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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. Sudarshan Manohar Ghedmal & Mrs. Shobha Manohar Ghedmal**

Residential Flat No. 2203, 22nd Floor, Building No Tower - A, "**Metro Residency**", Near Metro Mall, Kalyan Shill Road, Village - Netivali, Kalyan (East), Taluka - Kalyan, District - Thane, PIN Code - 421 306, State - Maharashtra, India.

Latitude Longitude : 19°13'46.7"N 73°7'27.2"E

Intended User:

**Punjab National Bank
Ghatkopar (East) Branch**

Siddhi Apart., Tilak Road, Ghatkopar (East), Mumbai - 400 077, State - Maharashtra, Country - India.

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Regd. Office

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

+91 2247495919

mumbai@vastukala.co.in

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 2203, 22nd Floor, Building No Tower - A, "**Metro Residency**", Near Metro Mall, Kalyan Shill Road, Village - Netivali, Kalyan (East), Taluka - Kalyan, District - Thane, PIN Code - 421 306, State - Maharashtra, India belongs to **Mr. Sudarshan Manohar Ghegadmal & Mrs. Shobha Manohar Ghegadmal**.

Boundaries of the property

North	: Club House
South	: Tower - B
East	: Shivalaya CHSL
West	: Road & Metro Junction Mall

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 **₹ 84,76,000.00 (Rupees Eighty Four Lakh Seventy Six Thousand 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



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Valuation Report of Immovable Property

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	Purpose for which the valuation is made : To assess Fair Market Value of the property for Housing Loan Purpose.
3	a) Date of inspection : 05.11.2024
	b) Date of valuation : 06.11.2024
	c) Title Deed Number : -
4	List of documents produced for perusal: I) Copy of Premises Ownership Agreement Dated 30.12.2014 between West Pioneer Properties (India) Private Limited(The Developers) And Mr. Sudarshan Manohar Ghedgmal & Mrs. Shobha Manohar Ghedgmal(The Flat Holder). II) Copy of Previous Valuation Report Dated 09.01.2016 issued by Shine & Gaikwad Associates. III) Copy of Part Occupancy Certificate Document No.KDMC / NRV / CC / K.V. / 393 dated 24.03.2014 issued by Kalyan Dombivli Municipal Corporation.
5	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) : Mr. Sudarshan Manohar Ghedgmal & Mrs. Shobha Manohar Ghedgmal Residential Flat No. 2203, 22 nd Floor, Building No Tower - A, " Metro Residency ", Near Metro Mall, Kalyan Shill Road, Village - Netivali, Kalyan (East), Taluka - Kalyan, District - Thane, PIN Code - 421 306, State - Maharashtra, India. <u>Contact Person :</u> Mr. Vikas Pandey (Tenant) Mobile No. 8425040799 Joint Ownership Details of ownership share is not available
6	Brief description of the property (Including Leasehold / freehold etc.) : The property is a Residential Flat located on 22 nd Floor. The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Toilet + 4 Passage. (2 BHK) The property is at 2.1 Km. distance from Kalyan Railway Station.
7	Location of property
a)	Plot No. / Survey No. : New Survey No - 18 (Part), 35 (Part)
b)	Door No. : Residential Flat No. 2203
c)	C.T.S. No. / Village : CTS No - 2, Village - Netivali
d)	Ward / Taluka : Taluka - Kalyan
e)	Mandal / District : District - Thane



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f)	Date of issue and validity of layout of approved map / plan	:	Copy of Part Occupancy Certificate Document No. KDMC / NRV / CC / K.V. / 393 dated 24.03.2014 issued by Kalyan Dombivli Municipal Corporation	
g)	Approved map / plan issuing authority	:		
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. 2203, 22 nd Floor, Building No Tower - A, " Metro Residency ", Near Metro Mall, Kalyan Shill Road, Village - Netivali, Kalyan (East), Taluka - Kalyan, District - Thane, PIN Code - 421 306, State - Maharashtra, India.	
9	City / Town	:		
	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 - Netivali Kalyan Dombivli Municipal Corporation	
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	:	Club House	Details not available
	South	:	Tower - B	Details not available
	East	:	Shivalaya CHSL	Details not available
	West	:	Road & Metro Junction Mall	Details not available
14	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.	
		:	As per the Deed	As per Actuals
	North	:	Marginal Space	Marginal Space
	South	:	Flat No. 2204	Flat No. 2204
	East	:	Marginal Space	Marginal Space

	West	:	Lift & Lobby	Lift & Lobby
15	Extent of the site	:	Carpet Area in Sq. Ft. = 737.89 (Area as per Site measurement)	
			Carpet Area in Sq. Ft. = 800.00 (Area As Per Premises Ownership Agreement)	
			Built Up Area in Sq. Ft. = 880.00 (Carpet Area + 10%)	
15.1	Latitude, Longitude & Co-ordinates of Flat	:	19°13'46.7"N 73°7'27.2"E	
16	Extent of the site considered for Valuation	:	Carpet Area in Sq. Ft. = 800.00 (Area As Per Agreement)	
17	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Tenant Occupied Tenant Name : Mr. Vikas Pandey	
II	APARTMENT BUILDING			
1.	Name of the Apartment	:	Metro Residency	
2.	Description of the locality Residential / Commercial / Mixed	:	Residential	
3.	Year of Construction	:	2014 (As Per Part Occupancy Certificate)	
4.	Number of Floors	:	Stilt + 23 Upper Floors	
5.	Type of Structure	:	R.C.C. Framed Structure	
6.	Number of Dwelling units in the building	:	22 nd Floor is having 8 Flats	
7.	Quality of Construction	:	Good	
8.	Appearance of the Building	:	External building renovation work is in progress	
9.	Maintenance of the Building	:	External building renovation work is in progress	
10.	Facilities Available			
	Lift	:	3 Lifts	
	Protected Water Supply	:	Municipal Water Supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	:	Along with One (1) Open Car Parking Space	
	Is Compound wall existing?	:	Yes	
	Is pavement laid around the Building	:	Yes	
III	Residential Flat			
1.	The floor in which the Flat is situated	:	22 nd Floor	
2.	Door No. of the Flat	:	Residential Flat No. 2203	
3.	Specifications of the Flat			

	Roof	:	R. C. C. Slab
	Flooring	:	Vitrified Tile Flooring
	Doors	:	Teak Wood Door frame with Solid flush 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	:	Mr. Sudarshan Manohar Ghegadmal & Mrs. Shobha Manohar Ghegadmal
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 undefined = 0.00 (undefined)
10.	What is the floor space index (app.)	:	As per KDMC norms
11.	What is the Carpet area of the Flat?	:	<p>Carpet Area in Sq. Ft. = 737.89 (Area As per actual site measurement)</p> <p>Carpet Area in Sq. Ft. = 635.00 Cupboard Area in Sq. Ft. = 8.00 Flowerbed Area in Sq. Ft. = 40.00 Balcony Area in Sq. Ft. = 55.00</p> <p>Carpet Area in Sq. Ft. = 800.00 (Area As Per Premises Ownership Agreement)</p> <p>Carpet Area in Sq. Ft. = 670.05 Open Terrace Area in Sq. Ft. = 49.34 Utility Area in Sq. Ft. = 80.13 (Area as per Ownership Agreement)</p> <p>All the above areas are within 08% of the Agreement for Sale Area. The above calculations and detailed measurements taken by us prove that the Agreement for Sale area is not exorbitantly inflated. Hence, valuation is prepared based on the Agreement for Sale area.</p>

12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13.	Is it being used for Residential or Commercial purpose?	:	Residential Purpose
14.	Is it Owner-occupied or let out?	:	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)	:	₹ 9556/- to ₹ 11250/- per Sq. Ft. on Carpet Area ₹ 8687/- to ₹ 10228/- 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).	:	₹ 11,000/- per Sq. Ft. on Carpet Area
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,700/- per Sq. Ft.
	II. Land + others	:	₹ 8,300/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 89,815/- per Sq. M. i.e. ₹ 8,344/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	:	₹ 82,904/- per Sq. M. i.e. ₹ 7,702/- per Sq. Ft.
5.	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates are Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus it differs from place to place and Location, Amenities per se as evident from the fact that even RR Rates Decided by Government Differ.
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	:	10 years
	Life of the building estimated	:	50 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	15.00%
	Depreciation Ratio of the building	:	-
b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 2,295/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 8,300/- per Sq. Ft.
	Total Composite Rate	:	₹ 10,595/- per Sq. Ft.
	Remarks	:	At the time of visit, building external repairs & renovation work is in progress.

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	800.00 Sq. Ft.	10,595.00	84,76,000.00

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 9556.00 to ₹ 11250.00 per Sq. Ft. on Carpet Area / ₹ 8687.00 to ₹ 10228.00 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 ₹10,595.00 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 **₹84,76,000.00 (Rupees Eighty Four Lakh Seventy Six Thousand Only)**. The **Realizable Value** of the above property is **₹76,28,400.00 (Rupees Seventy Six Lakh Twenty Eight Thousand Four Hundred Only)**. The **Distress Value** is **₹67,80,800.00 (Rupees Sixty Seven Lakh Eighty Thousand Eight Hundred Only)**.

I.	Date of Purchase of Immovable Property	:	30/12/2014
II.	Purchase Price of immovable property	:	₹ 65,77,900.00
III.	Book value of immovable property	:	₹ 70,02,600.00
IV.	Fair Market Value of immovable property	:	₹ 84,76,000.00
V.	Realizable Value of immovable property	:	₹ 76,28,400.00



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VI.	Distress Sale Value of immovable property	:	₹ 67,80,800.00
VII.	Guideline Value (880.00 X 7,702.00)	:	₹ 67,77,760.00
VIII.	Insurable value of the property (880.00 Sq. Ft. X 2,700.00)	:	₹ 23,76,000.00
IX.	Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residex etc.	:	Please Refer Page No. 13, 14 & 15

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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	
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 documents/extracts



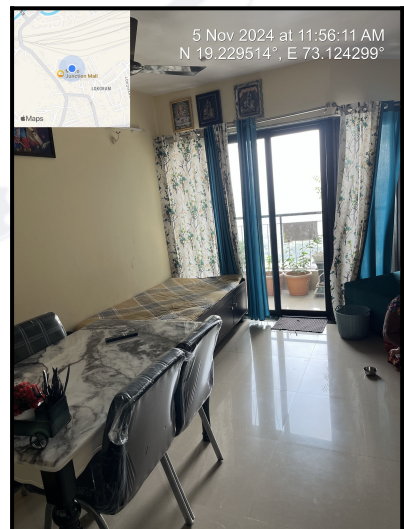
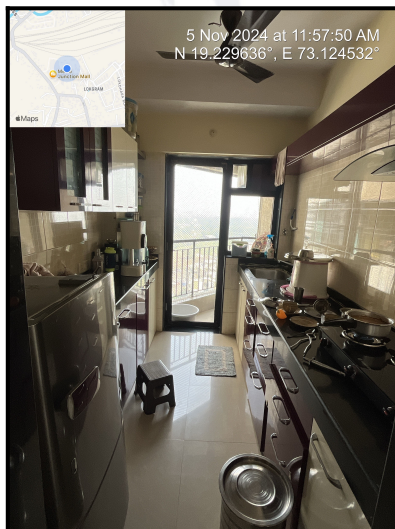
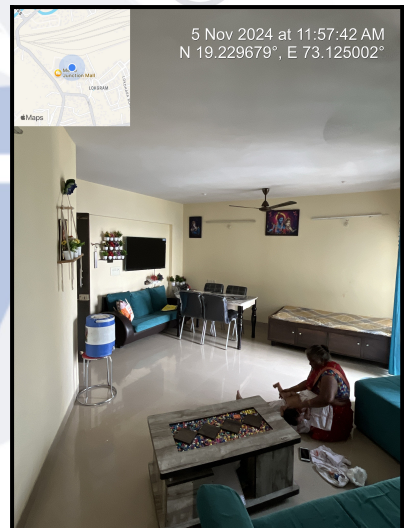
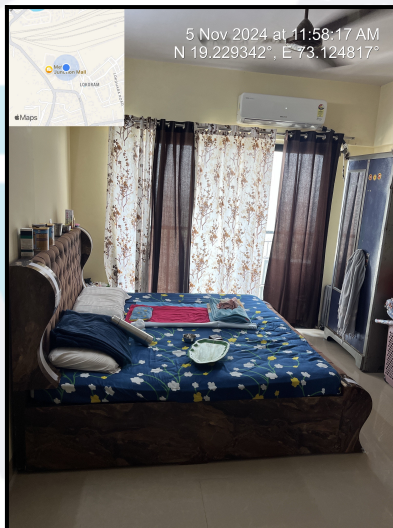
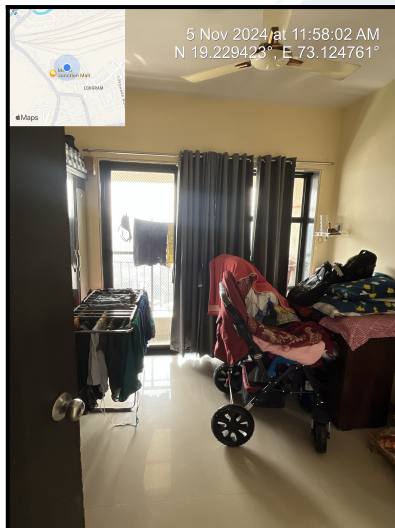
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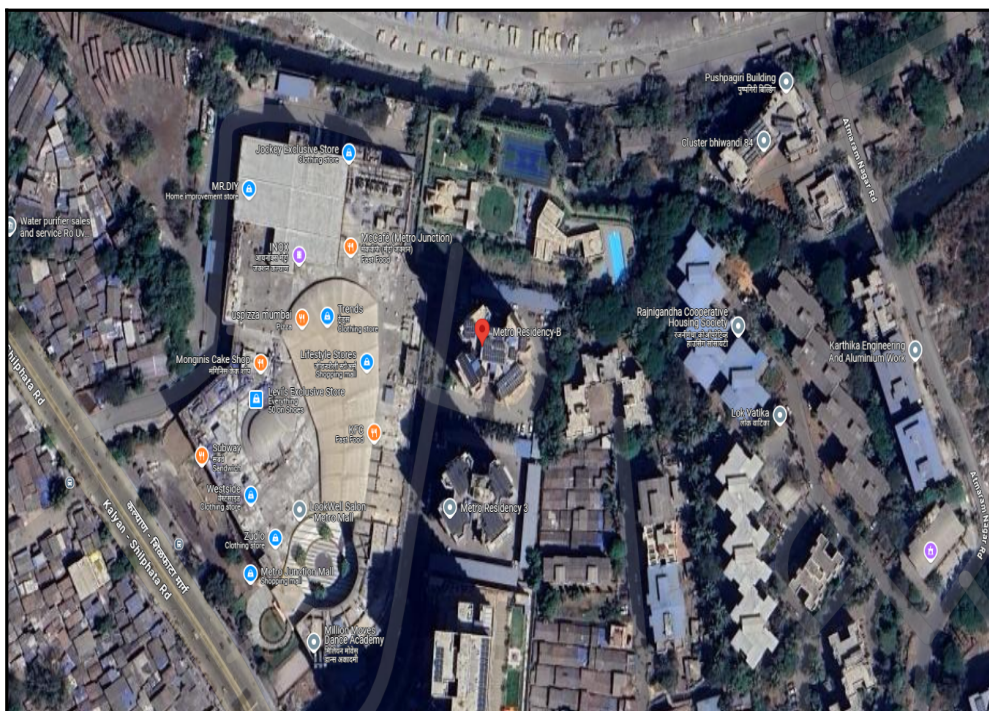
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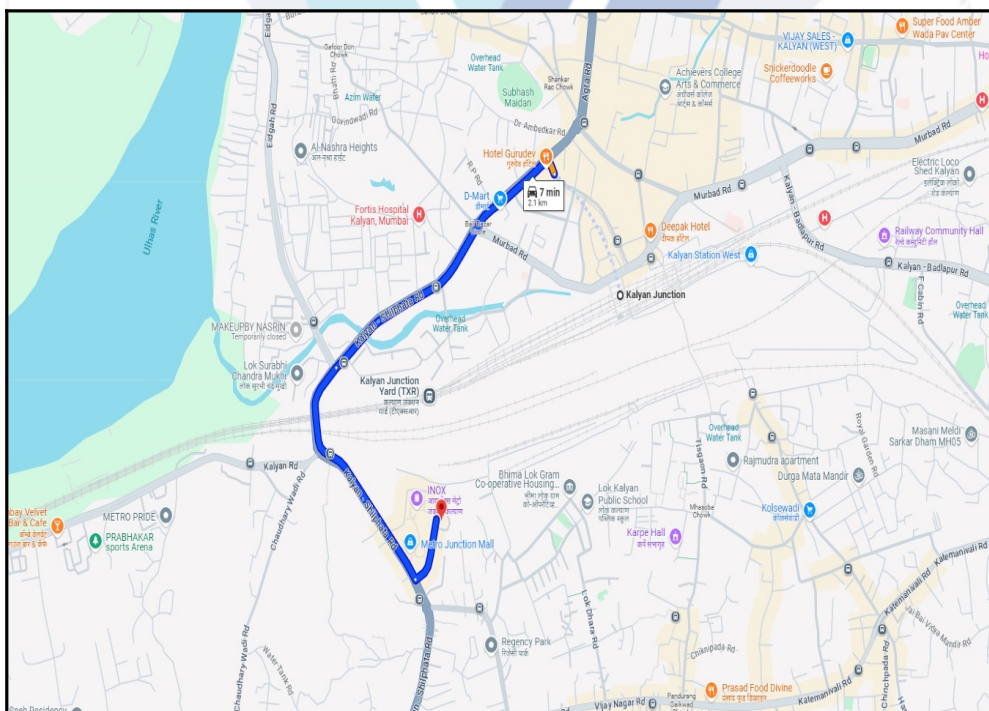
Actual Site Photographs



Route Map of the property




Note: Red Place mark shows the exact location of the property



Longitude Latitude: 19°13'46.7"N 73°7'27.2"E


Note: The Blue line shows the route to site distance from nearest Railway Station (Kalyan - 2.1 Km.).

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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Year: Language:

Selected District:

Select Taluka:

Select Village:

Search By: Survey No. SubZones

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	21/69-विभाग(11-अ) नेतिवली गांव : कल्याण भिवंडी व कल्याण नवी मुंबई रस्ता व उल्हासनगर रोड वरील दर्शनी भाग असलेल्या मिळकती सर्वे नंबर	20300	64500	74500	80800	74500	चौ. मीटर
SurveyNo	21/70-विभाग(11-ब) नेतिवली गावातील इतर भाग	20700	78100	86900	98100	86900	चौ. मीटर
SurveyNo	21/70अ- विभाग(10फ-1) रेल्वेच्या दक्षिणेकडील कल्याण तीलगांव गावातील लोकग्राम वसाहतीतील सर्व इमारत	24300	83300	90700	101400	90700	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	78100			
Increase by 15% on Flat Located on 22 nd Floor	11715			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	89,815.00	Sq. Mtr.	8,344.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	20700			
The difference between land rate and building rate(A-B=C)	69,115.00			
Percentage after Depreciation as per table(D)	10%			
Rate to be adopted after considering depreciation [B + (C X D)]	82,904.00	Sq. Mtr.	7,702.00	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



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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	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate



Price Indicators

Property	Metro Residency, Kalyan East		
Source	https://www.99acres.com/		
Floor	21st		
	Carpet	Built Up	Saleable
Area	814.00	895.40	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹10,442.00	₹9,493.00	-

99acres Buy | Enter Locality / Project / Society / Landmark Post property FREE

Home > Property in Thane Outskirts > Flats for sale in Thane Outskirts > Flats for sale in Kalyan > Flats for sale in Kalyan East > 2 BHK Flats for sale in Kalyan East Posted on Oct 16, 2024 | Ready to move

₹85 Lac @ 10,442 per sq.ft. **Contact Dealer** FREE
 Estimated EMI ₹67,890 **Shortlist**

2BHK 2Baths
 Flat/Apartment for Sale
 in West Metro Residency, Kalyan East, Thane

RERA STATUS NOT AVAILABLE | Website: https://maharera.maharashtra.gov.in/

Overview | Society | Dealer Details | Price Trends | Registry Record | Society Reviews >

Videos (1) | **Property (7)** | **Society (15)**

Area
 Carpet area: 814 sq.ft. (75.62 sq.m.)

Configuration
 2 Bedrooms, 2 Bathrooms, 3+ Balconies

Price
 ₹85 Lac
 @ 10,442 per sq.ft. (Negotiable) [View Price](#)
[Details](#)

Address
 West Metro Residency
 Kalyan East, Thane

Floor Number
 26th of 28 Floors

Property Age
 10+ Year Old


2 people shortlisted this property since last week


Places nearby
 Kalyan East, Thane [View All \(50\)](#)

[Inaam masjid](#) [Madina Tabligi Masjid](#) [Kali Masjid](#) [Shree Ram Mandir](#) [Shubhamkar Hospital](#) [Star city Multis](#)

Price Indicators

Property	Metro Residency, Kalyan East		
Source	Nobroker.com		
Floor	Higher		
	Carpet	Built Up	Saleable
Area	800.00	880.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹11,250.00	₹10,227.00	-







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2 BHK Flat In Metro Residency For Sale In Kalyan
Metro Junction Mall



Loan Verified

₹ 90 Lacs

Negotiable

₹ 51,583/Month

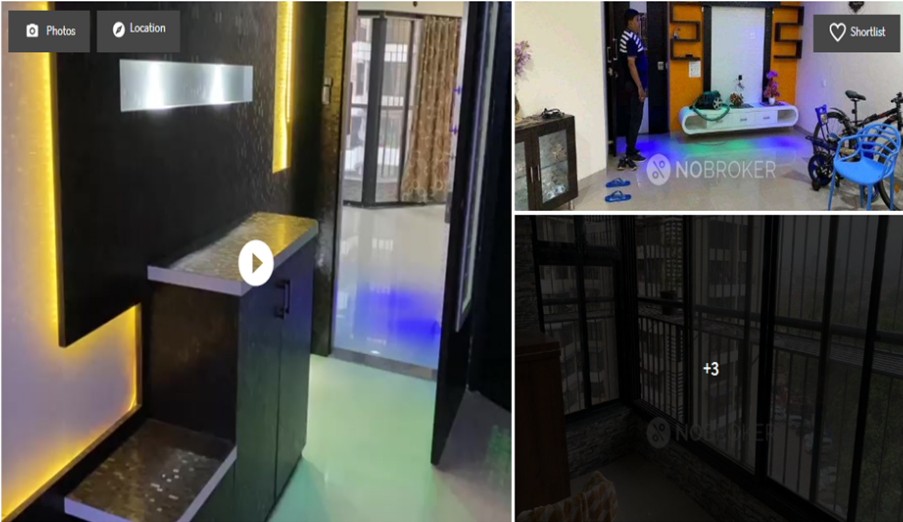
Estimated EMI

1,060

Sq.Ft

Home / Flats for Sale in Mumbai / Flats for Sale in Lokgram / 2bhk Flat for Sale in Lokgram / Property Details

Photos
Location



2 Bedroom

No. of Bedroom

2 Bathroom

No. of Bathroom

4

Balcony

Car

Parking

Get Owner Details

Price trends by NBEstimate

Report what was not correct in this property

Nearby: Metro Junction Mall | SMS Multiplex | Big Bazaar | INOX | Lodha Palava Viento

Overview

Age of Building	5-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹3.0 Per Sq.Ft/M	Flooring	Vitrified Tiles
Builtup Area	1,060 Sq.Ft	Carpet Area	800 Sq.Ft

Activity On This Property

327

Unique Views

1

Shortlists

Similar Properties

Price Indicators

Property	Metro Residency, Kalyan East		
Source	magic bricks		
Floor	21st		
	Carpet	Built Up	Saleable
Area	763.00	839.30	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹11,140.00	₹10,127.00	-

magicbricks
Buy ▾
Rent ▾
Sell ▾
Home Loans ▾

₹85.0 Lac EMI - ₹38k | [Get Loan offers from 34+ banks](#)

2 BHK Flat For Sale in Metro Residency, **Kalyan, Beyond Thane**

2 Beds | **2 Baths** | **Semi-Furnished**

<p>Carpet Area 763 sqft ▾ ₹11,140/sqft</p>	<p>Developer West Pioneer Properties</p>	<p>Project Metro Residency</p>
<p>Floor 21(Out of 23 Floors)</p>	<p>Transaction Type Resale</p>	<p>Status Ready to Move</p>
<p>Furnished Status Semi-Furnished</p>	<p>Age Of Construction Less than 5 years</p>	

Contact Owner

Get Phone No.

More Details

Price Breakup	₹ 85 Lac
Address	Near Metro Mall, Netivale Naka, Kalyan(W), Kalyan, Beyond Thane, Maharashtra
Furnishing	Semi-Furnished
Loan Offered	Estimated EMI: ₹38336 ⓘ Apply for Home Loan

Sale Instances

Property	Metro Residency, Kalyan East		
Source	Index no.2		
Floor	18th		
	Carpet	Built Up	Saleable
Area	800.00	880.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹9,688.00	₹8,807.00	-

23/09/2024, 18:22		igr_17199	
1719971 08-09-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		सूची क्र.2 दुय्यम निबंधक : सह दु.नि. कल्याण 2 दस्त क्रमांक : 17199/2024 नोदणी : Regn:63m	
गावाचे नाव : नेतिवली			
(1) विलेखाचा प्रकार	करारनामा		
(2) मोबदला	7750000		
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	7483500		
(4) भू-मापन,पोटहिस्सा व धरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: , इतर माहिती: विभाग क्र.21/70(11-ब)सदनिका क्र. 1808,18 वा मजला,मेट्रो रेसिडेन्सी टॉवर - अे बिल्डींग ची मेट्रो रेसिडेन्सी टॉवर "अे" को-ऑप. हौ. सो. लि. नेतिवली,कल्याण(पुर्व)क्षेत्र सुमारे 62.250 चौ. मी. कारपेट + 4.584 चौ. मी. ओपन टेरेस + 7.444 चौ. मी. खुली जागा((Survey Number : सीटीएस नं. 2, सर्व्हे नं. 18 (पैकी) आणि 35 (पैकी) ;))		
(5) क्षेत्रफळ	62.250 चौ.मीटर		
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-सुंदरराज एस. कोनार वय:-48 पत्ता:-प्लॉट नं: ए-2503 / 2504 , माळा नं: -, इमारतीचे नाव: मोहन अल्टेझा , ब्लॉक नं: डी मार्ट च्या वरती बायले नगर, रोड नं: वसंत व्हॅली रोड, कल्याण प., महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AFK PK 1229E		
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-राकेश अशोक पाटील वय:-40; पत्ता:-प्लॉट नं: रूम नं. 103 , माळा नं: -, इमारतीचे नाव: पार्वती अपार्टमेंट , ब्लॉक नं: गुरुकुल क्लासेस ऑफिस समोर , रोड नं: शिवाजी कॉलनी रोड, काटेमानिवली, कल्याण पुर्व , महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-ASDPP8289K 2): नाव:-शोभना अशोक पाटील वय:-64; पत्ता:-प्लॉट नं: रूम नं. 103, माळा नं: -, इमारतीचे नाव: पार्वती अपार्टमेंट , ब्लॉक नं: गुरुकुल क्लासेस ऑफिस समोर , रोड नं: शिवाजी कॉलनी रोड, काटेमानिवली, कल्याण पुर्व , महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-HQGPP8400N		
(9) दस्तऐवज करुन दिल्याचा दिनांक	29/08/2024		
(10)दस्त नोदणी केल्याचा दिनांक	29/08/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	17199/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	542500		
(13)बाजारभावाप्रमाणे नोदणी शुल्क	30000		
(14)शेरा			

Sale Instances

Property	Metro Residency, Kalyan East		
Source	Index no.2		
Floor	17th		
	Carpet	Built Up	Saleable
Area	814.00	895.40	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹9,555.00	₹8,687.00	-

23/09/2024, 18:23		lgr_7800	
780072	सूची क्र.2		दुय्यम निबंधक : सह दु.नि. कल्याण 3
23-06-2024			दस्त क्रमांक : 7800/2024
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोदणी : Regn:63m	
गावाचे नाव : नेतिवली			
(1)विलेखाचा प्रकार	करारनामा		
(2)मोबदला	7778000		
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपटाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	6617500		
(4) भू-मापन,पोटहिस्सा व घर क्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :सदनिका नं: फ्लॅट नं.1705, माळा नं: 17 वा मजला,बी विंग, इमारतीचे नाव: मेट्रो रेसिडेन्सी बी टॉवर को ऑप हौ सो ली, ब्लॉक नं: व्हिलेज नेतिवली, रोड : ता व्हिलेज,कल्याण,ठाणे 421306, इतर माहिती: सदनिका क्षेत्रफळ 62.250 चौ मी कारपेट+खुली गच्ची 5.992चौ मी कारपेट+कारपार्किंग वापर जागा 7.394 चौ मी कारपेट((C.T.S. Number : 2 ; Survey Number : 18 पार्ट ;))		
(5) क्षेत्रफळ	74.70 चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.			
(7) दस्तऐवज करून देणा-या/तिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-सचीन मोहन राऊळ वय:-39 पत्ता:-प्लॉट नं: फ्लॅट नं.1705, माळा नं: 17 वा मजला,बी टॉवर, इमारतीचे नाव: मेट्रो रेसिडेन्सी बी टॉवर को ऑप हौ सो ली, ब्लॉक नं: व्हिलेज नेतिवली, रोड नं: ता कल्याण, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-ALAPR8669R		
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अमित शैलेंद्र सिंह वय:-33; पत्ता:-प्लॉट नं: रूम नं.3/4, माळा नं: . इमारतीचे नाव: सुंदरम अपार्टमेंट, ब्लॉक नं: दुर्गामाता मंदिर जवळ,कोळसेवाडी, रोड नं: कल्याण पूर्व,ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-CZCPS2166Q 2): नाव:-स्नेहा सिंह वय:-32; पत्ता:-प्लॉट नं: रूम नं.3/4, माळा नं: . इमारतीचे नाव: सुंदरम अपार्टमेंट, ब्लॉक नं: दुर्गामाता मंदिर जवळ,कोळसेवाडी, रोड नं: कल्याण पूर्व,ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-JUQPS6835G		
(9) दस्तऐवज करून दिल्याचा दिनांक	28/05/2024		
(10)दस्त नोंदणी केल्याचा दिनांक	28/05/2024		
(11)अनुक्रमांक,खंड व पृष्ठ	7800/2024		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	545000		
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000		
(14)शेरा			

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 Bank. PNB will be free to report to the IBA, Institute of Valuers etc. about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services



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No.	Particulars	Valuer comment
1	background information of the asset being valued;	The property under consideration is purchased by Mr. Sudarshan Manohar Ghegadmal & Mrs. Shobha Manohar Ghegadmal from West Pioneer Properties (India) Private Limited vide Premises Ownership Agreement dated 30.12.2014.
2	purpose of valuation and appointing authority	As per the request from Punjab National Bank, Ghatkopar (East) Branch 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 Nikhil Sonawane - 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 - 19.09.2024 Valuation Date - 06.11.2024 Date of Report - 06.11.2024
6	inspections and/or investigations undertaken;	Physical Inspection done on - 05.11.2024
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

(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 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. 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 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.

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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