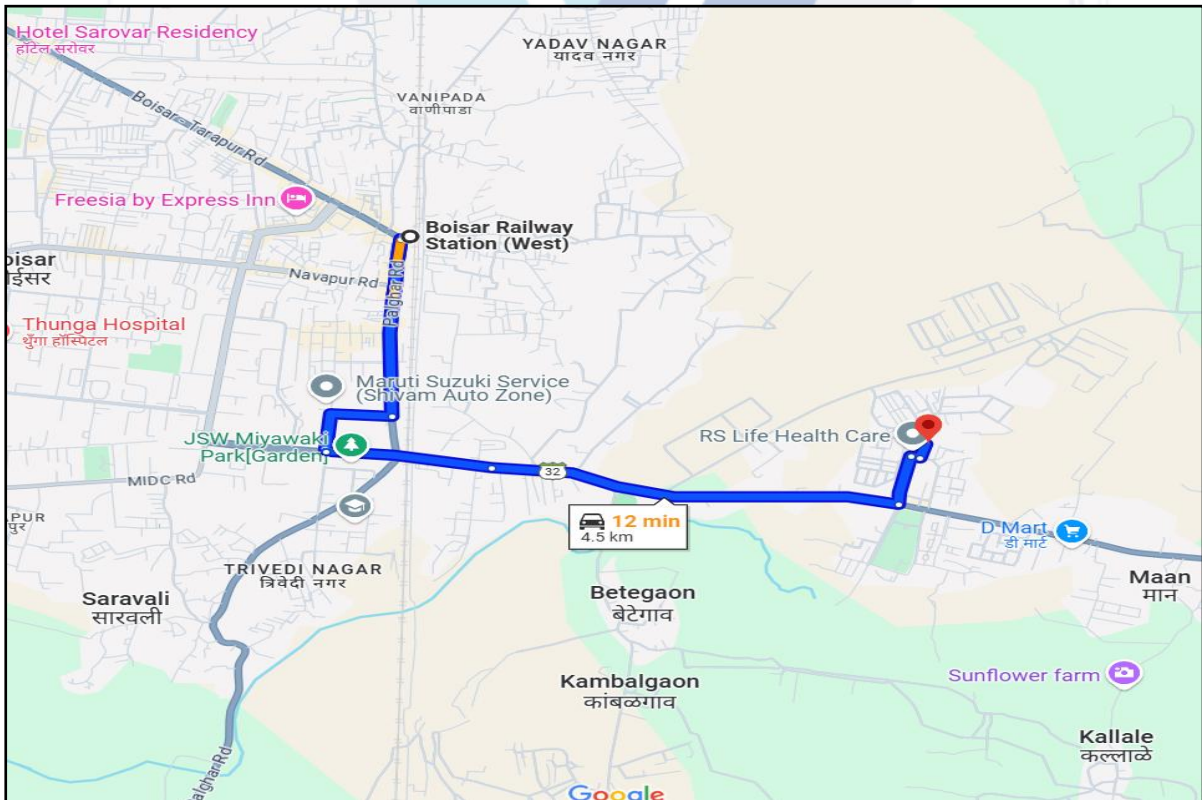
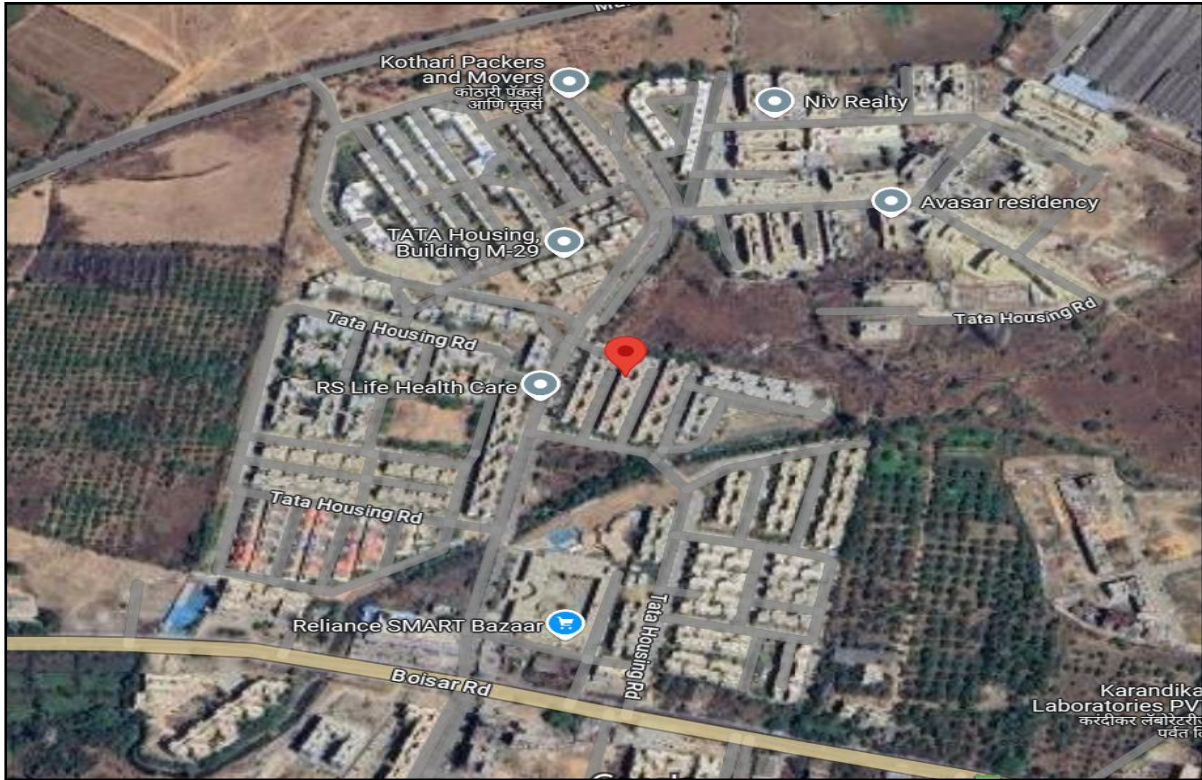
Actual Site Photographs



Actual Site Photographs




Route Map of the property



Longitude Latitude - 19°47'14.5"N 72°46'59.3"E

Note: The Blue line shows the route to site from nearest Railway station (Boisar – 4.5 km.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

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 महाराष्ट्र शासन

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Year 20242025 **Language** English

Selected District पालघर

Select Taluka पालघर

Select Village वेडेगाव

Vibhag Number 7

Assessment Type	Assessment Range	Rate Rs/-
हायवेवरील जमिनी	0-0.00	5070
गावठाणातील मिळकती	0-0.00	5350
आंबा--फळबाग	0-0.00	3457400
काचु --फळबाग	0-0.00	3540400
नारळ--फळबाग	0-0.00	3400800
सुपारी--फळबाग	0-0.00	3400800
केळी--फळबाग	0-0.00	3439100
सदनिका	0-0.00	35100
		1 2 3 4

Stamp Duty Ready Reckoner Market Value Rate for Flat	35,100.00			
No increase on Flat Located on 3 rd Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	35,100.00	Sq. Mtr.	3,261.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	4,150.00			
The difference between land rate and building rate (A – B = C)	30,950.00			
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)]	31,386.00	Sq. Mtr.	2,916.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

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

Price Indicator

Property	Residential Flat		
Source	Tata New Haven, Boisar East		
Floor	-		
	Carpet	Built Up	Saleable
Area	352.00	422	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 5,600.00	₹ 4,600.00	-

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Home / Mumbai / Boisar / Tata New Haven Last updated: Sep 13, 2024

Tata New Haven ✓ RERA

By **TATA VALUE HOMES**

Boisar East, Mumbai

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1.5, 2, 2.5 BHK Apartments Configurations

₹5.61 K - 6.77 K/sq.ft Avg. Price

352.00 - 722.00 sq.ft [convert unit](#) (Carpet Area) Sizes

[Overview/Home](#) [Highlights](#) [Around This Project](#) [More About Project](#) [Project Properties](#) [About Project](#)

Sale Instances

Property	Residential Flat		
Source	Index II		
Floor	Ground		
	Carpet	Built Up	Saleable
Area	631.95	758.35	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 4,223.00	₹ 3,519.00	-

20/02/2025, 16:24

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05-02-2025

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

सूची क्र.2

दुय्यम निबंधक : दु.नि.पालघर

दस्त क्रमांक : 915/2025

नोंदणी :

Regn:63m

गावाचे नाव : बेटेगाव (सूर्या प्रकल्प)

(1)विलेखाचा प्रकार	विक्री करारनामा
(2)मोबदला	2669000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2669000
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन : इतर माहिती: मौजे बेटेगाव,तालुका व जिल्हा पालघर येथील सर्व्हे नं. 107/1 ते 107/7,110,132 प्लॉट नं. 7 आणि 8 या जमीनमिळकतीवरील न्यू हेवन कॉम्प्लेक्स मधील न्यू हेवन क्लस्टर-4 को-ऑपरेटिव्ह हाउसिंग सोसायटी लि.,बिल्डिंग नं. A4-A-06 या इमारतीमधील तळ मजल्यावरील सदनिका क्रमांक 003 क्षेत्र 58.71 चौ. मी. कारपेट तसेच ओपन कार पार्किंग स्पेस नं. 492 हि सदनिका या विक्रीकराराचा विषय आहे.(क्र. मुद्रांक- 2021/ अ.नै.स.क्र.12/प्र. क्र. 107/म-1(धीरण)महसुल व वनविभाग यांचे आदेश दि. 31 मार्च 2021 नुसार या दस्तऐवजास 1%(रक्कम रु. 26,690/-)मुद्रांक शुल्काची सवलत देण्याची आली आहे.)((Survey Number : सर्व्हे नं. 107/1 ते 107/7, 110, 132 प्लॉट नं. 7 आणि 8 ;))
(5) क्षेत्रफळ	58.71 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-बिनीता मेरी डेविड वय:-47 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: बी -301, शिवलिंग सीएचएस, हॉली क्रॉस रोड, वृषी कॉम्प्लेक्स जवळ, आय.सी. कॉलनी, बोरिवली पश्चिम, मुंबई, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, MUMBAI. पिन कोड:-400103 पॅन नं:-APMPD7965A 2): नाव:-बेनेडीकट अर्थोनी डेविड वय:-55 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: बी -301, शिवलिंग सीएचएस, हॉली क्रॉस रोड, वृषी कॉम्प्लेक्स जवळ, आय.सी. कॉलनी, बोरिवली पश्चिम, मुंबई, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, MUMBAI. पिन कोड:-400103 पॅन नं:-AEEP3807L
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-शगुप्ता रहमतुल्ला चौधरी वय:-41; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: 302, सी 2, अलमुहाजीर, मिल्लत नगर, लिक रोडच्या मागे, अंधेरी पश्चिम, मुंबई, ब्लॉक नं. -, रोड नं. -, महाराष्ट्र, मुम्बई. पिन कोड:-400053 पॅन नं:-AJZPC3901G
(9) दस्तऐवज करून दिल्याचा दिनांक	05/02/2025
(10)दस्त नोंदणी केल्याचा दिनांक	05/02/2025
(11)अनुक्रमांक,खंड व पृष्ठ	915/2025
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	133500
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	26700
(14)शेरा	
मुल्यांकनासाठी विचारात घेतलेला तपशील:-	

Sale Instances

Property	Residential Flat		
Source	Index II		
Floor	Ground		
	Carpet	Built Up	Saleable
Area	631.95	758.35	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹ 5,064.00	₹ 4,220.00	-

20/02/2025, 16:26		igr_538	
538542 03-02-2025 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		सूची क्र.2	
		दुय्यम निबंधक : दु.नि.पालघर-2 दस्त क्रमांक : 538/2025 नोदणी : Regn:63m	
गावाचे नाव : बेटेगाव (सूर्या प्रकल्प)			
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदल	3200000		
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2595500		
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:पालघरइतर वर्णन ., इतर माहिती: इतर माहिती: तर माहिती मौजे बेटेगांव तालुका व जिल्हा पालघर येथील गट न 107 1 ते 107 7 110 132 प्लॉट न 7 आणि 8 येथील पूर्वीचे नाव न्यु हेवन कॉम्प्लेक्स ति आता ओळखली जात आहे न्यु हेवन क्लस्टर 4 को ऑप हाऊसिंग सोसायटी लिमिटेड बोईसर इमारत क्र ए 4 ए 01 मधील सदनिका क 001 तळ मजला क्षेत्रफळ 58 .71 चौ मी कारपेट तसेच 1 ओपन कार पार्किंग सह हा या कराराचा विषय आहे((Survey Number : 107 ;))		
(5) क्षेत्रफळ	58.71 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करून देणा-या/लिहून देवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-कालापट्टी विश्वनाथन चंदमौली वय:-55 पत्ता:-प्लॉट नं: ., माळा नं: 12, इमारतीचे नाव: सफायर हाईट्स आकुली रोड, ब्लॉक नं: लोखंडवाला टाऊनशीप , रोड नं: कांदीवली पूर्व , महाराष्ट्र, MUMBAI. पिन कोड:-400101 पॅन नं:-AFQPC3813E		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-बलवीनदरसिंह क कालसी वय:-49; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: न्यु हेवन बोईसर , ब्लॉक नं: टाटा हाऊसिंग बेटेगाव, रोड नं: बोईसर, महाराष्ट्र, THANE. पिन कोड:-401501 पॅन नं:-ARYPK6998C 2): नाव:-रजिंदर कौर वय:-42; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: न्यु हेवन बोईसर , ब्लॉक नं: टाटा हाऊसिंग बेटेगाव, रोड नं: बोईसर, महाराष्ट्र, THANE. पिन कोड:-401501 पॅन नं:-DKZPK2171Q		
(9) दस्तऐवज करून दिल्याचा दिनांक	21/01/2025		
(10)दस्त नोंदणी केल्याचा दिनांक	21/01/2025		
(11)अनुक्रमांक,खंड व पृष्ठ	538/2025		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	192000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:			
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-:	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per		

As a result of my appraisal and analysis, it is my considered opinion that the of the above property in the prevailing condition with aforesaid specifications ₹ 29,09,728.00 (Rupees Twenty Nine Lakh Nine Thousand Seven Hundred Twenty Eight Only). The Book Value of the above property as of 07/02/2025 is ₹ 26,21,500.00 (Rupees Twenty Six Lakh Twenty One Thousand Five Hundred Only). The Realizable Value of the above property is ₹ 26,18,755.00 (Rupees Twenty Six Lakh Eighteen Thousand Seven Hundred Fifty Five Only). The Distress Value is ₹ 23,27,782.00 (Rupees Twenty Three Lakh Twenty Seven Thousand Seven Hundred Eighty Two Only).

Place: Mumbai

Date: 22.02.2025

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report.

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

The undersigned has inspected the property detailed in the Valuation Report dated _____

on _____. We are satisfied that the fair and reasonable market value of the property is

₹ _____ (Rupees _____

_____ only).

Date

Signature

(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

Enclosures

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



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PART D – CERTIFICATE

1. It is hereby certified that in our opinion,
 - i. The present stage value of the flat which is under construction is ₹ **Not Applicable** (Rupees **Not Applicable** only).
 - ii. The Present Market Value of the flat by adopting suitable Composite Rate is ₹ **29,09,728.00 (Rupees Twenty Nine Lakh Nine Thousand Seven Hundred Twenty Eight Only)**.
2. The Forced Sale Value of the property is estimated as **20%** less than the Present Market Value. ₹ **23,27,782.00 (Rupees Twenty Three Lakh Twenty Seven Thousand Seven Hundred Eighty Two Only)**.
3. Number of Title Deed involved in this flat is One. The relevant document for the subject property in the opinion of this valuer is the Agreement for Sale dated **07/02/2025**, executed between the Vendors – **Mr. Mr. Harishrao (as per Pan Card Mr. Harish Mundoor Rao)** with Registration No. **1063 / 2025** Registered at **Joint Sub Registrar Class-I (Palghar-2)**
4. If this flat is offered as security, the concerned financial institution is requested to verify the extent of undivided share of land mentioned this valuation report with respect to the latest legal opinion.
5. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I (1).
6. The property was inspected on **19.02.2025** by our representative **Mr. Shreyansh** in the presence of **Mr. Rohan Sugriw Jaiswal (Owner)**
7. The Legal aspects were not considered in this valuation.
8. This valuation work is undertaken by the valuer based upon the request from **Canara Bank, Retail Asset Hub Vasai Branch**.
9. Any other details.

Place: Thane

Date: 22.02.2025

For VASTUKALA CONSULTANTS (I) PVT. LTD.**Director****Manoj B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

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

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

Auth. Sign.Note: This report contains **26** Pages.

Enclosure:

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

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FORMAT - A**DECLARATION FROM VALUERS**

I hereby declare that-

1. The information furnished in my valuation report dated 22.02.2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
2. I have no direct or indirect interest in the property valued;
3. I/ my authorized representative has personally visited the property on 19.02.2025. The work is not sub- contracted to any other valuer and carried out by myself.
4. I have not been convicted of any offence and sentenced to a term of Imprisonment.
5. I have not been found guilty of misconduct in my professional capacity.
6. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" as enshrined for valuation in the Part - B of the above handbook to the best of my ability.
7. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
8. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III - A signed copy of same to be taken and kept along with this declaration)
9. I am the Director of the company, who is competent to sign this valuation report.
10. Further, I hereby provide the following information.



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No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration is purchased by Mr. Rahul Sugriw Jaiswal & Mr. Rohan Sugriw Jaiswal from Mr. M. Harishrao (as per Pan Card Mr. Harish Munderoo Rao) vide Agreement for Sale dated 07/02/2025.
2.	Purpose of valuation and appointing authority	As per the request from Canara Bank, Retail Asset Hub, Vasai to assess Fair Market Value of the property for Housing Loan purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar - Regd. Valuer Shreyash - Valuation Engineer Shobha Kuperkar - Technical Manager Jayaraja Acharya - Technical Officer
4.	Disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	Date of appointment, valuation date and date of report;	Date of Appointment – 19.02.2025 Valuation Date – 22.02.2025 Date of Report – 22.02.2025
6.	Inspections and/or investigations undertaken;	Physical Inspection done on – 19.02.2025
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 residential and Commercial application in the locality etc.
11.	Caveats, limitations, and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

ASSUMPTIONS, DISCLAIMERS, LIMITATIONS & QUALIFICATIONS

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **22nd February 2025** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualizing the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is **Residential Flat admeasuring Carpet Area in Sq. Ft. = 632.00**. The property is owned by **Mr. Rahul Sugriw Jaiswal & Mr. Rohan Sugriw Jaiswal**. At present, the property is **Vacant**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is owned **Mr. Rahul Sugriw Jaiswal & Mr. Rohan Sugriw Jaiswal**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has



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

Environmental Conditions

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

Town Planning

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

Area

Based on the documents, we understand that the subject property is **Residential Flat admeasuring Carpet Area in Sq. Ft. = 632.00.**

Condition & Repair

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

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Highest and Best Use model is used for analysing development potential.

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

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

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

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other



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All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is **Residential Flat admeasuring Carpet Area in Sq. Ft. = 632.00.**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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

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

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 /



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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 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.



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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.

Occupation, employability, and restrictions.

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

Place: Thane

Date: 22.02.2025

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

Director

Manoj B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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

Auth. Sign.



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