

# PROFORMA INVOICE

<b>Vastukala Consultants (I) Pvt Ltd</b> B1-001,U/B FLOOR, BOOMERANG,CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org Buyer (Bill to) <b>STATE BANK OF INDIA-NEPEAN SEA ROAD</b> 8-A,GARDEN VIW APPT, KHESHWALA PREMISES CO-OP SOC L J MARG, MUMBAI GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Invoice No. <b>PG-1445/23-24</b> Dated <b>7-Jul-23</b> Delivery Note Mode/Terms of Payment <b>AGAINST REPORT</b> Reference No. & Date. Other References Buyer's Order No. Dated Dispatch Doc No. <b>002295 / 2301453</b> Delivery Note Date Dispatched through Destination Terms of Delivery
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SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	<b>VALUATION FEE</b> <i>(Technical Inspection and Certification Services)</i>	997224	18 %	2,500.00
	<b>CGST</b>			225.00
	<b>SGST</b>			225.00
	<b>Total</b>			<b>₹ 2,950.00</b>

Amount Chargeable (in words) E. & O.E  
**Indian Rupee Two Thousand Nine Hundred Fifty Only**

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,500.00	9%	225.00	9%	225.00	450.00
<b>Total</b>	<b>2,500.00</b>		<b>225.00</b>		<b>225.00</b>	<b>450.00</b>

Tax Amount (in words) : **Indian Rupee Four Hundred Fifty Only**

Company's Bank Details  
 Bank Name : **State Bank of India**  
 A/c No. : **32632562114**  
 Branch & IFS Code : **MIDC Andheri (E) & SBIN0007074**



UPI Virtual ID : vastukala@icici  
 for Vastukala Consultants (I) Pvt Ltd

**Remarks:**  
 "Mr. Sant Prasad Yadav - Residential Flat No. 711, 7th Floor, A Wing, "Unimont Aurum", Near HP Petrol Pump, Chauk - Karjat Murbad Road, Village - Dahivali Tarfe Need, Taluka - Karjat, District - Raigad, PIN - 410201, State - Maharashtra, Country - India  
 Company's PAN : **AADCV4303R**

**Declaration**  
 NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.  
 MSME Registration No. - 27222201137

*Rathod*  
 Authorised Signatory

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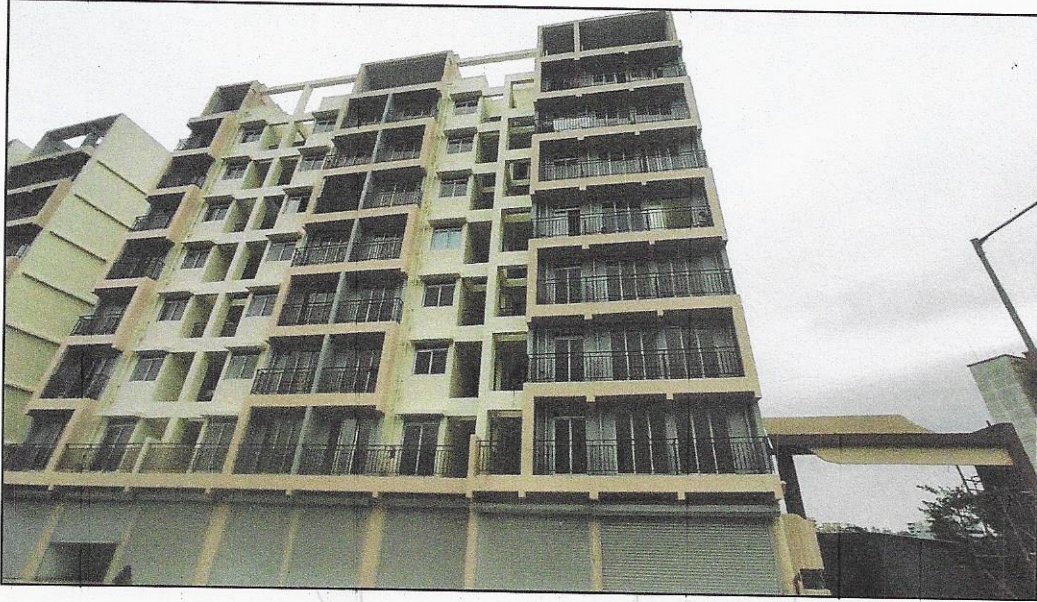


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## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Sant Prasad Yadav**

Residential Flat No. 711, 7<sup>th</sup> Floor, A Wing, "Unimont Aurum", Near HP Petrol Pump,  
Chauk – Karjat Murbad Road, Village – Dahivali Tarfe Need, Taluka – Karjat,  
District – Raigad, PIN – 410201, State – Maharashtra, Country – India.

Latitude Longitude: 18°54'35.5"N 73°20'14.6"E

### Valuation Prepared for:

**State Bank of India**

**Nepean Sea Road Branch**

8-A, Garden View Apartment, Kheshwala Premises Co-op. Society, L. J. Marg, Mumbai – 400 006,  
State – Maharashtra, Country – India.



#### Our Pan India Presence at :

- |             |              |             |          |
|-------------|--------------|-------------|----------|
| 📍 Mumbai    | 📍 Aurangabad | 📍 Pune      | 📍 Rajkot |
| 📍 Thane     | 📍 Nanded     | 📍 Indore    | 📍 Raipur |
| 📍 Delhi NCR | 📍 Nashik     | 📍 Ahmedabad | 📍 Jaipur |

📍 **Regd. Office** : B1-001, U/B Floor, Boomerang,  
Chandivali Farm Road, Andheri (East),  
**Mumbai - 400 072, (M.S.), INDIA**  
☎ TeleFax : +91 22 28371325/24  
✉ [mumbai@vastukala.org](mailto:mumbai@vastukala.org)



## VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 711, 7<sup>th</sup> Floor, A Wing, "Unimont Aurum", Near HP Petrol Pump, Chauk – Karjat Murbad Road, Village – Dahivali Tarfe Need, Taluka – Karjat, District – Raigad, PIN – 410201, State – Maharashtra, Country – India belongs to **Mr. Sant Prasad Yadav**.

Boundaries of the property.

North	:	F Wing
South	:	Internal Road
East	:	Vrindavan Park Society
West	:	B Wing

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 for this particular purpose at **₹ 20,47,400.00 (Rupees Twenty Lakh Forty Seven Thousand Four Hundred Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Vidhi  
Chalikwar  
Director

Digitally signed by Vidhi Chalikwar  
DN: cn=Vidhi Chalikwar, o=Vastukala Consultants (I) Pvt.  
Ltd., ou=Vastukala, email=vidhi@vastukala.org, c=IN  
Date: 2023.07.07 17:51:01 +05'30'

Auth. Sign.



Vidhi M. Chalikwar

Chartered Valuer (India)

Membership No. CAT-I/F-1930

SBI Empanelment No.: SME/TCC/2021-22/86A/3

Encl: Valuation report.



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- |           |            |           |        |
|-----------|------------|-----------|--------|
| Mumbai    | Aurangabad | Pune      | Rajkot |
| Thane     | Nanded     | Indore    | Raipur |
| Delhi NCR | Nashik     | Ahmedabad | Jaipur |

- Regd. Office : B1-001, U/B Floor, Boomerang,  
Chandivali Farm Road, Andheri (East),  
Mumbai - 400 072, (M.S.), INDIA  
TeleFax : +91 22 28371325/24  
mumbai@vastukala.org

**Vastukala Consultants (I) Pvt. Ltd.**B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072

To,  
**The Assistant General Manager,**  
**State Bank of India**  
**Nepean Sea Road Branch**  
 8-A, Garden View Apartment,  
 Kheshwala Premises Co-op. Society,  
 L. J. Marg, Mumbai – 400 006,  
 State – Maharashtra, Country – India.

**VALUATION REPORT (IN RESPECT OF FLAT)**

I		General	
1.	Purpose for which the valuation is made	:	To assess value of the property for Bank Loan Purpose.
2.	a) Date of inspection	:	05.07.2023
	b) Date on which the valuation is made	:	07.07.2023
3.	List of documents produced for perusal:		
	1. Copy of Agreement for Sale dated 11.06.2023		
	2. Copy of RERA Registration Certificate No. P52000021298 dated 08.09.2021.		
	3. Copy of Part Occupancy Certificate No. JV No. 139 / 22 – 23 dated 06.01.2023 issued by Karjat Municipal Council.		
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	<b>Mr. Sant Prasad Yadav</b>  <b>Address:</b> Residential Flat No. 711, 7 <sup>th</sup> Floor, A Wing, "Unimont Aurum", Near HP Petrol Pump, Chauk – Karjat Murbad Road, Village – Dahivali Tarfe Need, Taluka – Karjat, District – Raigad, PIN – 410201, State – Maharashtra, Country – India.  <b>Contact Person:</b> Mr. Vikram (Builders Person)  Sole Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	The property is a Residential Flat is located on 7 <sup>th</sup> Floor. The composition of Flat is 1 Bedroom + Living Room + Kitchen + 1 Toilet + Enclosed Balcony + Terrace + Weather Shed + Passage (i.e., 1 BHK + 1 Toilets). The property is at 2.2 Km. travelling distance from nearest railway station Karjat.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Plot No. 1, Gat No. 102, 140 & 141 of Village – Dahivali Tarfe Need
	b) Door No.	:	Residential Flat No. 711
	c) C.T.S. No. / Village	:	Village – Dahivali Tarfe Need
	d) Ward / Taluka	:	Taluka – Karjat
	e) Mandal / District	:	District – Raigad

	f)	Date of issue and validity of layout of approved map / plan	:	As Part Occupancy Certificate is received may be assumed that the construction is as per sanctioned plan.	
	g)	Approved map / plan issuing authority	:		
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:		
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.	
7.		Postal address of the property	:	Residential Flat No. 711, 7 <sup>th</sup> Floor, A Wing, "Unimont Aurum", Near HP Petrol Pump, Chauk – Karjat Murbad Road, Village – Dahivali Tarfe Need, Taluka – Karjat, District – Raigad, PIN – 410201, State – Maharashtra, Country – India.	
8.		City / Town	:	Karjat	
		Residential area	:	Yes	
		Commercial area	:	No	
		Industrial area	:	No	
9.		Classification of the area	:		
	i)	High / Middle / Poor	:	Middle Class	
	ii)	Urban / Semi Urban / Rural	:	Urban	
10.		Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Dahivali Tarfe Need Karjat Municipal Council	
11.		Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No	
12.		<b>Boundaries of the property</b>		<b>As per actual site</b>	
		North	:	F Wing	
		South	:	Internal Road	
		East	:	Vrindavan Park Society	
		West	:	B Wing	
13.		Dimensions of the site	:	N.A. as property under consideration is a Flat in an apartment building.	
				A	B
				As per the Deed	Actual
		North	:	-	-
		South	:	-	-
		East	:	-	-
		West	:	-	-
14.		Extent of the site	:	<b>RERA Carpet Area in Sq. Ft. = 245.00</b> <b>Enclosed Balcony Area in Sq. Ft. = 54.00</b> <b>Terrace Area in Sq. Ft. = 32.00</b> <b>Weather Shed Area in Sq. Ft. = 22.00</b> <b>Total Carpet Area in Sq. Ft. = 353.00</b> <b>(Area as per Agreement for Sale)</b>	



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		Built Up Area in Sq. Ft. = 386.00 (Area as per Agreement for Sale)
14.	Latitude, Longitude & Co-ordinates of Flat	: 18°54'35.5"N 73°20'14.6"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: <b>RERA Carpet Area in Sq. Ft. = 245.00</b> <b>Enclosed Balcony Area in Sq. Ft. = 54.00</b> <b>Terrace Area in Sq. Ft. = 32.00</b> <b>Weather Shed Area in Sq. Ft. = 22.00</b> <b>Total Carpet Area in Sq. Ft. = 353.00</b> <b>(Area as per Agreement for Sale)</b>
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Vacant
<b>II APARTMENT BUILDING</b>		
1.	Nature of the Apartment	: Residential
2.	Location	:
	C.T.S. No.	: Plot No. 1; Gat No. 102, 140 & 141 of Village – Dahivali Tarfe Need
	Block No.	: -
	Ward No.	: -
	Village / Municipality / Corporation	: Village – Dahivali Tarfe Need Karjat Municipal Council
	Door No., Street or Road (Pin Code)	: Residential Flat No. 711, 7 <sup>th</sup> Floor, A Wing, “ <b>Unimont Aurum</b> ”, Near HP Petrol Pump, Chauk – Karjat Murbad Road, Village – Dahivali Tarfe Need, Taluka – Karjat, District – Raigad, PIN – 410201, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 2023 (As per Occupancy Certificate)
5.	Number of Floors	: Ground (Part) + Stilt (Part) + 7 Upper Floors
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: 14 Flats on 7 <sup>th</sup> Floor
8.	Quality of Construction	: Good
9.	Appearance of the Building	: Good
10.	Maintenance of the Building	: Good
11.	Facilities Available	:
	Lift	: 2 Lifts
	Protected Water Supply	: Municipal Water supply
	Underground Sewerage	: Connected to Municipal Sewerage System
	Car parking - Open / Covered	: Stilt + Open Car Parking
	Is Compound wall existing?	: Yes
	Is pavement laid around the building	: Yes
<b>III FLAT</b>		
1	The floor in which the Flat is situated	: 7 <sup>th</sup> Floor
2	Door No. of the Flat	: Residential Flat No. 711



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3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak wood door framed with flush doors
	Windows	:	Powder coated aluminum sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Concealed wiring
	Finishing	:	Cement Plastering
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	<b>Mr. Sant Prasad Yadav</b>
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 386.00 (Area as per Agreement for Sale)
10	What is the floor space index (app.)	:	As per MMRDA norms
11	What is the Carpet Area of the Flat?	:	<b>RERA Carpet Area in Sq. Ft. = 245.00</b> <b>Enclosed Balcony Area in Sq. Ft. = 54.00</b> <b>Terrace Area in Sq. Ft. = 32.00</b> <b>Weather Shed Area in Sq. Ft. = 22.00</b> <b>Total Carpet Area in Sq. Ft. = 353.00</b> <b>(Area as per Agreement for Sale)</b>
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Vacant
15	If rented, what is the monthly rent?	:	₹ 4,500.00 Expected rental income per month
<b>IV</b>	<b>MARKETABILITY</b>		
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
<b>V</b>	<b>Rate</b>		
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 5,000.00 to ₹ 6,000.00 per Sq. Ft. on Carpet Area
2	Assuming it is a new construction, what is the	:	₹ 5,800.00 per Sq. Ft. on Carpet Area



	adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	
3	Break – up for the rate	:
	I. Building + Services	: ₹ 2,500.00 per Sq. Ft.
	II. Land + others	: ₹ 3,300.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: ₹ 48,825.00 per Sq. M. i.e. ₹ 4,536.00 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 area Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
<b>VI</b>	<b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>	
<b>a</b>	Depreciated building rate	:
	Replacement cost of Flat with Services (v(3)i)	: ₹ 2,500.00 per Sq. Ft.
	Age of the building	: New Construction
	Life of the building estimated	: 60 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	: N.A. as building just completed
	Depreciated Ratio of the building	: -
<b>b</b>	Total composite rate arrived for Valuation	:
	Depreciated building rate VI (a)	: ₹ 2,500.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 3,300.00 per Sq. Ft.
	<b>Total Composite Rate</b>	<b>: ₹ 5,800.00 per Sq. Ft.</b>
	<b>Remark:</b>	

**Details of Valuation:**

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	353.00 Sq. Ft.	5,800.00	20,47,400.00
2	Wardrobes			
3	Showcases /			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
	<b>Total Value of the Property</b>			<b>20,47,400.00</b>



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<b>The realizable value of the property</b>	<b>18,42,660.00</b>
<b>Distress value of the property</b>	<b>16,37,920.00</b>
<b>Insurable value of the property (386.00 X 2,500.00)</b>	<b>9,65,000.00</b>
<b>Guideline value of the property (As per Index II)</b>	<b>16,63,000.00</b>

### 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.

### Method of Valuation / Approach

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 ₹ 5,000.00 to ₹ 6,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, 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 ₹ 5,800.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in	₹ 4,500.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income



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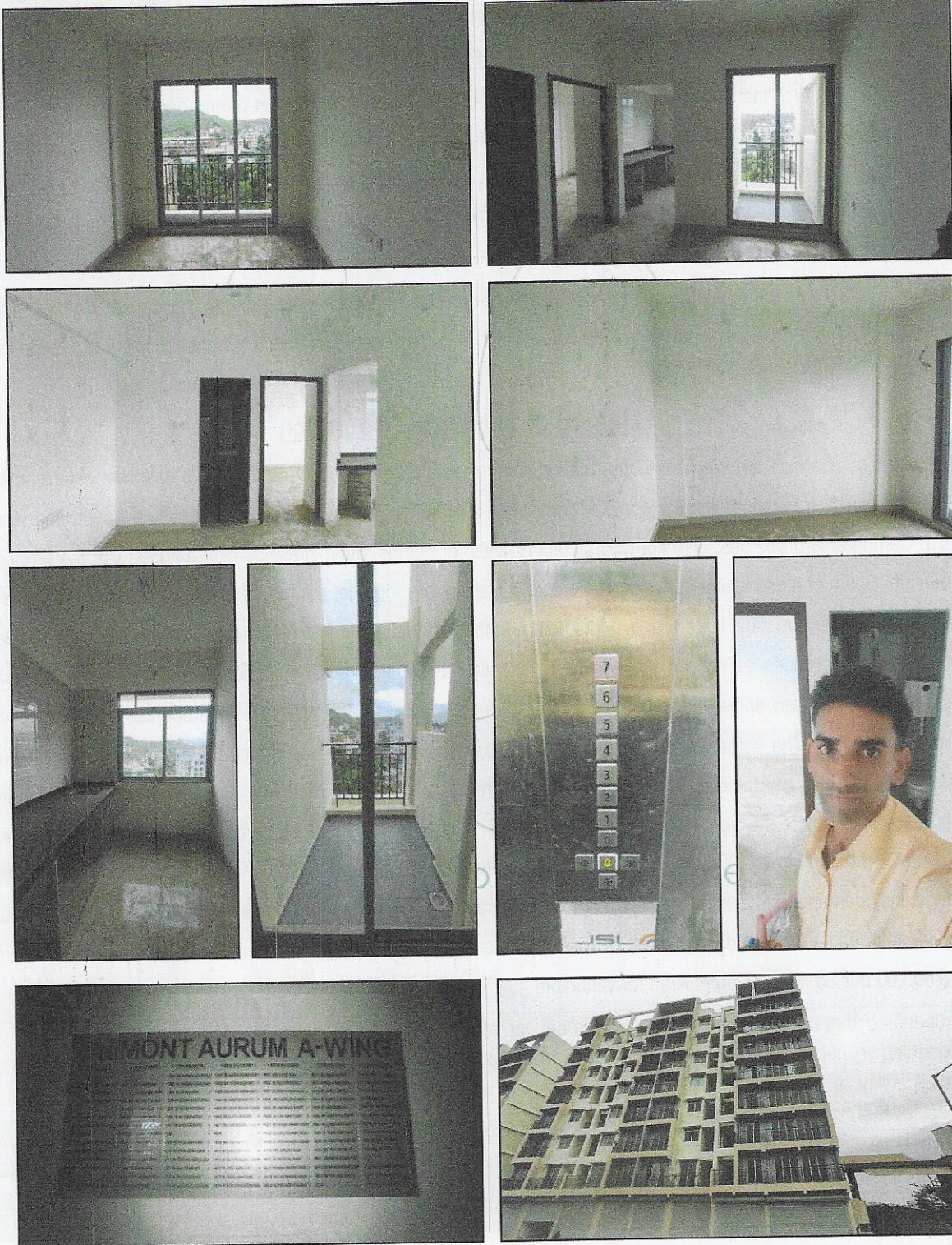
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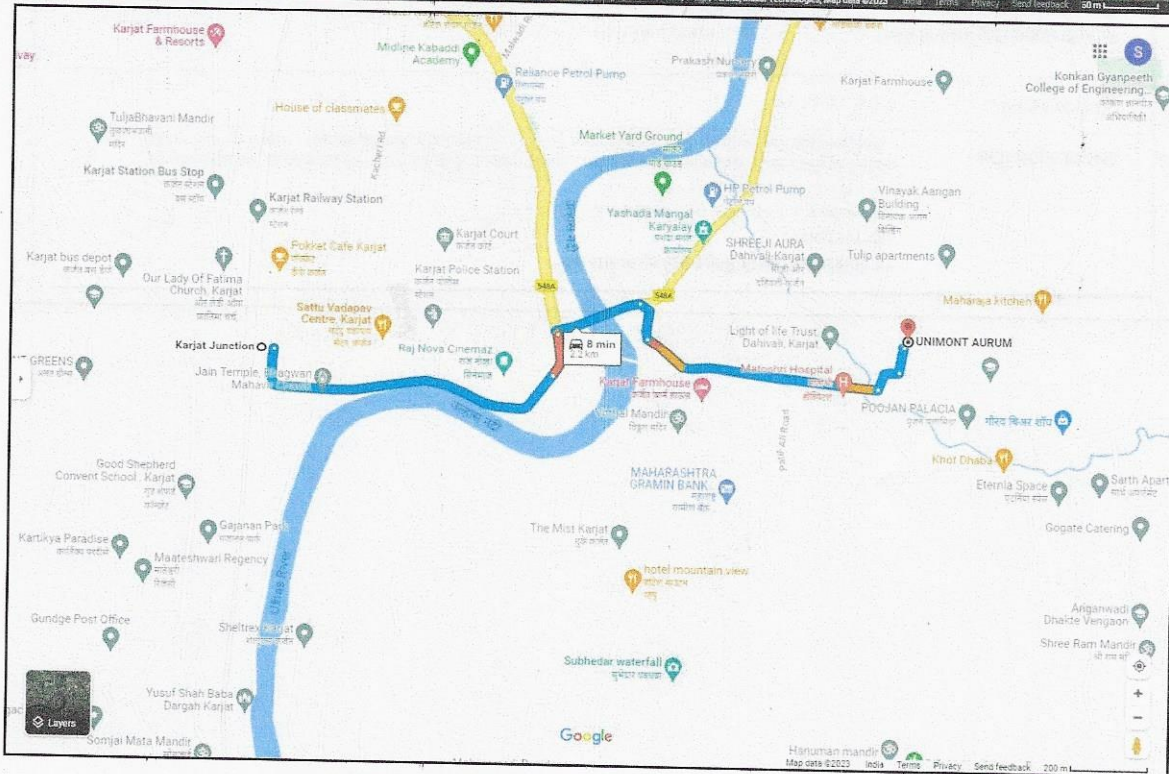
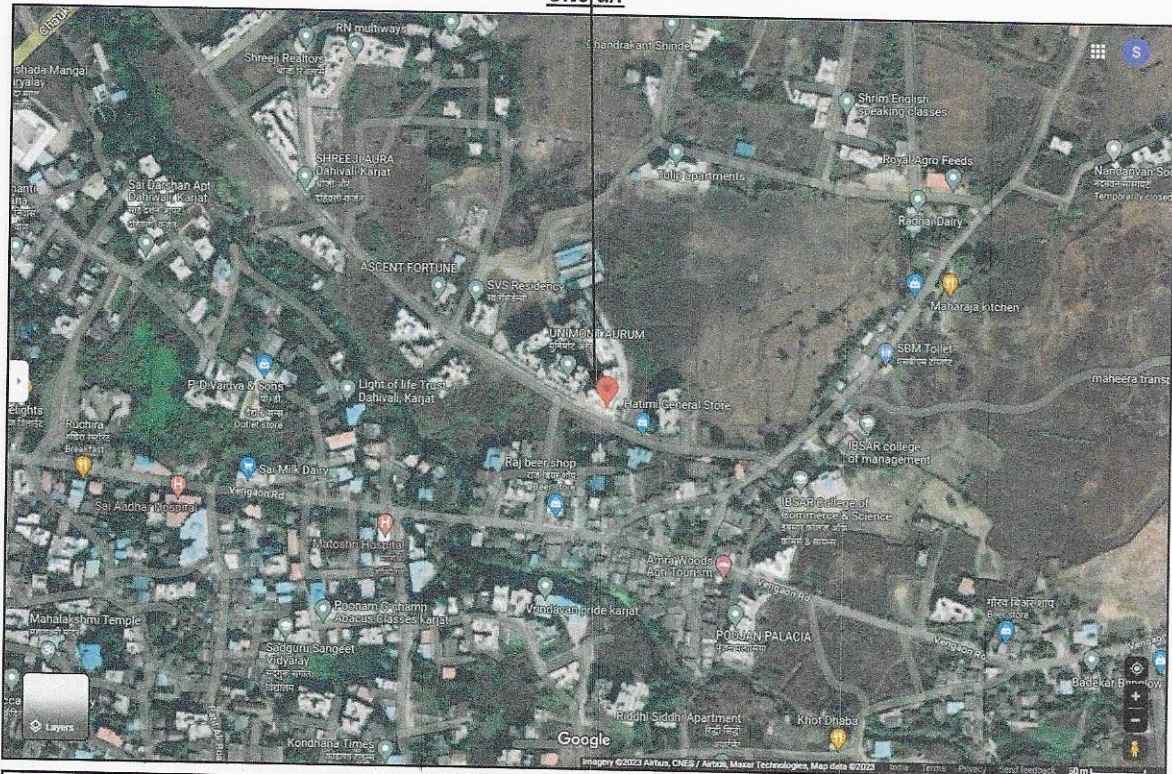


### Actual site photographs



## Route Map of the property

Site u/r



Latitude Longitude: 18°54'35.5"N 73°20'14.6"E

Note: The Blue line shows the route to site from nearest railway station (Karjat – 2.2 Km.)



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**Ready Reckoner Rate**

मूल्यांकन पत्रक ( शहरी क्षेत्र - बांधीव )					
Valuation ID	202306194270				19 June 2023, 01:39:11 PM
मूल्यांकनाचे वर्ष	2023				
जिल्हा	रायगड				
मूल्य विभाग	तासुका : कर्जत				
उप मूल्य विभाग	278/1-माळे दहिबली तर्फे नि:ह विभाग क्र.2/8 मधील मिळकती उगळता उर्वरित सर्व्हे नंबर				
क्षेत्राचे नाव	B Class Pafika	सर्व्हे नंबर /न. भू. क्रमांक :			
<b>वार्षिक मूल्य दर तक्त्यानुसार मूल्यदर रु.</b>					
खुली जमीन	निवासी सदनिका	कार्यालय	दुकाने	औद्योगिक	गोजमापनाचे एकक चौ. मीटर
12000	46500	53500	58000	53500	
<b>बांधीव क्षेत्राची माहिती</b>					
बांधकाम क्षेत्र (Built Up)	32.86 चौ. मीटर	मिळकतीचा वापर	निवासी सदनिका	मिळकतीचा प्रकार	बांधीव
बांधकामाचे वर्गीकरण	1-आर सी सी	मिळकतीचे वय	6 TO 2 वर्षे	बांधकामाचा दर	Rs. 23958/-
उद्भवस्थान सुविधा	आहे	मजला	5th to 10th Floor		
Sale Type - First Sale					
Sale/Resale of built up Property constructed after circular dt.02/01/2018					
मजला निहाय घट/वाढ		= 105 / 100 Apply to Rate = Rs.48825/-			
घसा.यानुसार मिळकतीचा प्रति चौ. मीटर मूल्यदर		= (वार्षिक मूल्यदर * खुल्या जमिनीचा दर ) * घसा.यानुसार टक्केवारी + खुल्या जमिनीचा दर ।			
		= ( ( 48825 * 12000 ) * ( 100 / 100 ) ) + 12000 )			
		= Rs.48825/-			
A) मुख्य मिळकतीचे मूल्य		= वरील घमाणे मूल्य दर * मिळकतीचे क्षेत्र			
		= 48825 * 32.86			
		= Rs.1604389.5/-			
B) लगतच्या गच्चीचे/खुली बाल्कनी क्षेत्र		2.97 चौ. मीटर			
लगतच्या गच्चीचे/खुली बाल्कनी मूल्य		= 2.97 * ( 48825 * 40/100 )			
		= Rs.58004.1/-			
Applicable Rules		= 3, 9, 18, 19, 14			
<b>एकत्रित अंतिम मूल्य</b>		= मुख्य मिळकतीचे मूल्य + तळघराचे मूल्य + मॅगनाईन मारवत क्षेत्र मूल्य + लगतच्या गच्चीचे मूल्य/खुली बाल्कनी + वरील गच्चीचे मूल्य + वंदित वाहन तळाचे मूल्य + खुल्या जमिनीवरील वाहन तळाचे मूल्य + इमारती भोवतीच्या खुल्या जागेचे मूल्य + बांधीव बाल्कनी + स्वयंपूर्णित अड-नातक			
		= A + B - C + D + E + F - G - H - I - J			
		= 1604389.5 + 0 + 0 + 0 + 0 + 58004.1 + 0 + 0 + 0 + 0			
		= Rs.1662394/-			
		= <b>२ सौ.लाख ६६ हजार ३९४</b> रुपये			

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2902543 07-07-2023 Note:-Generated Through eSearch Module,For original report please contact concern SRO office	<b>सूची क्र . २</b>	दुय्यम निबंधक :दु.नि. कर्जत 2 दस्तऐवज क्रमांक:2902/2023 नोंदणी: Regn:63m
<b>गाव: दहिवली तर्फे नीड</b>		
(1)दस्तऐवज प्रकार	करारनामा	
(2)मोबदला	1910892	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे )	1673000	
(4) भूमापन ,पोटहिस्सा व घरक्रमांक (असल्यास)	इतर माहिती: विभाग क्रमांक 2/8/1 दर 46500 सदनिका क्रमांक 603, 6 वा मजला डी विंग युनिमॉण्ट ऑरम प्लॉट नं 1 गट नं 102 140 आणि 141 एचपी पेट्रोल पंप जवळ चौक कर्जत मुरबाड रोड गाव दहिवली तर्फे नीड तालुका कर्जत जिल्हा रायगड क्षेत्र कार्पेट एरिया 22.765 चौ. मी. एन्क्लोज्ड बाल्कनी एरिया 5.100 चौ. मी. नैचुरल टेरेस एरिया 0.000 चौ.मी. टेरेस एरिया 0.000 चौ.मी. वेदर शेड 3.281 चौ. मी. कर्जत	
(5)क्षेत्रफळ	22.765चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7)दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे आर एस एम रिप्लेटर्स तर्फे भागीदार महेंद्र घासीलाल राठोड तर्फे कु जयेश कडू - 25 प्लॉट नं. - माळा नं. - इमारतीचे नाव: - ब्लॉक नं. - रोड नं. ऑफिस 705 सतरा प्लाझा प्लॉट नं 19 आणि 20 सेक्टर 19 डि पाम बीच रोड वाशी नवी मुंबई महाराष्ट्र, महाराष्ट्र, ठाणे. 400703 AAOFR7059L	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) सुप्रिया उमेश पाटील - - 35 प्लॉट नं. - माळा नं. - इमारतीचे नाव: - ब्लॉक नं. - रोड नं. 39 ए बाळा पाटील हाऊस संगीतरत्न केसरीनाथ बुवा भाये मार्ग क्रांती गल्ली वरळी गाव मुंबई, महाराष्ट्र, मुम्बई, 400030 BCJPM8988D 1) उमेश दत्तात्रय पाटील - - 42 प्लॉट नं. - माळा नं. - इमारतीचे नाव: - ब्लॉक नं. - रोड नं. 39 ए बाळा पाटील हाऊस संगीतरत्न केसरीनाथ बुवा भाये मार्ग क्रांती गल्ली वरळी गाव मुंबई, महाराष्ट्र, मुम्बई, 400030 AYKPP5406D	
(9)दस्तऐवज करून दिल्याचा दिनांक	29/05/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	29/05/2023	
(11)अनुक्रमांक, खंड व पृष्ठ	2902/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	114700	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील :-		



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3326543	सूची क्र. २	दुय्यम निबंधक : दु. नि. कर्जत 2
07-07-2023		दस्तऐवज क्रमांक : 3326/2023
Note:-Generated Through eSearch Module.For original report please contact concern SRO office.		नोंदणी: Regn.63m
<b>गाव: दहिवली तर्फे नीड</b>		
(1)दस्तऐवज प्रकार	करारनामा	
(2)मोबदला	2099010	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	1773500	
(4)भूमापन, प्लॉटहिस्सा व घरक्रमांक (असल्यास)	इतर माहिती: विभाग क्रमांक 2/8/1 दर 46500 सदनिका क्रमांक 402 4 था मजला इ विंग युनिमॉण्ट ऑरम प्लॉट नं 1 गट नं 102 140 आणि 141 एचपी पेट्रोल पंप जवळ चौक कर्जत मुरबाड रोड गाव दहिवली तर्फे नीड तालुका कर्जत जिल्हा रायगड क्षेत्र कार्पोट एरिया 32.168 चौ. मी. बाल्कनी एरिया 2.500 चौ. मी. मैचुरल टेरेस एरिया 0.000 चौ.मी. टेरेस एरिया 0.000 चौ.मी. कबोर्ड एरिया 0.000 चौ. मी. रायगड	
(5)क्षेत्रफळ	32.168चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7)दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे आर एस एम रिप्लेटर्स तर्फे भागीदार महेंद्र घासीलाल राठोड तर्फे कु जयेश कडू - - 25 प्लॉट नं. - माळा नं. - इमारतीचे नाव - ब्लॉक नं. - रोड नं. ऑफिस 705 सतरा प्लाझा प्लॉट नं 19 आणि 20 सेक्टर 19 डि पाम बीच रोड वाशी नवी मुंबई महाराष्ट्र, महाराष्ट्र, ठाणे. 400703 AACFR7059L	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) रेणुका जितेंद्र भोई - - 41 प्लॉट नं. - माळा नं. - इमारतीचे नाव - ब्लॉक नं. - रोड नं. समृद्धी हिल व्यू बिल्डिंग नंबर 4/001 पाली रोड डिव्कसल भिवपुरी रोड पूर्व ता कर्जत जि रायगड, महाराष्ट्र, साईगाईः(ं): 410201 BUBPB6223J 1) जितेंद्र रविंद्र भोई - - 47 प्लॉट नं. - माळा नं. - इमारतीचे नाव - ब्लॉक नं. - रोड नं. समृद्धी हिल व्यू बिल्डिंग नंबर 4/001 पाली रोड डिव्कसल भिवपुरी रोड पूर्व ता कर्जत जि रायगड, महाराष्ट्र, साईगाईः(ं): 410201 AYCPB4677J	
(9)दस्तऐवज करून दिल्याचा दिनांक	16/06/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	16/06/2023	
(11)अनुक्रमांक, खंड व पृष्ठ	3326/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	126000	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील :-		



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3554543	सूची क्र. २	दुय्यम निबंधक : दु.नि. कर्जत 2
07-07-2023		दस्तऐवज क्रमांक.: 3554/2023
Note:-Generated Through eSearch Module, For original report please contact concern SRO office.		नोंदणी: Regn.63m
<b>गाव: दहिवली तर्फे नीड</b>		
(1) दस्तऐवज प्रकार	करारनामा	
(2) मोबदला	2162377	
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतीत पट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	1862000	
(4) भूमापन, पोटहिस्सा व घरक्रमांक (असल्यास)	. इतर माहिती: विभाग क्रमांक 2/8/1 दर 46500 सदनिका क्रमांक 605, 6 वा मजला इ विंग युनिमॉण्ट ऑरम प्लॉट नं 1 गट नं 102 140 आणि 141 एचपी पेट्रोल पंप जवळ चौक कर्जत मुरबाड रोड गाव दहिवली तर्फे नीड तालुका कर्जत जिल्हा रायगड क्षेत्र कार्पेट एरिया 32.168 चौ. मी. बाल्कनी एरिया 2.500 चौ. मी. नैचुरल टेरेस एरिया 0.000 चौ.मी. टेरेस एरिया 0.000 चौ.मी. कबोर्ड एरिया 0.000 चौ. मी. रायगड	
(5) क्षेत्रफळ	32.168 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे आर एस एम रिप्लेटर्स तर्फे भागीदार रमेश सी बंगेरा तर्फे कु जयेश कडू - - 25 प्लॉट नं. - माळा नं. - इमारतीचे नाव. - ब्लॉक नं. - रोड नं. ऑफिस 705 सतरा प्लाझा प्लॉट नं 19 आणि 20 सेक्टर 19 डि पाम बीच रोड वाशी नवी मुंबई महाराष्ट्र, महाराष्ट्र. ठाणे. 400703 AAOFR7059L	
(8) दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) मयूर मनोहर नाटेकर - - 27 प्लॉट नं. - माळा नं. - इमारतीचे नाव. - ब्लॉक नं. - रोड नं. 263 गावडे आंबेरे हनुमान वाडी रत्नागिरी महाराष्ट्र, महाराष्ट्र. रत्नागिरी. 415626 BCWPN7068L 1) निलीमा मनोहर नाटेकर - - 58 प्लॉट नं. - माळा नं. - इमारतीचे नाव. - ब्लॉक नं. - रोड नं. 263 गावडे आंबेरे हनुमान वाडी रत्नागिरी महाराष्ट्र, महाराष्ट्र. रत्नागिरी. 415626 BMJPN2556E	
(9) दस्तऐवज करून दिल्याचा दिनांक	27/06/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	27/06/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	3554/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	129800	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14) शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील :-		



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3609543	<b>सूची क्र . २</b>	दुय्यम निबंधक .दु.नि. कर्जत 2
07-07-2023		दस्तऐवज क्रमांक :3609/2023
Note :-Generated Through eSearch Module, For original report please contact concern SRO office.		नोंदणी: Regn.63m
<b>गाव: दहिवली तर्फे नीड</b>		
(1) दस्तऐवज प्रकार	करारनामा	
(2) मोबदला	3089109	
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतीत पट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे )	2808000	
(4) भूमापन, पोटहिस्सा व घरक्रमांक (असल्यास)	इतर माहिती: विभाग क्रमांक 2/8/1 दर 46500 सदनिका क्रमांक 1101, 11 वा मजला इ विंग युनिमॉण्ट ऑरम प्लॉट नं 1 गट नं 102 140 आणि 141 एचपी पेट्रोल पंप जवळ चौक कर्जत मुरबाड रोड गाव दहिवली तर्फे नीड तालुका कर्जत जिल्हा रायगड क्षेत्र कार्पेट एरिया 43.128 चौ. मी. बाल्कनी एरिया 7.100 चौ. मी. नैचुरल टेरेस एरिया 0.000 चौ. मी. टेरेस एरिया 0.000 चौ. मी. कबोर्ड एरिया 0.810 चौ. मी. रायगड	
(5) क्षेत्रफळ	43.128 चौ. मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुक्मनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे आर एस एम रिप्लेटर्स तर्फे भागीदार रमेश शी बंगेरा तर्फे कु जयेश कडू - - 25 प्लॉट नं. - माळा नं. - इमारतीचे नाव: -. ब्लॉक नं. -. रोड नं. ऑफिस 705 सतरा प्लाझा प्लॉट नं 19 आणि 20 सेक्टर 19 डि पाम बीच रोड वाशी नवी मुंबई महाराष्ट्र, महाराष्ट्र, ठाणे. 400703 AAOFR7059L	
(8) दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुक्मनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) शिवम दिनेश सिंह - - 29 प्लॉट नं. - माळा नं. - इमारतीचे नाव: -. ब्लॉक नं. -. रोड नं: 4/24 भुल्लन यादव चाळ गावदेवी रोड गावदेवी मंदिर जवळ घाटकोपर पश्चिम मुंबई, महाराष्ट्र, मुंबई, 400086 ESLPS6910J 1) दिनेश त्रिभुवन सिंह - - 56 प्लॉट नं. - माळा नं. - इमारतीचे नाव: -. ब्लॉक नं. -. रोड नं. 4/24 भुल्लन यादव चाळ गावदेवी रोड गावदेवी मंदिर जवळ घाटकोपर पश्चिम मुंबई, महाराष्ट्र, मुंबई, 400086 BXXPS5190L	
(9) दस्तऐवज करून दिल्याचा दिनांक	30/06/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	30/06/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	3609/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	185400	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14) शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील :-		



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As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications is ₹ 20,47,400.00 (Rupees Twenty Lakh Forty Seven Thousand Four Hundred Only).

Place: Mumbai

Date: 07.07.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Vidhi  
Chalikwar  
Director

Digitally signed by Vidhi Chalikwar  
DN: cn=Vidhi Chalikwar,  
o=Vastukala Consultants (I) Pvt.  
Ltd, ou=Mumbai,  
email=vidhi@vastukala.org, c=IN  
Date: 2023.07.07 17:51:22 +05'30'

Auth. Sign.

Vidhi M. Chalikwar

Chartered Valuer (India)

Membership No. CAT-I/F-1930

SBI Empanelment No.: SME/TCC/2021-22/86A/3

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-cum-undertaking from the valuer (Annexure – I)	Attached
	Model code of conduct for valuer (Annexure – II)	Attached

(Annexure – I)

**DECLARATION-CUM-UNDERTAKING**

I, Vidhi M. Chalikwar do hereby solemnly affirm and state that:

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 07.07.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 05.07.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty

- n. 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
- o. My PAN Card number as applicable is AESPC7493M
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. 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" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. 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.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- v. I am Chartered Valuer of the company, who is competent to sign this valuation report.
- w. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- x. Further, I hereby provide the following information.



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Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was purchased by Mr. Sant Prasad Yadav from M/s. RSM Realtors vide Agreement for Sale dated 19.06.2023.
2.	Purpose of valuation and appointing authority	As per the request from State Bank of India, Nepean Sea Road Branch to assess value of the property for Bank Loan Purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Vidhi Chalikwar – Regd. Valuer Rahul Patil– Valuation Engineer Vinita Surve – Technical Manager Shyam Kajvilkar – 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 - 05.07.2023 Valuation Date - 07.07.2023 Date of Report - 07.07.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 05.07.2023
7.	Nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> <li>• Market Survey at the time of site visit</li> <li>• Ready Reckoner rates / Circle rates</li> <li>• Online search for Registered Transactions</li> <li>• Online Price Indicators on real estate portals</li> <li>• Enquiries with Real estate consultants</li> <li>• Existing data of Valuation assignments carried out by us</li> </ul>
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison 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 on the whole 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 residential 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 **07<sup>th</sup> July 2023** 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 visualising the property and assume no responsibility in connection with such matters.

### **Site Details**

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Total Carpet Area in Sq. Ft. = 353.00** in the name of **Mr. Sant Prasad Yadav**. 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 by **Mr. Sant Prasad Yadav**. 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 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.

### Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring

**Total Carpet Area in Sq. Ft. = 353.00.**

### 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 Current use / Exiting use premise is considered for this assignment.

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 Flat 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



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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**

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

#### **Legal**

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

#### **Property specific assumptions**

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Total Carpet Area in Sq. Ft. = 353.00.**

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



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(Annexure – II)

**MODEL CODE OF CONDUCT FOR VALUERS**

**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 incompatible 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.
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.

#### 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.

#### Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Vidhi  
Chalikwar**  
Director

Digitally signed by Vidhi Chalikwar  
DN: cn=Vidhi Chalikwar,  
o=Vastukala Consultants (I) Pvt.  
Ltd., ou=Mumbai,  
email=vidhi@vastukala.org, c=IN  
Date: 2023.07.07 17:51:42 +05'30'

Auth. Sign.

**Vidhi M. Chalikwar**

Chartered Valuer (India)

Membership No. CAT-I/F-1930

SBI Empanelment No.: SME/TCC/2021-22/86A/3

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