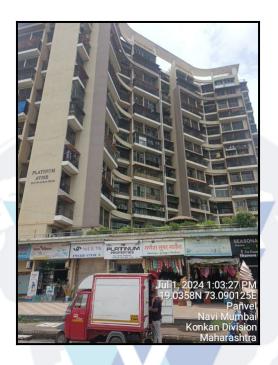
MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869



Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Mrs. Laxmina Dev Raj Gupta, Mr. Gupta Ramdayal Devraj & Mr. Gupta Dindayal Devraj

Residential Flat No. 706, 7th Floor, **"Platinum Avior Co-op. Hsg. Soc. Ltd."**, Plot No. 24 & 24A, Sector 20, Village - Roadpali, Kalamboli, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code -410 218, State - Maharashtra, India.

Latitude Longitude : 19°2'9.6"N 73°5'24.4"E

Intended User:

Punjab National Bank

Kurla West Punjab National Bank Gazal (Gol) Building, Belgrami Road Kurla West, Mumbai -400070



Our Pan India Presence at :

Nanded
 Thane
 Ahmedabc
 Mumbai
 Nashik
 Rajkot
 Aurangabad
 Pune
 Indore

Ce at : Ahmedabad Opelhi NCR Rajkot Raipur

💡 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai**: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in www.vastukala.co.in



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

Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 23

Vastu/Mumbai/07/2024/009626/2307043 02/28-47-PSH Date: 02.07.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 706, 7th Floor, "Platinum Avior Co-op. Hsg. Soc. Ltd.", Plot No. 24 & 24A, Sector 20, Village - Roadpali, Kalamboli, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 218, State - Maharashtra, India belongs to Mrs. Laxmina Dev Raj Gupta, Mr. Gupta Ramdayal Devraj & Mr. Gupta Dindayal Devraj.

Boundaries of the property

North	: Silicon Residency	
South	: Road	
East	: Road & Pratik Harmony Building	
West	: Internal Road & Balaji Shrishti Building	

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 74,46,912.00 (Rupees Seventy Four Lakh Forty Six Thousand Nine Hundred Twelve 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.



Sharadkumar Chalikwar

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

Encl.: Valuation report

Our Pan India Presence at :

Nanded **Q** Thane Q Mumbai **Q** Nashik ♀ Aurangabad ♀ Pune

Rajkot ♀Indore

♀Ahmedabad ♀Delhi NCR 💡 Raipur 💡 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, Mumbai: 400072, (M.S), India +91 2247495919 mumbai@vastukala.co.in www.vastukala.co.in

	General				
1	Name	and Address of Valuer	:	Sharadkumar Chalikwar Vastukala Consultants India Pvt. Ltd. B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri(East), Mumbai - 400 072.	
2	Purpos	se for which the valuation is made	:	To assess Fair Market Value of the property for Housing Loan Purpose.	
3	a)	Date of inspection	:	02.07.2024	
	b)	Date of valuation	:	02.07.2024	
	c)	Title Deed Number	:		
4	 List of documents produced for perusal: I) Copy of Agreement for sale Document No.12160/2012 Dated 13.12.2012 between M/s. Platinum Sp Builder) And Mrs. Laxmina Dev Raj Gupta, Mr. Gupta Ramdayal Devraj & Mr. Gupta Dindayal D purchaser). II) Copy of Commencement Certificate Document No.CIDCO / ATPO / BP - 10473 / 2012 / 7' 05.09.2012 issued by City and Industrial Developement Corp Of Maharashtra Itd III) Copy of Occupancy Certificate Document No.CIDCO / BP - 10473 / TPO (NM & K) / 2015 / 6 11.06.2015 issued by CIDCO. 				
5	with Ph	of the owner(s) and his / their address (es) none no. (details of share of each owner in f joint ownership)		Mrs. Laxmina Dev Raj Gupta, Mr. Gupta Ramdayal Devraj & Mr. Gupta Dindayal Devraj Residential Flat No. 706, 7 th Floor, "Platinum Avior Co-op. Hsg. Soc. Ltd.", Plot No. 24 & 24A, Sector 20, Village - Roadpali, Kalamboli, Taluka - Panvel, District - Raigad, Navi Mumbai, PIN Code - 410 218, State - Maharashtra, India. Contact Person : Farida Khan (Tenant) Mobile No Joint Ownership Details of ownership share is not available	
6		escription of the property (Including nold / freehold etc.)	:	The property is a Residential Flat located on 7 th Floor. The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Passage + 2 Toilet. (2 BHK) The property is at 4.0 Km. distance from Mansarovar Railway Station.	
7	Locatio	on of property			
a)	Plot No	o. / Survey No.	:	Plot No - 24 & 24A	
L.)	Door N	0	:	Residential Flat No. 706	
b)	20011	10.	1 ·		
b) c)		No. / Village	:	Village - Roadpali, Kalamboli	

Valuation Report of Immovable Property



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e)	Mandal / District	:	District - Raigad					
f)	Date of issue and validity of layout of approved map / plan	:	Copy of Occupancy Certificate Document No. CIDCO / BP 10473 / TPO (NM & K) / 2015 / 638 dated 11.06.2015 issu					
g)	Approved map / plan issuing authority	:	by CIDCO					
h)	Whether genuineness or authenticity of approved map/ plan is verified	:	N.A.					
i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.					
j)	Comment on unauthorizes Construction if any	:	N.A.					
k)	Comment on demolition proceedings if any	:						
8	Postal address of the property		Residential Flat No. 706, 7 th Floor, "Platinum Avior Co-o Hsg. Soc. Ltd." , Plot No. 24 & 24A, Sector 20, Village Roadpali, Kalamboli, Taluka - Panvel, District - Raigad, Na Mumbai, PIN Code - 410 218, State - Maharashtra, India.					
9	City / Town		City - Navi Mumbai					
	Residential area	:	Yes					
	Commercial area	:	No					
	Industrial area	:	No					
10	Classification of the area							
	i) High / Middle / Poor		Middle Class					
	ii) Urban / Semi Urban / Rura		Urban					
11	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Roadpali, Kalamboli City Industrial Development Corporation of Maharashtra					
12	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No					
13	Boundaries of the property	:	As per site	As per Document				
	North	:	Silicon Residency	Details not available				
	South	:	Road	Details not available				
	East	:	Road & Pratik Harmony Building	Details not available				
	West	:	Internal Road & Balaji Shrishti Building	Details not available				
14	Dimensions of the site	:	N. A. as property under consideration is a Residential Fla					
			a building.					





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	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
15	Extent of the site	:	Carpet Area in Sq. Ft. = 565.8 (Area as per Site measuremen	
			Carpet Area in Sq. Ft. = 492.00 (Area As Per Agreement for sa	
			Built Up Area in Sq. Ft. = 590.4 (Carpet Area + 20%)	10
15.1	Latitude, Longitude & Co-ordinates of Flat		19°2'9.6"N 73°5'24.4"E	
16	Extent of the site considered for Valuation	:	Carpet Area in Sq. Ft. = 492.0 (Area As Per Agreement for	
17	Whether occupied by the owner / tenant? If	:	Tenant Occupied	
	occupied by tenant since how long? Rent received per month.		Tenant Name : Farida Khan	
II	APARTMENT BUILDING			
1.	Name of the Apartment	:	Platinum Avior Co-op. Hsg. S	Soc. Ltd.
2.	Description of the locality Residential / Commercial / Mixed		Residential)
3.	Year of Construction		2015 (As per occupancy certified	cate)
4.	Number of Floors		Part Ground + Part Stilt + 14 U	pper Floors
5.	Type of Structure	:	R.C.C. Framed Structure	
6.	Number of Dwelling units in the building		7 th Floor is having 10 Flats	
7.	Quality of Construction	:	Good	
8.	Appearance of the Building	÷	Good	
9.	Maintenance of the Building	÷	Good	
10.	Facilities Available			
	Lift	:	2 Lifts	
	Protected Water Supply	:	Municipal Water Supply	
	Underground Sewerage	:	Connected to Municipal Sewer	age System
	Car parking - Open / Covered	:	Stilt + Open Car Parking	
	Is Compound wall existing?	:	Yes	
	Is pavement laid around the Building	:	Yes	
III	Residential Flat			



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1.	The floor in which the Flat is situated	:	7 th Floor
2.	Door No. of the Flat	:	Residential Flat No. 706
3.	Specifications of the Flat		
	Roof	:	R. C. C. Slab
	Flooring	:	Vitrified Tile Flooring
	Doors	:	Teak Wood Door frame with Solid door with safety door
	Windows	:	Powder coated Aluminum sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	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	X	Mrs. Laxmina Dev Raj Gupta, Mr. Gupta Ramdayal Devraj & Mr. Gupta Dindayal Devraj
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. = 590.00 (Carpet Area + 20%)
10.	What is the floor space index (app.)		As per CIDCO norms
11.	What is the Carpet area of the Flat?		Carpet Area in Sq. Ft. = 565.81 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 492.00 'Terrace Area in Sq. Ft. = 74.00 Total Carpet Area in Sq. Ft. = 566.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 492.00 (As Per Area Agreement for sale) Carpet Area in Sq. Ft. = 435.00 'Cupboard Area in Sq. Ft. = 57.00 Total Carpet Area in Sq. Ft. = 492.00 (Area as per Agreement for Sale)
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13.	Is it being used for Residential or Commercial purpose?	:	Residential Purpose





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14.	Is it Owner-occupied or let out?	:	Tenant Occupied
15.	If rented, what is the monthly rent?	:	₹ 18,000/- Present rental income per month
IV	MARKETABILITY		
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	Located in Developed Area
3.	Any negative factors are observed which affect the market value in general?	:	No
V	Rate		
1.	After analyzing the comparable sale instances, what is the composite rate for a similar 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)		₹ 14629/- to ₹ 15663/- per Sq. Ft. on Carpet Area ₹ 12191/- to ₹ 13052/- per Sq. Ft. on Built Up Area
2.	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 15,500/- per Sq. Ft.
3.	Break – up for the rate	:	
	I. Building + Services		₹ 2,700/- per Sq. Ft.
	II. Land + others		₹ 12,800/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)		₹ 94,710/- per Sq. M. i.e. ₹ 8,799/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	<i>:</i>	₹ 89,030/- per Sq. M. i.e. ₹ 8,271/- 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 / Rgstn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate		
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,700/- per Sq. Ft.
	Age of the building	:	9 years
	Life of the building estimated	:	51 years Subject to proper, preventive periodic maintenance & structural repairs.





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	Depreciation percentage assuming the salvage value as 10%	:	13.50%
	Depreciation Ratio of the building		-
b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 2,336/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 12,800/- per Sq. Ft.
	Total Composite Rate	:	₹ 15,136/- per Sq. Ft.
	Remarks	:	

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	492.00 Sq. Ft.	15,136.00 T	74,46,912.00

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, we have adopted Sale Comparison Approach Method for the purpose of valuation .The Price for similar type of property in the nearby vicinity is in the range of ₹ 14629.00 to ₹ 15663.00 per Sq. Ft. on Carpet Area / ₹ 12191.00 to ₹ 13052.00 per Sq. Ft. on BuiltUp 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 ₹15,136.00 per Sq. Ft. on Carpet Area for valuation.

As a result of my appraisal and analysis, it is my considered opinion that the value of the above property in the prevailing condition with aforesaid specifications is ₹74,46,912.00 (Rupees Seventy Four Lakh Forty Six Thousand Nine Hundred Twelve Only). The Realizable Value of the above property is ₹67,02,221.00 (Rupees Sixty Seven Lakh Two Thousand Two Hundred Twenty One Only). The Distress Value is ₹59,57,530.00 (Rupees Fifty Nine Lakh Fifty Seven Thousand Five Hundred Thirty Only).

I.	Date of Purchase of Immovable Property	:	13/12/2012
П.	Purchase Price of immovable property	:	₹ 19,00,000.00
III.	Book value of immovable property	:	₹ 27,49,050.00
IV.	Fair Market Value of immovable property	:	₹ 74,46,912.00
V .	Realizable Value of immovable property	:	₹ 67,02,221.00
VI.	Distress Sale Value of immovable property	:	₹ 59,57,530.00
VII.	Guideline Value (As Per Index-II)	:	₹ 48,83,198.00

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VIII.	Insurable value of the property (590.40 Sq. Ft. X 2,700.00)	:	₹ 15,94,080.00
IX.	Value of property of smilar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residex etc.	:	Please Refer Page No. 13, 14 & 15

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Sharadkumar Chalikwar

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

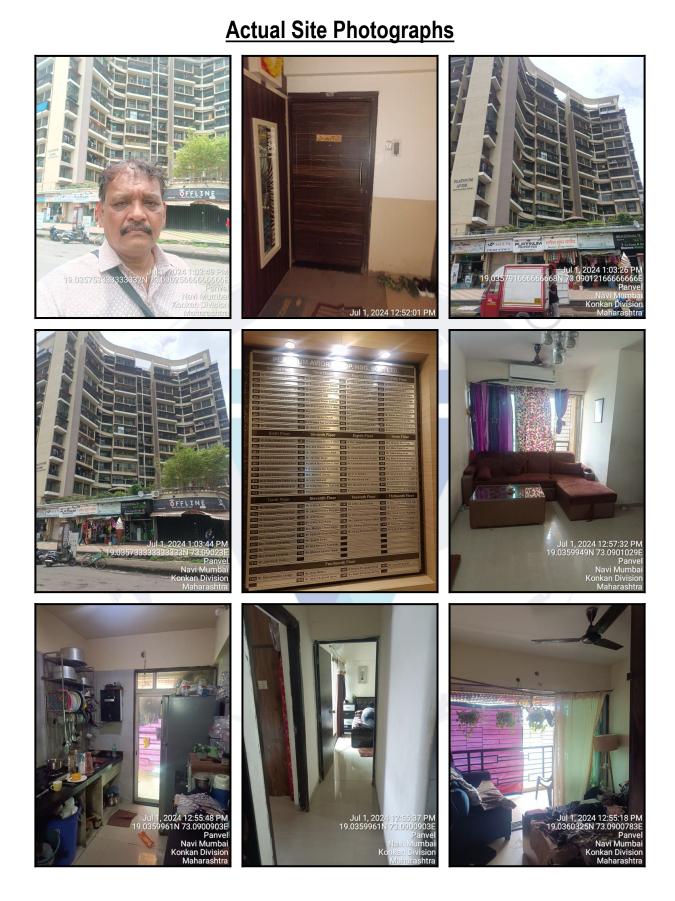
Enclosure

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



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Page 11 of 23

TM

Actual Site Photographs



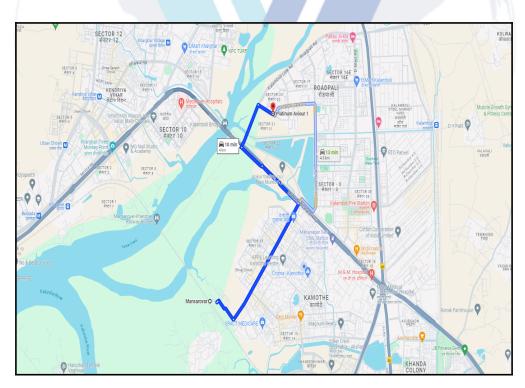




Route Map of the property



Note: Red marks shows the exact location of the property



Longitude Latitude: 19°2'9.6"N 73°5'24.4"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Mansarovar - 4.0 Km.).



Ready Reckoner Rate

		Commence From 1	st April 2024 To 31st March	2025		
Type of Area	Urban		Local Body Type	Municipal Corporation	n-Class "D"	
ocal Body Name	Panvel Municipal Co	rporation				
Land Mark	Kalamboli Cidco Secto	r No. 20				
				Rate of Land	+ Building in ₹ per	sq. m. Built-Up
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
3	3/15/20	31600	90200	93200	113100	93200
Record Not Available)						

Stamp Duty Ready Reckoner Market Value Rate for Flat	90200			
Increase by 5% on Flat Located on 7th Floor	4510			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	94,710.00	Sq. Mtr.	8,799.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	31600			
The difference between land rate and building rate(A-B=C)	63,110.00			
Percentage after Depreciation as per table(D)	9%			
Rate to be adopted after considering depreciation [B + (C X D)]	89,030.00	Sq. Mtr.	8,271.00	Sq. Ft.

Multi-Storied building with Lift

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

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

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	depreciation is to be considered. However	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	

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Price Indicators

roperty		Platinum Avior, Kalamboli			
Source		magic bricks			
oor		6th			
		Carpet	Built Up	Saleable	
rea		417.00	500.40	-	
Percentage		-	20%	-	
ate Per Sq. Ft.		₹14,628.00	₹12,190.00	-	
		24-3			
magicbricks	Buy 🗸 🛛 Rent 🗸	Sell 🗸 🛛 Home Lo	ans ~		
Home > Property in Navi Mumbal > P	Roadpail > Apartment in Roadpa	II >1 BHK > 700 Sq-ft			
₹61.0 Lac EMI - ₹ 28k	Get pre-approved I	Oan VERIFIED ON SITE			
1 BHK 700 Sq-ft Flat For	Sale <mark>Roadpali, Navi Mu</mark>	Imbai			
1		굗 1Bed │ 콒 2Bati	hs 🌐 1 Balcony 🚔	1 Covered Parking	
		Carpet Area 417 sqft ▼ ₹14,628/sqft	Developer <u>Platinum Group</u>	Project <u>Platinum Avior</u>	
		Floor	Transaction Type	Status	
		6(Out of 14 Floors)	Resale	Ready to Move	
	+6 Photos	Facing East	Lifts 4	Furnished Status Unfurnished	
		East	4	Unfurnished	
 East Facing Property 					
Contact Agent	Get Phone No.		& لـه	ast contact made 18 days ag	
More Details					
Price Breakup	₹61 Lac ₹3,05,00	0 Approx. Registration (Charges ₹2,500		
Booking Amount	₹50,000				
Address	Roadpali, Navi M Maharashtra	umbai, Roadpali, Nav	i Mumbai - Central Na	avi Mumbai,	



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	Platinum Avior, Kal		
ource	https://www.99acre	s.com/	
oor	4th		
	Carpet	Built Up	Saleable
rea	420.00	504.00	-
ercentage	-	20%	-
ate Per Sq. Ft.	₹14,643.00	₹12,202.00	-
99acres Buy En	ter Local 💿 🌷 🤇	Q Sell/Rent Property FREE	ଓ ~ ≡
✓ Verified 🔒		Flats in Roadpali > 1 BHK Flats in Roadpali HI-TECH REALTY & CONSULTAL	
₹ 61.5 Lac _{@ 14}			has Siese Ing. 2022
Estimated EMI ₹49,120	Flat/Apartm in Platinum Avi		iber Since Jan, 2023
RERA STATUS NOT AVAILABL	.E Website: https://maharerait.maha	Contact Dealer	
	.e website: https://manarerait.mana		d on May 30, 2024
Overview Society D	Dealer Details Price Tre	ends Registry Record	Society Reviews
Property (9) Society (9)			Configuration droom , 1 Bathroom,
			1 1 1 1
		(64.1 sq.m.)	droom , 1 Bathroom,
			droom , 1 Bathroom,
		(64.1 sq.m.) Built Up area: 680 sq.ft. (63.17 sq.m.)	droom , 1 Bathroom,
		(64.1 sq.m.) Built Up area: 680 sq.ft. (63.17 sq.m.) Carpet area: 420 sq.ft. (39.02 sq.m.)	Address
		(64.1 sq.m.) Built Up area: 680 sq.ft. (63.17 sq.m.) Carpet area: 420 sq.ft. (39.02 sq.m.)	Address inum Avior
		(64.1 sq.m.) Built Up area: 680 sq.ft. (63.17 sq.m.) Carpet area: 420 sq.ft. (39.02 sq.m.) Price ₹ 61.5 Lac+ Govt Charges & TaØlat @ 14,642 per sq.ft. (Negotiable)ROa Details Floor Number	Address inum Avior



Sale Instances

Property		Platinum Avior, Kalam	Platinum Avior, Kalamboli		
Source		Index no.2	Index no.2		
Floor		2nd	2nd		
		Carpet	Built Up	Saleable	
Area		506.00	607.20	-	
Percentage		-	20%	-	
Rate Per Sq. I	Ft.	₹15,662.00	₹13,052.00	-	
	F				
	7/2/24, 11:55 AM	igr_115			
	11584353 10-03-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुय्यम निबंधक : सह दु.नि.पनवेल 2 दस्त क्रमांक : 11584/2023 नोदंणी : Regn:63m		
		गावाचे नाव: कळंबोर्ल	f		
	(1)विलेखाचा प्रकार	सेल डीड			
	(2)मोबदला	7925000			
	(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	5056070.8			
	(4) भू-मापन, पोटहिस्सा व घरक्रमांक(असल्यास)	मजला, प्लॅटीनम एविओर को ऑप 24ए, सेक्टर नं -20 रोडपाली कळंब क्षेत्रफळ-42.233 चौ मी कारपेट ए	न :, इतर माहिती: सदनिका नं -204,दुसरा हौ सोसायटी लिमिटेड,प्लॉट नं -24 व गेली,नवी मुंबई,तालुका.पनवेल,जि.रायगड रिया + 5.375 चौ मी सी बी एरिया पवल -5 अन्वये मु शु व नोंदणी फी वसूल केली आहे TOR NUMBER : 20 ;))	(
	(5) क्षेत्रफळ	42.233 चौ.मीटर			
	(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
	(७) दस्तऐवज करुन देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-विरेन देवराज पटेल वय:-53 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदनिका नं -204, दुसरा मजला, प्लॅटीनम एविओर को ऑप ही सोसायटी लिमिटेड, प्लॉट नं -24 व 24ए, सेक्टर नं -20 रोडपाली कळंबोली, नवी मुंबई, तालुका.पनवेल, जि.रायगड, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, राईग्रार्:(::). पिन कोड:-410218 पॅन नं:-AFIPP7651R 2): नाव:-हेतल विरेन पटेल वय:-48 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: सदनिका नं -204, दुसरा मजला, प्लॅटीनम एविओर को ऑप ही सोसायटी लिमिटेड, प्लॉट नं -24 व 24ए, सेक्टर नं -20 रोडपाली कळंबोली, नवी मुंबई, तालुका.पनवेल, जि.रायगड, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, राईग्रार्:(::). पिन कोड:-410218 पॅन नं:-AKGPP9927K		क्टर राष्ट्र, नं क्टर	
	(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	सिंगेग्स, पर्लेट नं-एच -8/602, प्लॉट नं -4, रं मुंबई, ता. पनवेल जि .रायगड , ब्लॉक नं: -, पॅन नं:-AAUPW7128D 2): नाव:-प्रथमेश गोविंद वाघमारे वय: सिंगेग्स, पर्लेट नं-एच -8/602, प्लॉट नं -4, रं	53; पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नावः द क्टर नं -20 रोडपाली तळोजा लिंक रोड, कळंबोली रोड नं: -, महाराष्ट्र, राईग़ारूः(ं:). पिन कोड:-4102 -29; पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे नावः द क्टर नं -20 रोडपाली तळोजा लिंक रोड, कळंबोली रोड नं: -, महाराष्ट्र, राईग़ारूः(ं:). पिन कोड:-4102	गेजा लिंक रोड, कळंबोली नवी रू:(ं:). पिन कोड:-410218 श नं: -, इमारतीचे नाव: द गेजा लिंक रोड, कळंबोली नवी	
	(9) दस्तऐवज करुन दिल्याचा दिनांक	05/07/2023			
	(10)दस्त नोंदणी केल्याचा दिनांक	05/07/2023			
	(11)अनुक्रमांक,खंड व पृष्ठ	11584/2023			
	(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100			
	(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100			



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Property		Platinum Avior, Kalamboli		
Source		Index no.2		
Floor		14th		
		Carpet	Built Up	Saleable
Area		506.00	607.20	-
Percentage		-	20%	-
Rate Per Sq. Ft.		₹14,822.00	₹12,352.00	-
		,•••		
	7/2/24, 11:54 AM	igr_5437		
	5437398 29-03-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र.2	दुष्यम निबंधक : सह दु.नि.पनवेल 3 दस्त क्रमांक : 5437/2024 नोदंणी : Regn:63m	
		गावाचे नाव : कळंबोली		
	(1)विलेखाचा प्रकार	सेल डीड		
	(2)मोबदला	7500000		
	(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	5749623.11		
	(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	ए.से.20,रोडपाली,कळंबोली,ता.पनवे 5.375 चौ.मी. सी.बी व कार पार्किंग प दस्त क्र.4628/2024 सह दुय्यम निबंध असून सदरच्या दस्ता नुसार मु.शु व 24A ;))	र वर्णन :, इतर माहिती: सदनिका वेओर सी एच एस लि,प्लॉट क्र 24 व 24 ल,जि.रायगड. क्षेत्र 42.233 चौ.मी.कारपेट + हिला मजला पी 3 - 2/1404 सदरचा दस्त 1क पनवेल - 3 या कार्यालयात नोंदविला ोंदणी फी वसूल((Plot Number : 24 &	
	(5) क्षेत्रफळ	42.23 चौ.मीटर		6
	(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			/
	(७) दस्तऐवज करुन देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	नावः ६/ ११,एफ/एफ एफ /एस,ईस्ट पटेल नग पिन कोडः-110008 पॅन नं:-ASKPK7181N 2): नाव:-सौरभ खुल्लर वय:-42 पत्ता:-प्ले एफ /एस,ईस्ट पटेल नगर,दिल्ली , ब्लॉक नं: - कोडः-110008 पॅन नं:-AOWPK5301E 3): नाव:-निता खुल्लर वय:-66 पत्ता:-प्लॉर	तर वय:-42 पत्ताः-प्लॉट नं: -, माळा नं: -, इमारतीचे र,दिल्ली, ब्लॉक नं: -, रोड नं: -, दिल्ली, सेंट्रल दिल्ली. ट नं: -, माळा नं: -, इमारतीचे नाव: ६/ ११,एफ/एफ , रोड नं: -, दिल्ली, सेंट्रल दिल्ली. पिन ट नं: -, माळा नं: -, इमारतीचे नाव: ६/ ११,एफ/एफ एफ नं: -, दिल्ली, सेंट्रल दिल्ली. पिन कोड:-110008 पेंन	
	(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	सदनिका क्र.५०५,पाचवा मजला,प्लॅटीनम एरि ए,से.20,रोडपाली,कळंबोली,ता.पनवेल,जि.रा पिन कोड:-410218 पॅन नं:-AVYPS1253N 2): नाव:-आरती लाल वय:-40; पत्ता:-प्लो क्र.५०५,पाचवा मजला,प्लॅटीनम एविओर,प्लॉ	पगड, ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, राईगार्:(o:). ट नं: -, माळा नं: -, इमारतीचे नाव: सदनिका	
	(9) दस्तऐवज करुन दिल्याचा दिनांक	21/03/2024		
	(10)दस्त नोंदणी केल्याचा दिनांक	21/03/2024		
	(11)अनुक्रमांक,खंड व पृष्ठ	5437/2024		
	(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	100		
	(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100		





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Justification for Price / Rate

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

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





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(Appendix-VII)

UNDERTAKING

- I, Sharadkumar Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:
 - a. I am a citizen of India.
 - b. I have not been removed / dismissed from service / employment earlier.
 - c. I have not been convicted of any offence and sentenced to a term of imprisonment
 - d. I have not been found guilty of misconduct in my professional capacity.
 - e. I am not an undischarged insolvent.
 - f. 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.
 - g. My PAN Card number as applicable is AEAPC7114Q
 - h. 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.
 - i. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
 - j. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
 - k. I have not been found guilty of misconduct in professional capacity. In case I am found guilty of misconduct/adoption of unethical practices/submission of under of overvalued valuation reports, in professional capacity, in Punjab National Bank OR in some other Bank/Institution and brought to the notice of Punjab National Bank, by IBA/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/ Any other Govt. Agency/Body, my empanelment will stand cancelled with Punjab National Bank, without referring to Grievances Redressal System of the Back. PNB will be free to report to the IBA, Institute of Valuers etc. about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services



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No.	Particulars	Valuer comment
1	background information of the asset being valued;	The property under consideration is purchased by Mrs. Laxmina Dev Raj Gupta, Mr. Gupta Ramdayal Devraj & Mr. Gupta Dindayal Devraj from M/s. Platinum Spaces vide Agreement for sale dated 13.12.2012.
2	purpose of valuation and appointing authority	As per the request from Punjab National Bank, Kurla West to assess Fair Market Value value of the property for Housing Loan purpose
3	identity of the valuer and any other experts involved in the valuation;	Sharadkumar Chalikwar - Regd. Valuer Rajesh Ghadi - Valuation Engineer Shobha Kuperkar - Technical Manager Prajakta Patil - Technical Officer
4	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5	date of appointment, valuation date and date of report;	Date of Appointment - 29.06.2024 Valuation Date - 02.07.2024 Date of Report - 02.07.2024
6	inspections and/or investigations undertaken;	Physical Inspection done on - 02.07.2024
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 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 Commercial application in the locality etc.
11	major factors that were not taken into account during the valuation;	-
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached





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(Annexure-V)

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

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- 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 orany other party any confidential information about the subject company, which has come to his / itsknowledge 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 regulatorybody.
- 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. 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.

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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 otherthan 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.

Director

Auth. Sign.

Sharadkumar Chalikwar

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

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