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



Vastukala Consultants (I) Pvt. Ltd.

# Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : Mr. Rohit Hanumant Pachimbare& Mrs. Meera Hanumant Pachimbare

Residential Flat No. 108, 1<sup>st</sup> Floor, Building No CL05 - 02, **"My City Phase II Cluster 05 (1 - 6)"**, Village - Usarghar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 421 201, State -Maharashtra, India.

#### Latitude Longitude : 19°10'50.0"N 73°4'31.1"E

### **Intended User:**

#### State Bank of India RACPC Sion

B-603 & 604, Kohinoor City, Commercial-1, 6th Floor, Kirol Road, Off L.B.S. Marg, Kurla (West), Mumbai, Pin Code - 400 070, State - Maharashtra, Country - India.



#### Our Pan India Presence at :

NandedThaneMumbaiNashikAurangabadPune

ik Rajkot Indore

Ahmedabad
Delhi NCR
Rajkot
Raipur

V Jaipur

#### **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 @www.vastukala.co.in



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Vastu/Mumbai/02/2025/014495/230xxxx 24/dd-mmm-PNCSH Date: 24.02.2025

### VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 108, 1<sup>st</sup> Floor, Building No CL05 - 02, "My City Phase Il Cluster 05 (1 - 6)", Village - Usarghar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 421 201, State -Maharashtra, India belongs to Mr. Rohit Hanumant Pachimbare& Mrs. Meera Hanumant Pachimbare.

Boundaries	:	Building	Flat
North	:	Tower T - 3	External Site Visit Only
South	:	Cluster - IV	External Site Visit Only
East	:	Internal Road	External Site Visit Only
West		Internal Road & Open Plot	External Site Visit Only

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 ₹ 54,12,000.00 (Rupees Fifty Four Lakh Twelve 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.



#### Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 State Bank of India Empanelment No.: SME/TCC/38/IBBI/3

Encl.: Valuation report

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♀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  $\sim$ www.vastukala.co.in

#### Vastukala Consultants India Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri(East), Mumbai - 400 072.

To, **The Branch Manager, State Bank of India RACPC Sion** B-603 & 604, Kohinoor City, Commercial-1, 6th Floor, Kirol Road, Off L.B.S. Marg, Kurla (West), Mumbai, Pin Code -

400 070, State - Maharashtra, Country - India.

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

	Gener	al		
1	Purpos	se for which the valuation is made	:	To assess Fair Market Value of the property for Housing Loan Purpose.
2	a)	Date of inspection	:	23.02.2025
	b)	Date of which the valuation is made	:	24.02.2025
3	List of I) II) III) IV) V) VI) VII)	And Mr. Rohit Hanumant Pachimbare & Mr Copy of Builder NOC Letter Dated 21.01.2 Copy of RERA Certificate Document No Estate Regulatory Authority. Copy of Commencement Certificate Doc Sandap - 01 / Vol - 13 / 193 / 2021 Dated Authority. Copy of Approved Building Plan Document 01 / CC / 174 / 2020 dated 03.02.2020 issu Copy of Occupancy Certificate Document	025 rs. M 025 0.P5 ume   18. ume   18.	between Mr. Rupesh Hanumant Pachimbare(The Releasers) /leera Hanumant Pachimbare(The The Releasee).
4	with Ph	of the owner(s) and his / their address (es) none no. (details of share of each owner in f joint ownership)		Mr. Rohit Hanumant Pachimbare& Mrs. Meera Hanumant Pachimbare Residential Flat No. 108, 1 <sup>st</sup> Floor, Building No CL05 - 02, "My City Phase II Cluster 05 (1 - 6)", Village - Usarghar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 421 201, State - Maharashtra, India. <u>Contact Person :</u> Mr. Vinod Thakare (Customer Relationship Manager) Mobile No. 7208497596 Joint Ownership Details of ownership share is not available



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5	Brief description of the property (Including Leasehold / freehold etc.)		The property is a Residential Flat located on 1 <sup>st</sup> Floor. (1 BHK) At the time of visit, Builder has not allowed for Internal site inspection, measurement and Internal Photographs of the property. Hence, our report is based on external visit & documents provided by bank only. As per Approved Plan, the composition of residential flat will be 1 Bedroom + Living Room + Kitchen + 2 Toilets (i.e. 1BHK Flat). The property is at 6.4 Km. distance from Dombivli Railway Station.
6	Location of property		
a)	Plot No. / Survey No.	:	New Survey No - 17/1, 17/2, 17/3/A, 17/3/B, 17/4, 17/5, 37/1 & Others
b)	Door No.	:	Residential Flat No. 108
c)	C.T.S. No. / Village	:	Village - Usarghar
d)	Ward / Taluka	:	Taluka - Kalyan
e)	Mandal / District	:	District - Thane
f)	Date of issue and validity of layout of approved map / plan		Copy of Approved Plan Document No. SROT / Growth Centre / 2401 / BP ITP - Usarghar - Sandap - 01 / CC / 174 /
g)	Approved map / plan issuing authority	:	2020 dated 03.02.2020 issued by MMRDA
h)	Whether genuineness or authenticity of approved map/ plan is verified		N.A., as the external visit only
i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.
7	Postal address of the property	:	Residential Flat No. 108, 1 <sup>st</sup> Floor, Building No CL05 - 02, <b>"My City Phase II Cluster 05 (1 - 6)"</b> , Village - Usarghar, Dombivli (East), Taluka - Kalyan, District - Thane, PIN - 421 201, State - Maharashtra, India.
8	City / Town	7	
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9	Classification of the area		
	i) High / Middle / Poor		Middle Class
	ii) Urban / Semi Urban / Rura		Urban
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Usarghar Mumbai Metropolitan Region Development Authority
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





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12	Boundaries of the property	:	As per site	As per Document				
	North	:	Tower T - 3	Details not available				
	South	:	Cluster - IV	Details not available				
	East	:	Internal Road	Details not available				
	West	:	Internal Road & Open Plot	Details not available				
13	Dimensions of the site	:	N. A. as property under consideration is a Residential a building.					
		:	As per the Deed	As per Actuals				
	North	:	Marginal Space	External Site Visit Only				
	South	:	Passage & Lift	External Site Visit Only				
	East	:	Staircase & Flat No. 101	External Site Visit Only				
	West	:	Flat No. 107 & Staircase	External Site Visit Only				
14	Extent of the site	:	Carpet Area in Sq. Ft. = 451.00 (Area As Per Deed of Release Built Up Area in Sq. Ft. = 496.7 (Carpet Area + 10%)					
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°10'50.0"N 73°4'31.1"E					
15	Extent of the site considered for Valuation (least of 13A& 13B)		Carpet Area in Sq. Ft. = 451.00 ( Area As Per Other)					
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	•	Vacant					
II	APARTMENT BUILDING	17						
1.	Nature of the Apartment	÷	Residential	19/				
2.	Location							
	C.T.S. No.	:						
	Block No.	:	-					
	Ward No.	:	-					
	Village / Municipality / Corporation		Village - Usarghar, Mumbai Metropolitan Region D	Development Authority				
	Door No., Street or Road (Pin Code)	:		<b>5 (1 - 6)"</b> , Village - Usarghar, an, District - Thane, PIN - 421				
3.	Description of the locality Residential / Commercial / Mixed	:	Residential					





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5.Number of Floors:Stilt + 2 Podium + 25 Upper Floors6.Type of Structure:R.C.C. Framed Structure7.Number of Dwelling units in the building:1st Floor is having 8 Flats8.Quality of Construction:Good9.Appearance of the Building:Good10.Maintenance of the Building:Good11.Facilities Available:Good12.Lift:3 Lifts13.Protected Water Supply:Municipal Water Supply14.Inderground Sewerage:Connected to Municipal Sewerage System15.Car parking - Open / Covered:Stilt + Podium Parking14.Is pavement laid around the Building:Yes11.Residential FlatiYes12.Door No. of the Flat is situated:1st Floor2.Door No. of the Flat:Residential Flat No. 108	m
7.       Number of Dwelling units in the building       :       1st Floor is having 8 Flats         8.       Quality of Construction       :       Good         9.       Appearance of the Building       :       Good         10.       Maintenance of the Building       :       Good         11.       Facilities Available       :       Good         12.       Lift       :       3 Lifts         13.       Protected Water Supply       :       Municipal Water Supply         14.       Protected Water Supply       :       Municipal Water Supply         15.       Depen / Covered       :       Stilt + Podium Parking         16.       Is compound wall existing?       :       Yes         11.       Residential Flat       :       Yes         11.       The floor in which the Flat is situated       :       1st Floor	m
8.       Quality of Construction       :       Good         9.       Appearance of the Building       :       Good         10.       Maintenance of the Building       :       Good         11.       Facilities Available       :       Good         11.       Facilities Available       :       3 Lifts         12.       Lift       :       3 Lifts         13.       Protected Water Supply       :       Municipal Water Supply         14.       Underground Sewerage       :       Connected to Municipal Sewerage Syste         15.       Car parking - Open / Covered       :       Stilt + Podium Parking         18.       Compound wall existing?       :       Yes         19.       Residential Flat       :       Yes         10.       The floor in which the Flat is situated       :       1st Floor	m
9.       Appearance of the Building       :       Good         10.       Maintenance of the Building       :       Good         11.       Facilities Available       :       Good         11.       Facilities Available       :       3 Lifts         11.       Facilities Available       :       3 Lifts         11.       Facilities Available       :       3 Lifts         11.       Protected Water Supply       :       Municipal Water Supply         11.       Underground Sewerage       :       Connected to Municipal Sewerage Syste         12.       Car parking - Open / Covered       :       Stilt + Podium Parking         13.       Is compound wall existing?       :       Yes         14.       Residential Flat       :       Yes         15.       The floor in which the Flat is situated       :       1st Floor	m
10.       Maintenance of the Building       :       Good         11.       Facilities Available       :       Good         11.       Facilities Available       :       3 Lifts         11.       Ift       :       3 Lifts         11.       Protected Water Supply       :       Municipal Water Supply         11.       Protected Water Supply       :       Municipal Water Supply         11.       Underground Sewerage       :       Connected to Municipal Sewerage Syste         11.       Car parking - Open / Covered       :       Stilt + Podium Parking         11.       Is pavement laid around the Building       :       Yes         11.       Residential Flat       Image: Site of the Building       :         1.       The floor in which the Flat is situated       :       1st Floor	m
11.Facilities AvailableI11.Facilities AvailableILiftIftIDrotected Water SupplyIS LiftsUnderground SewerageIMunicipal Water SupplyUnderground SewerageIConnected to Municipal Sewerage SysteCar parking - Open / CoveredIStilt + Podium ParkingIs Compound wall existing?IYesIs pavement laid around the BuildingIYesIIResidential FlatII.The floor in which the Flat is situatedIIItItIIt <t< td=""><td>m</td></t<>	m
Lift       :       3 Lifts         Protected Water Supply       :       Municipal Water Supply         Underground Sewerage       :       Connected to Municipal Sewerage Syste         Car parking - Open / Covered       :       Stilt + Podium Parking         Is Compound wall existing?       :       Yes         Is pavement laid around the Building       :       Yes         In Protected I flat       :       Is pavement laid around the Building         1.       The floor in which the Flat is situated       :       1st Floor	m
Protected Water Supply       :       Municipal Water Supply         Underground Sewerage       :       Connected to Municipal Sewerage Syste         Car parking - Open / Covered       :       Stilt + Podium Parking         Is Compound wall existing?       :       Yes         Is pavement laid around the Building       :       Yes         III       Residential Flat       :         1.       The floor in which the Flat is situated       :	m
Underground Sewerage       :       Connected to Municipal Sewerage Syste         Car parking - Open / Covered       :       Stilt + Podium Parking         Is Compound wall existing?       :       Yes         Is pavement laid around the Building       :       Yes         III       Residential Flat       :         1.       The floor in which the Flat is situated       :	m
Car parking - Open / Covered       :       Stilt + Podium Parking         Is Compound wall existing?       :       Yes         Is pavement laid around the Building       :       Yes         III       Residential Flat       :         1.       The floor in which the Flat is situated       :	m
Is Compound wall existing?       :       Yes         Is pavement laid around the Building       :       Yes         III       Residential Flat       :         1.       The floor in which the Flat is situated       :	
Is pavement laid around the Building       :       Yes         III       Residential Flat       :         1.       The floor in which the Flat is situated       :       1 <sup>st</sup> Floor	
III     Residential Flat       1.     The floor in which the Flat is situated       i     1 <sup>st</sup> Floor	
1.       The floor in which the Flat is situated       :       1 <sup>st</sup> Floor	
2.       Door No. of the Flat       :       Residential Flat No. 108	
3. Specifications of the Flat	/
Roof : R. C. C. Slab	
Flooring : External site visit only	1
Doors : External site visit only	
Windows   :   External site visit only	
Fittings       :       External site visit only	
Finishing   :   External site visit only	
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? : External Site Visit only	
7. Sale Deed executed in the name of <b>Mr. Rohit Hanumant Pachimbare&amp; Mrs</b> <b>Pachimbare</b>	. Meera Hanumant





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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
10.	What is the fleer space index (ann )	:	(undefined) As per MMRDA / KDMC norms
	What is the floor space index (app.)		
11.	What is the Carpet area of the Flat?	:	Carpet Area in Sq. Ft. = 451.00 (Area As Per Deed of Release) Carpet Area in Sq. Ft. = 409.00 Utility Area in Sq. Ft. = 42.00 Total Carpet Area in Sq. Ft. = 451.00 (Area as per Deed of Release)
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?	:	Vacant
15.	If rented, what is the monthly rent?	:	11,300/- (Expected 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		7
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)	:	₹ 11112/- to ₹ 12265/- per Sq. Ft. on Carpet Area ₹ 10102/- to ₹ 11150/- 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).		₹ 12,000/- per Sq. Ft. on Carpet Area
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,600/- per Sq. Ft.
	II. Land + others	:	₹ 9,400/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 63,900/- per Sq. M. i.e. ₹ 5,937/- per Sq. Ft.





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	Remarks	:	At the time of visit, Builder has not allowed for Internal site inspection, measurement and Internal Photographs of the property. The details about the work progress status has been provided by Customer Relationship Manager - Mr. Vinod Thakare (Contact No. 7208497596).
	Total Composite Rate		₹ 12,000/- per Sq. Ft.
	Rate for Land & other V (3) ii	X	₹ 9,400/- per Sq. Ft.
	Depreciated building rate VI (a)	:	₹ 2,600/- per Sq. Ft.
b	Total composite rate arrived for Valuation		
	Depreciation Ratio of the building		
	Depreciation percentage assuming the salvage value as 10%	:	N.A. Age of Property below 5 year
	Life of the building estimated	:	59 years Subject to proper, preventive periodic maintenance & structural repairs.
	Age of the building	:	1 year
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,600/- per Sq. Ft.
а	Depreciated building rate		
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
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.
	Guideline rate(an evidence thereof to be enclosed)	:	N.A. Age of Property below 5 year

#### **Details of Valuation:**

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	451.00 Sq. Ft.	12,000.00	54,12,000.00
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.			

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9	Potential value, if any			
10	Others / Car Parking			
	Total value / Fair market value of the proper	ły		54,12,000.00
	Realizable value of the property	53,03,760.00		
	Distress value of the property	43,29,600.00		
	Insurable value of the property (496.10 X 2,6	12,89,860.00		
	Guideline value of the property (496.10 X 5,9	29,45,346.00		







## **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 ₹ 11,112/- to ₹ 12,265/- per Sq. Ft. on Carpet Area / ₹ 10,102/- to ₹ 11,150/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 ₹12,000.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road widening / publics service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
Saleability	Good
Likely rental values in future	11,300/- (Expected rental income per month)
Any likely income it may generate	Rental Income



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## **Actual Site Photographs**



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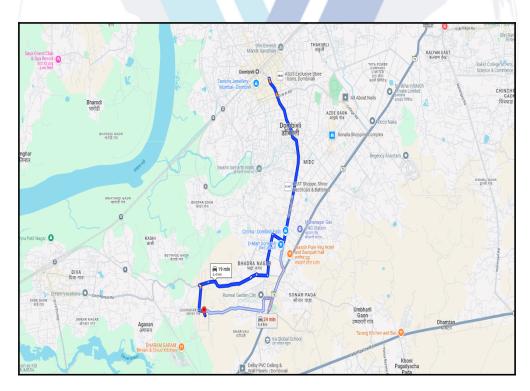
Usarghar Gaon Dombivli Thane

Index number

## Route Map of the property



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



#### Longitude Latitude: 19°10'50.0"N 73°4'31.1"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Dombivli - 6.4 Km.).



## **Ready Reckoner Rate**

	Department of Registration and Stamp Government of Maharashtra Government of Maharashtra							
Annual Statement of Rates Ver. 2.0 ( बाजारमूल्य दर पत्रक आवृत्ती 2.0 )								
<u>Home</u>					<u>Valuation</u>	Guide	lines   Us	<u>er Manual</u>
Year 202	24-2025				Language	Ens	glish	
	Selected District	Thane						
	Select Taluka	Kalyan						
	Select Village	Gavache Nav : Usaragh	ar (Kalyan	Dombivli	1			
	Search By	OSurvey No.	<b>●</b> SubZo	nes				
Select	उपविभाग	-	खली जमीन	निवासी सत	इनिका ऑफ़ीस	दकाने	औद्योगिक	एकक (Rs./)
SurveyNo 47/14	18-मौजे उसरघर गावातील रहीवा		7900	5720		71700	65900	चौ. मीटर
SurveyNo 47/14	19-मौजे उसरघर गावातील रहीवा	स विभागातील मिळकती	7800	4920	0 58200	70300	58200	चौ. मीटर
<u>SurveyNo</u> 47/150-7	मौजे उसरघर गावातील वाणिज्य व	वापर विाभागातील मिळकती	8300	5320	0 61100	73900	61100	चौ. मीटर
SurveyNo 47/1	51-मौजे उसरघर गावातील गावठ	ाणामधील सर्व मिळकती	8000	4260	0 60000	72300	60000	चौ. मीटर
SurveyNo 47/151/1 - रूणवाल मायसिटी व रूणवाल गार्डन			9600	6390	0 73800	79900	73800	चौ. मीटर
						/	/	
Stamp Duty Ready Reckoner Market Value Rate for Flat				63900	1			
Flat Located on 1 <sup>st</sup>				-				
Stamp Duty Read Increase/Decrease	y Reckoner Market Value ∣ e) (A)	Kate (After	e	3,900.00	Sq. Mtr.		5,937.00	Sq. Ft.
	Reckoner Market value Ra	te for Land (B)		9600	1			
The difference betw	ween land rate and building	rate(A-B=C)	Ę	54,300.00				

#### Multi-Storied building with Lift

Percentage after Depreciation as per table(D)

Rate to be adopted after considering depreciation [B + (C X D)]

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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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100%

Sq. Mtr.

63,900.00





5,937.00

Sq. Ft.

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	

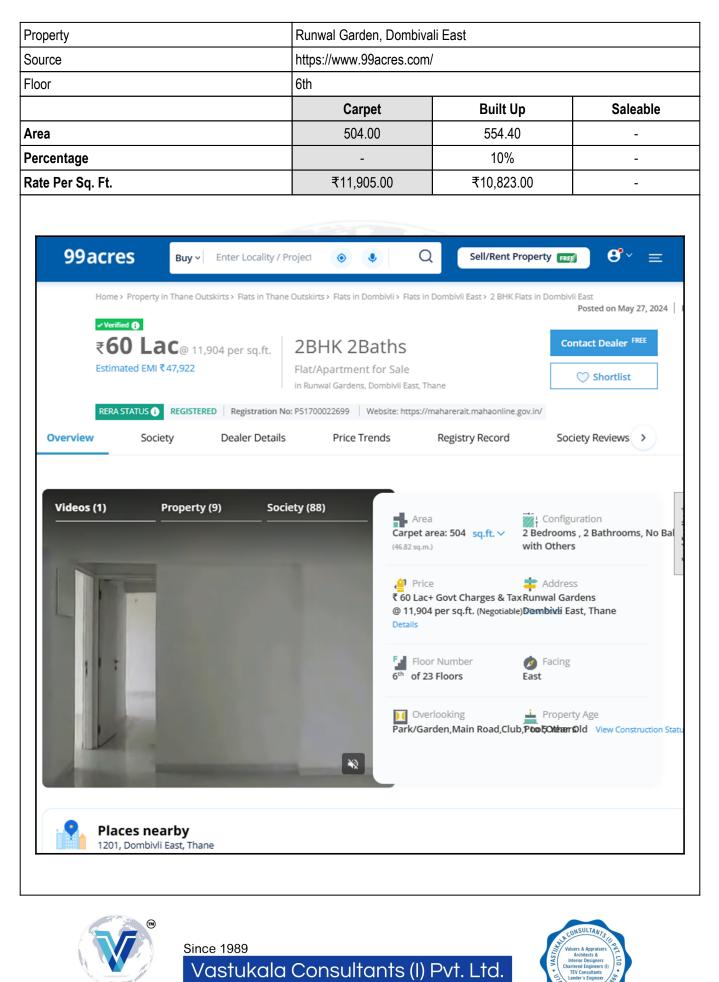




Since 1989



## **Price Indicators**



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VASTUKALA

## **Price Indicators**

Property	Runwal Garden, Dombivali E	East	
Source	magic bricks		
Floor	25th		
	Carpet	Built Up	Saleable
Area	530.00	583.00	-
Percentage	-	10%	-
Rate Per Sq. Ft.	₹12,264.00	₹11,149.00	-
	sts Properties Video Call Join Prim nunicates with Owners Doin Prim	Posted on: Sep 04, 22  Posted on: Sep 04, 22  Contact Owner Pawan -91-97:00000  Vour Name Vour N	ki9 Iblank, Please eft blank, Please le Number Mobile numberl
Contact Owner     Cet Phone No.       More Details       Price Breakup     € 65 Lac       Booking Amount     € 1.0 Lac       Address     Runwal My city, D       Furnishing     Unfurnished	ombivli, Thane - Beyond Thane, Maharashtra ety	Cet Contact Download We can visit this your behalf Simply tell us the di to know LIVE video to LIVE video to LIVE video to	Brochure property on etails you wish



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## **Sale Instances**

Property		Runwal Garden, Dom	bivali East	
Source		Index no.2		
Floor		-		
		Carpet	Built Up	Saleable
Area		465.00	511.50	-
Percentage		-	10%	-
Rate Per Sq. Ft.		₹11,500.00	₹10,455.00	-
г				
	08/02/2025, 11:05 152:60:72 26-10-2024 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	<sup>1gr_152</sup> सूची क्र.2	80 दुय्यम निबंधक : सह दु.नि. कल्याण 3 दस्त क्रमांक : 15260/2024 नोदंणी : Regn:63m	
		गावाचे नाव: घारीवली	· · · · · · · · · · · · · · · · · · ·	-
	(1)विलेखाचा प्रकार	करारनामा		1
	(2)मोबदला	5347500		
	(3) बाजारभाव(भाडेपटट्याच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	3492500		
घरक्रमॉक(असल्यास) विभ रुण ७,क्षे पाति वसा सव मुद्र पी5 4/5, 7/2 9/3, 12// 14/, 17/ 37/, 41/, 44/, 44/, 44/,		विभाग क्रं.47/151/1,मूल्यदर 6390 रुणवाल गार्डन्स फेज 1 प्रोजेक्ट,सन 7,क्षेत्रफळ 41.06 चौ.मी. कार्पेट + 1 पार्किंग स्पेस सह दि. 12/07/2019 वसाहत प्रकल्पा अंतर्गत प्रथम विक्रं सवलत(मुद्रांक 2006/युओआर53/7 मुद्रांक 2012/आर.आर. 36/सी.आर पीं51700022699( (Survey Num 4/5,4/6, 4/9,4/10, 4/11, 5/1,5/2, 7/2बी, 7/2सी, 7/3ए, 7/3बी, 8/1, 8 9/3,9/4, 9/5,9/6, 9/7,9/8, 10,11, 12/8, 12/9, 12/10, 12/11, 12/12, 14/3, 14/4, 14/5, 15,17/1, 17/2, 17/10, 17/11, 18,19, 22,23/1, 23 37/2डी, 37/3, 37/4, 37/21, 38/1, 41/2, 41/3, 41/4, 44/1, 44/4, 44/ 44/9, 44/10, 44/11, 44/12, 44/13 44/19, 49,50/1, 50/2, 50/3, मौजे 44/6, 44/7, 44/8, 44/9, 44/10, 44/	शिइतर वर्णन :, इतर माहिती: , इतर माहिती: 0/-मौजे घारिवली स.नं. 4/1 व इतर वरील इनिका नं. 1804,अठरावा मजला,बिल्डिंग नं. 2.21 चौ.मी. डेक एरिया + 1 ओपन कार व्या अधिसुचनेनुसार एकासिकृत नगर केरारनाम्यास मुद्रांक शुल्कामध्ये 50% सीआर536एम1 दिनांक 15/01/2008 आणि 2.22/एम1 दिनांक 06/01/2015)रेस क्र ber : मौजे घारिवली स.नं 4/1,4/2, 4/3, 4/4, 5/3,5/4, 5/5,5/6, 6/1,6/2, 6/3,7/1, 7/2ए, /2, 8/3, 8/4, 8/5, 8/6, 8/7,8/8, 8/9, 9/1,9/2, 12/1, 12/2, 12/3, 12/4,12/5, 12/6, 12/7, 12/13, 12/14, 13,14/1, 14/2ए, 14/2बी, 7/3, 17/4,17/5, 17/6, 17/7, 17/8, 17/9, /2, 23/3, 23/10, 37/1, 37/2बी, 37/2सी, 38/2, 39/1, 39/2,39/3, 40, 41/1ए, 41/1बी, 5ए, 44/5बी, 44/6ए, 44/6बी, 44/7, 44/8, , 44/14, 44/15, 44/16, 44/17, 44/18, उसरघर स.नं. 44/1, 44/2, 44/3, 44/4, 44/5, /11, 44/12, 45/1,45/2, 45/3,45/4, 45/5ए, fl, 46/3, 47,49,50, 51(पैकी), 52/1, 52/2, 3/3ए, 53/3बी, 94(पैकी), ; ) )	
	(6)आकारणी किंवा जुडी देण्यात असेल			
	तेव्हा. (७) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुम्ननामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	पाटील तर्फे कुलमुखत्यार म्हणून राजेश गज इमारतीचे नाव: रुणवाल अॅन्ड ओमकार र	गयरेक्टर यांचे तर्फे अधिकृत कुलमुखत्यार सचिन रे वय:-35 पत्ता:-प्लॉट नं: -, माळा नं: पाचवा मजला, , के अर, ,ब्लॉक नं: -, रोड नं: सायन चुनाभट्टी सिग्नल, बई, महाराष्ट्र, मुम्बई. पिन कोड:-400022 पॅन नं:-	
	(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	एप्सिलोन टॉक्स, ब्लॉक नं: 3002, रोड नं: ठ , महाराष्ट्र, मुम्बई. पिन कोड:-400101 पॅ 2): नाव:-दीपश्री नितीन बेलोसे क्य:-41; प	11:-प्लॉट नं: -, माळा नं: तिसावा मजला , इमारतीचे नाव: 1कूर कॉलेज समोर, ठाकूर व्हिलेज, कांदिवली पुर्व, मुंबई 1 ने:-ALRPB2078D त्ता:-प्लॉट नं: -, माळा नं: तिसावा मजला , इमारतीचे 1 इ.सं. ठाकर कॉलेज सपोर, ठाकर व्हिलेज कॉटिवली	



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## **Sale Instances**

pperty I		Runwal Garden, Dombivali East		
ce		Index no.2		
,		-		
		Carpet	Built Up	Saleable
		495.00	544.50	-
entage		-	10%	-
Per Sq. Ft.		₹11,111.00	₹10,101.00	_
<u> </u>		,	,	
1/02/2025, 13:58		igr_18	1509	
1850970 02-01-2025		सूची क्र.2	दुय्यमनिबंधक : दु. नि. कल्याण : दस्तकमांक : 18509/2024	1
Note:-Generated Throug report please contact cor	h eSearch Module,For original ncem SRO office.		दश्ता क्रमाक : 1 8509/2024 नोदेणी :	
			Regn:63m	
		गावाचे नाव: धारीवली		
(1)विलेखाचा प्रकार	करारनामा			
(2)मोबदला	5500000			
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की				
पटटेदार ते नमुद करावे)				
जनगरना द्वारा ज पटटेदार ते नमुद्द करावे) (4) भू-माफा,पोटहिस्सा व घरक्रमांक(असल्पास)	4/1,4/2,4/3,4/4,4/5,4/6,4/9,4/10,4/11,	र वर्णन :, इतर माहिती: मौजे घारीवली, संद ,5/1,5/2,5/3,5/4,5/5,5/6,6/1,6/2,6/3,7/1 /5,44/6,44/7,44/8,44/9,44/10,44/11,44	र्व क. ,7/2ए,7/2बी,7/2सी,7/3ए,7/3बी,8/1,8/2,1 /12,45/1,45/2,45/3,45/4,45/5ए,45/5बी,	४/3, 8/4, 8/5, 8/6, 8/7, 8/8, 8/9 45/6, 46/1, 46/2 ए, 46/2 बी, 46
पटटेदार ते नमुद करावे) (4) भू-माफा,पोटहिस्सा व	4/1,4/2,4/3,4/4,4/5,4/6,4/9,4/10,4/11, उसरघर स.न. 44/1,44/2,44/3,44/4,44/	5/1,5/2,5/3,5/4,5/5,5/6,6/1,6/2,6/3,7/1	,7/2U,7/2dl,7/2tl,7/3U,7/3dl,8/1,8/2,8	8/3,8/4,8/5,8/6,8/7,8/8,8/9, 8/3,8/4,6/2 ए,46/2 खी,46
घटटेदार ते नमुद्र करावे) (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्पास)	4/1,4/2,4/3,4/4,4/5,4/6,4/9,4/10,4/11, उसरघर स.मं. 44/1,44/2,44/3,44/4,44/ इतर ; ) )	5/1,5/2,5/3,5/4,5/5,5/6,6/1,6/2,6/3,7/1	,7/2U,7/2dl,7/2tl,7/3U,7/3dl,8/1,8/2,8	¥3,8′4,8′5,8′6,8′7,8′8,8′9, 45/6,46/1,46/2ए,46/2वी,44
पटटेदार ते नमुद करावे) (4) भू-माफा,पोटहिस्सा व घरक्रमांक(असल्पास) (5) क्षेत्रफळ (6)आकारणी किंवा जुडी	4/1,4/2,4/3,4/4,4/5,4/6,4/9,4/10,4/11, उसरघर स.नं. 44/1,44/2,44/3,44/4,44/ इतर ; ) ) 495.05 चौ.फू ट	,5/1,5/2,5/3,5/4,5/5,5/6,6/1,6/2,6/3,7/1 /5,44/6,44/7,44/8,44/9,44/10,44/11,44	,7/2U,7/2dl,7/2tl,7/3U,7/3dl,8/1,8/2,8	45/6,46/1,46/2ए,46/2बी,48
पटटेदार ते नमुद करावे) (4) भू-मापन,प्रोटहिस्सा व घरक्रमांक(असल्पास) (5) क्षेत्रफळ (6)आकारणी किंवा जुडी देण्यात असेत तेका. (7) दस्तऐवज करून देणा- या,सिंहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी-यायालयाचा हुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव	4/1,4/2,4/3,4/4,4/5,4/6,4/9,4/10,4/11, उसरघर स.नं. 44/1,44/2,44/3,44/4,44/ इतर ; ) ) 495.05 चौ.फूट 1): नाव:-शोहित बंसल वय:-38 पता:-प्लॉट नं: .,	,5/1,5/2,5/3,5/4,5/5,5/6,6/1,6/2,6/3,7/1 /5,44/6,44/7,44/8,44/9,44/10,44/11,44 माळा ने: ., इमारतीचे नाव: 133/174 एम. ब्लॉक, 1	,7/2ए,7/2बी,7/2सी,7/3ए,7/3बी,8/1,8/2,1 /12,45/1,45/2,45/3,45/4,45/5ए,45/5बी,	45/6,46/1,46/2ए,46/2बी,46
पटटेदार ते नमुद करावे) (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्पास) (5) क्षेत्रफळ (6)आकारणी किंवा जुडी देण्यात असेत तेव्हा. (7) दस्तऐवज करून देणा- या,सिंहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी-वायास्त्रपाचा डुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव दवणी-वायास्त्रपाचा डुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव दवणी-वायास्त्राचा	4/1,4/2,4/3,4/4,4/5,4/6,4/9,4/10,4/11, उसरघर स.नं. 44/1,44/2,44/3,44/4,44/ इतर ; ) ) 495.05 चौ.फूट 1): नाव:-शोहित बंसल वय:-38 पता:-प्लॉट नं: .,	,5/1,5/2,5/3,5/4,5/5,5/6,6/1,6/2,6/3,7/1 /5,44/6,44/7,44/8,44/9,44/10,44/11,44 माळा ने: ., इमारतीचे नाव: 133/174 एम. ब्लॉक, 1	,7/2ए,7/2बी,7/2सी,7/3ए,7/3बी,8/1,8/2,1 /12,45/1,45/2,45/3,45/4,45/5ए,45/5बी, केडवाई नगर, धना जुही, कानपूर, उत्तर प्रदेश, ब्ल	45/6,46/1,46/2ए,46/2बी,46
पटटेदार ते नमुद करावे) (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्पास) (5) क्षेत्रफळ (6)आकारणी किंवा जुडी देण्यात असेत तेव्हा. (7) दस्तऐवज करून देणा- या,सिंहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी-वायास्त्रयाचा डुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता. (8) दस्तऐवज करून प्रे क्रिया देवणी-वायास्त्रयाचा डुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता. (9) दस्तऐवज करून	4/1,4/2,4/3,4/4,4/5,4/6,4/9,4/10,4/11, उसरघर स.नं. 44/1,44/2,44/3,44/4,44/ इतर ; ) ) 495.05 चौ.फूट 1): नाव:-शोहित बंसल वय:-38 पता:-प्लॉट नं:-, 1): नाव:-शरुगिमा दस वय:-33, पत्ता:-प्लॉट नं 26/12/2024	,5/1,5/2,5/3,5/4,5/5,5/6,6/1,6/2,6/3,7/1 /5,44/6,44/7,44/8,44/9,44/10,44/11,44 माळा ने: ., इमारतीचे नाव: 133/174 एम. ब्लॉक, 1	,7/2ए,7/2बी,7/2सी,7/3ए,7/3बी,8/1,8/2,1 /12,45/1,45/2,45/3,45/4,45/5ए,45/5बी, केडवाई नगर, धना जुही, कानपूर, उत्तर प्रदेश, ब्ल	45/6,46/1,46/2ए,46/2बी,46
पटटेदार ते नमुद करावे) (4) भू-मापन,पोटहिस्सा व घरक्रमांक, असल्पास) (5) क्षेत्रफळ (6) आकारणी किंवा जुडी देण्यात असेत तेका. (7) दस्तरेवज करुन देणा- या,सिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी-यापाल्याचा डुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता. (8) दस्तरेवज करुन घेणा- या पक्षकाराचे द किंवा दिवाणी-यापाल्याचा डुकुमनामा किंवा आदेश असल्पास,प्रतिवादिचे नाव व पत्ता. (9) दस्तरेवज करुन दिरयाचा दिनाक	4/1,4/2,4/3,4/4,4/5,4/6,4/9,4/10,4/11, उसरघर स.नं. 44/1,44/2,44/3,44/4,44/ इतर ; ) ) 495.05 चौ.फूट 1): नाव:-रोहित बंसल वय:-38 फता:-प्लॉट नं: , 1): नाव:-रोहित बंसल वय:-38 फता:-प्लॉट नं: , 26/12/2024 26/12/2024	,5/1,5/2,5/3,5/4,5/5,5/6,6/1,6/2,6/3,7/1 /5,44/6,44/7,44/8,44/9,44/10,44/11,44 माळा ने: ., इमारतीचे नाव: 133/174 एम. ब्लॉक, 1	,7/2ए,7/2बी,7/2सी,7/3ए,7/3बी,8/1,8/2,1 /12,45/1,45/2,45/3,45/4,45/5ए,45/5बी, केडवाई नगर, धना जुही, कानपूर, उत्तर प्रदेश, ब्ल	45/6,46/1,46/2ए,46/2बी,46
पटटेदार ते नमुद करावे) (4) भू-माफा प्रोटहिस्सा व घरक्रमांक(असल्पास) (5) क्षेत्रफळ (6) आकारणी किंवा जुडी देण्यात असेत तेका. (7) दस्तऐवल करून देणा- या, सिहून ठेवणा-या प्रव्रकारोचे नाव किंवा दिवाणी-पायालयाचा हुकुमनामा किंवा आदेश असल्पास, प्रतिवादिचे नाव व पत्ता. (8) दस्तऐवल करून देवपाना या पश्चका करेने द किंवा दिवाणी-पायालयाचा हुकुमनामा किंवा आदेश असल्पास, प्रतिवादिचे नाव व पत्ता. (9) दस्तऐवल करून दिरपाचा दिनांक (10) दस्त नोंदणी केल्पाचा दिवाणी	4/1,4/2,4/3,4/4,4/5,4/6,4/9,4/10,4/11, उसरघर स.नं. 44/1,44/2,44/3,44/4,44/ इतर ; ) ) 495.05 चौ.फूट 1): नाव:-रोहित बंसल वय:-38 फता:-प्लॉट नं: , 1): नाव:-रोहित बंसल वय:-38 फता:-प्लॉट नं: , 26/12/2024 26/12/2024	,5/1,5/2,5/3,5/4,5/5,5/6,6/1,6/2,6/3,7/1 /5,44/6,44/7,44/8,44/9,44/10,44/11,44 माळा ने: ., इमारतीचे नाव: 133/174 एम. ब्लॉक, 1	,7/2ए,7/2बी,7/2सी,7/3ए,7/3बी,8/1,8/2,1 /12,45/1,45/2,45/3,45/4,45/5ए,45/5बी, केडवाई नगर, धना जुही, कानपूर, उत्तर प्रदेश, ब्ल	45/6,46/1,46/2ए,46/2बी,46



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As a result of my appraisal and analysis, it is my considered opinion that the value of the above property in the prevailing condition with aforesaid specifications is ₹54,12,000.00 (Rupees Fifty Four Lakh Twelve Thousand Only) .The Realizable Value of the above property is ₹53,03,760.00 (Rupees Fifty Three Lakh Three Thousand Seven Hundred Sixty Only). The Distress Value is ₹43,29,600.00 (Rupees Forty Three Lakh Twenty Nine Thousand Six Hundred Only).

Place : Mumbai Date : 24.02.2025

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director	Auth. S	ign.			
Manoj Chalikwar				(TM)	
Govt. Reg. Valuer					
Chartered Engineer (India)					
Reg. No. IBBI/RV/07/2018/10366					
State Bank of India Empanelment I	No.: SME/TCC/38/IB	BI/3			
6					
The surders inter different start th			Desident		
The undersigned has inspected th					
on	We	are satisfied th	at the fair and re	asonable market v	alue of the property is
₹	_ (Ru <mark>pees</mark>				
	only).				
Date			(Name & Desig	Signature nation of the Inspec	cting Official/s)
Countersigned					
(BRANCH MANAGER)					
Enclosures					

Declaration-cum-undertaking from the valuer (Annexure-IV)	Attached
Model code of conduct for valuer - (Annexure V)	Attached



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### (Annexure-IV)

### DECLARATION-CUM-UNDERTAKING

- I, Manoj 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 24.02.2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
  - d. My engineer Sameer Parab has personally inspected the property on 23.02.2025. 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;
  - I. 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 AERPC9086P

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- 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

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- 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 a Valuer, 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.





No.	Particulars	Valuer comment
1	background information of the asset being valued;	The property under consideration is purchased by Mr. Rohit Hanumant Pachimbare & Mrs. Meera Hanumant Pachimbare from Mr. Rupesh Hanumant Pachimbare vide Deed of Release dated 13.02.2025.
2	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Sion 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;	Manoj Chalikwar - Regd. Valuer Sameer Parab - Valuation Engineer 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 - 21.02.2025 Valuation Date - 24.02.2025 Date of Report - 24.02.2025
6	inspections and/or investigations undertaken;	Physical Inspection done on - 23.02.2025
7	nature and sources of the information used or relied upon;	Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparative Method
9	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely 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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### Assumptions, Disclaimers, Limitations & Qualifications

#### Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **24th February 2025** and does not take into account any unforeseeable developments which could impact the same in the future.

#### **Our Investigations**

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Mumbai (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. Vastukala Consultants India Pvt. Ltd. adopts assumptions for the purpose of providing valuation advice 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's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **451.00 Sq. Ft. Carpet Area** in the name of **Mr. Rohit Hanumant Pachimbare& Mrs. Meera Hanumant Pachimbare.** . Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

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#### **Property Title**



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Based on our discussion with the Client, we understand that the subject property is owned by **Mr. Rohit Hanumant Pachimbare& Mrs. Meera Hanumant Pachimbare.** 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's representative, we understand that the Residential Flat, admeasuring **451.00 Sq. Ft. Carpet Area**.

#### **Condition & Repair**

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

#### Valuation Methodology

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

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

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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 451.00 Sq. Ft. Carpet Area.

### 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.

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





#### (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

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- 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.

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- 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 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.

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#### 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.

#### **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.

Vastukala Consultants (I) Pvt.

Manoj Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366 State Bank of India Empanelment No.: SME/TCC/38/IBBI/3

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