

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **M/s. Riya Real Estate Pvt. Ltd.**

N. A. Land located on Plot bearing Survey No. 118, Hissa No. 6, Survey No. 199, Hissa No. 3, Survey No. 120, Hissa No. 2, Village Kune (Nama), Khandala, Taluka – Maval, District – Pune, Pin Code – 410 405, State - Maharashtra, Country – India

Longitude Latitude: 18°46'59.2"N 73°23'04.3"E

Valuation Done for:

State Bank of India

Stressed Assets Management Branch-I

AMT - II, The Arcade, 2nd Floor, World Trade Centre, Cuffe Parade, Colaba, Mumbai- 400 005, State - Maharashtra, Country - India

Vastukala Consultants (I) Pvt. Ltd.

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This report contains total 32 pages

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1. VALUATION OPINION REPORT

This is to certify that the property bearing N. A. Land located on Plot bearing Survey No. 118, Hissa No. 6, Survey No. 199, Hissa No. 3, Survey No. 120, Hissa No. 2, Village Kune (Nama), Khandala, Taluka – Maval, District – Pune, Pin Code – 410 405, State - Maharashtra, Country – India belongs to **M/s. Riya Real Estate Pvt. Ltd.**

Boundaries of the property.

North	:	Road
South	:	Open Plot
East	:	Road
West	:	Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and Fair Market Value for this particular purpose at **₹ 29,54,20,781.00 (Rupees Twenty Nine Crore Fifty Four Lakh Twenty Thousand Seven Hundred Eighty One Only).**

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

Hence certified

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

Sharadkumar
B. Chalikwar

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Director



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME/TCC/2021-22/85/13

Encl: Valuation Report

Mumbai

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To,

The Branch Manager,**State Bank of India****Stressed Assets Management Branch-I**

AMT - II, The Arcade, 2nd Floor,

World Trade Centre, Cuffe Parade,

Colaba, Mumbai- 400 005,

State - Maharashtra, Country - India

2. VALUATION REPORT (IN RESPECT OF LAND)

I	General	
1.	Purpose for which the valuation is made	: As per the request from State Bank of India, Stressed Assets Management Branch-I, Cuffe Parade to assess Fair market value of the property for banking purpose.
2.	a) Date of inspection	: 17.06.2021 & 16.08.2021
	b) Date on which the valuation is made	: 03.08.2021
3.	List of documents produced for perusal	
	1. Copy of Sale Deeds dated 08.04.2006. (For Survey No. 118, Hissa No. 6) 2. Copy of Sale Deed dated 08.04.2006. (For Survey No. 119, Hissa No. 3) 3. Copy of Sale Deed dated 08.04.2006. (For Survey No. 120, Hissa No. 2)	
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	M/s. Riya Real Estate Pvt. Ltd. Address: N. A. Land located on Plot bearing Survey No. 118, Hissa No. 6, Survey No. 199, Hissa No. 3, Survey No. 120, Hissa No. 2, Village Kune (Nama), Khandala, Taluka – Maval, District – Pune, Pin Code – 410 405, State - Maharashtra, Country – India Contact Person – Mr. Arpit Mehta – Company Staff Contact No. +91 – 9892244922 Company Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	
	The property is located in a developing residential area having good infrastructure, well connected by road and train. The immovable property comprises of freehold N. A. land. It is located at about 6.00 KM. travelling distance from Lonvala Railway Station. The Nearest land mark is Della Adventure Park. & Prime Bungalows of few celebrities are in near by vicinity.	

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LAND AREA: -

As per Sale Deeds, the Land area is as below and considered for the purpose of Valuation

Particulars	Area	Purchase Amount in ₹
Survey No. 118, Hissa No. 6	1 Acre 25 Gunta	60,00,000.00
Survey No. 119 Hissa No. 3	2 Acre 15 Gunta	90,00,000.00
Survey No. 120 Hissa No. 2	2 Acre 34 Gunta	1,00,00,000.00
Total Area	6.85 Acre (i.e., 27,720.99 Sq. M.)	2,50,00,000.00

At the time of site inspection, Land was un – demarcated and without any identification numbers & as per 7/12 Extract plots are coming under forest reservation.

Land of Survey No. 118, Hissa No. 6 is landlocked land

Hence, for the valuation purpose we have taken land area as 27,720.99 Sq. M. as per Sale Deeds.

6.	Location of property	:	
	a) Plot No. / Survey No.	:	Survey No. 118, Hissa No. 6, Survey No. 199, Hissa No. 3, Survey No. 120, Hissa No. 2
	b) Door No.	:	Not applicable
	c) C.T.S. No. / Village	:	Village Kune (Nama)
	d) Ward / Taluka	:	Taluka Maval
	e) Mandal / District	:	District Pune
7.	Postal address of the property	:	N. A. Land located on Plot bearing Survey No. 118, Hissa No. 6, Survey No. 199, Hissa No. 3, Survey No. 120, Hissa No. 2, Village Kune (Nama), Khandala, Taluka – Maval, District – Pune, Pin Code – 410 405, State - Maharashtra, Country – India
8.	City / Town	:	Town
	Residential area	:	Yes
	Commercial area	:	No
	Industrial area	:	No
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Semi – Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Kune Gram Panchayat
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.	In Case it is Agricultural land, any conversion to house site plots is contemplated	:	N.A.

13.	Boundaries of the property		
As per Sale Deeds			
	Survey No. 118, Hissa No. 6	Survey No. 119, Hissa No. 3	Survey No. 120, Hissa No. 2
North	S. No. 120	Forest	S. No. 110
South	-	Survey No. 107 & 108	Survey No. 119
East	Survey No. 118/7	Road	Survey No. 120/3
West	Survey No. 118/5	Survey No. 108	Survey No. 144
As per Actual Site Visit			
	Survey No. 118, Hissa No. 6	Survey No. 119, Hissa No. 3	Survey No. 120, Hissa No. 2
North	Open Plot	Open Plot	Open Plot
South	Open Plot	Open Plot	Road
East	Open Plot	Open Plot	Open Plot
West	Open Plot	Road	Open Plot
14.1	Dimensions of the site	N. A. as the plot under consideration is irregular in shape.	
		A As per the Deed	B Actuals
	North	-	-
	South	-	-
	East	-	-
	West	-	-
14.2	Latitude, Longitude & Co-ordinates of property	18°46'59.2"N 73°23'04.3"E	
14.	Extent of the site	Total Plot area = 27,720.99 Sq. M.	
15.	Extent of the site considered for Valuation (least of 14A & 14B)	(Area as per Sale Deed)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	Vacant	
II	CHARACTERISTICS OF THE SITE		
1.	Classification of locality	Higher-Middle Class	
2.	Development of surrounding areas	Good	
3.	Possibility of frequent flooding/ sub-merging	No	
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	All available nearby at Lonvala	
5.	Level of land with topographical conditions	Plain	
6.	Shape of land	Irregular Shape	
7.	Type of use to which it can be put	For residential purpose	
8.	Any usage restriction	Residential	
9.	Is plot in town planning approved layout?	N.A.	
10.	Corner plot or intermittent plot?	Corner	
11.	Road facilities	Yes	
12.	Type of road available at present	B.T. Road	
13.	Width of road – is it below 20 ft. or more	9.00 M. wide B.T. Road	



	than 20 ft.						
14.	Is it a Land – Locked land?	:	No				
15.	Water potentiality	:	No				
16.	Underground sewerage system	:	No				
17.	Is Power supply is available in the site	:	No				
18.	Advantages of the site	:	Located in developed area				
19.	Special remarks, if any like threat of acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-cost / tidal level must be incorporated)	:	No				
Part – A (Valuation of land)							
1	Size of plot	:	Total Plot area = 27,720.99 Sq. M. (Area as per Sale Deed)				
	North & South	:	-				
	East & West	:	-				
2	Total extent of the plot	:	Total Plot area = 27,720.99 Sq. M. (Area as per Sale Deed)				
3	Prevailing market rate (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 11,500.00 to ₹ 13,500.00 per Sq. M. for developed plot of Della Adventure's Park Average rate ₹ 12,500 per Sq. M. As the plot under reference is large N. A. Land & undeveloped, we have giving discount of 10% & adopted ₹ 11,250.00 per Sq. M. for road side plot and 30% & adopted ₹ 8,750.00 per Sq. M. for landlocked plot Details of recent transactions/online listings are attached with the report.				
4	Guideline rate obtained from the Circle Rate for Land	:	₹ 10,850.00 Sq. M.				
	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 RR prices. As the RR rates are fixed by respective state governments for computing stamp duty / regn. fees. Thus, the rates differ from place to place and location. Amenities per se as evident from the fact that even RR rates decided by Govt. differ.				
5	Assessed / adopted rate of valuation	:	₹ 11,250.00 per Sq. M. for road side plot ₹ 8,750.00 per Sq. M. for landlocked plot				
6	Estimated value of land		₹ 29,54,20,781.00				
	Particulars	Area	Area in Sq. M.	Full Rate per Sq. M.	Discount %	Rate per Sq. M.	Value in ₹
	Survey No. 118, Hissa No. 6	1 Acre 25 Gunta	6,576.15	12,500.00	30%	8,750.00	5,75,41,291.00



	Survey No. 119 Hissa No. 3	2 Acre 15 Gunta	9,611.29	12,500.00	10%	11,250.00	10,81,27,041.00
	Survey No. 120 Hissa No. 2	2 Acre 34 Gunta	11,533.55	12,500.00	10%	11,250.00	12,97,52,449.00
	TOTAL	6.85 Acre	27,720.99				29,54,20,781.00

Part – B (Valuation of Building)

1	Technical details of the building	:	
	a) Type of Building (Residential / Commercial / Industrial)	:	Residential
	b) Type of construction (Load bearing / RCC / Steel Framed)	:	N.A.
	c) Year of construction	:	N.A.
	d) Number of floors and height of each floor including basement, if any	:	N.A.
	e) Plinth area floor-wise	:	N.A.
	f) Condition of the building	:	N.A.
	i) Exterior – Excellent, Good, Normal, Poor	:	N.A.
	ii) Interior – Excellent, Good, Normal, Poor	:	N.A.
	g) Date of issue and validity of layout of approved map	:	Not Provided
	h) Approved map / plan issuing authority	:	
	i) Whether genuineness or authenticity of approved map / plan is verified	:	N.A.
	j) Any other comments by our empaneled valuers on authenticity of approved plan	:	No

Specifications of construction (floor-wise) in respect of

Sr. No.	Description	:	
1.	Foundation	:	N.A.
2.	Basement	:	N.A.
3.	Superstructure	:	
4.	Joinery / Doors & Windows (Please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	:	N.A.
5.	RCC Works	:	
6.	Plastering	:	
7.	Flooring, Skirting, dado	:	
8.	Special finish as marble, granite, wooden paneling, grills etc.	:	N.A.
9.	Roofing including weatherproof course	:	N.A.
10.	Drainage	:	N.A.
2.	Compound Wall	:	

	Height	:	No compound walls
	Length	:	
	Type of construction	:	
3.	Electrical installation	:	
	Type of wiring	:	N.A.
	Class of fittings (superior / ordinary / poor)	:	N.A.
	Number of light points	:	N.A.
	Fan points	:	N.A.
	Spare plug points	:	N.A.
	Any other item	:	-
4.	Plumbing installation	:	
	a) No. of water closets and their type	:	N.A.
	b) No. of wash basins	:	N.A.
	c) No. of urinals	:	N.A.
	d) No. of bath tubs	:	N.A.
	e) Water meters, taps etc.	:	N.A.
	f) Any other fixtures	:	N.A.
Part – C (Extra Items)		:	Amount in ₹
1.	Portico	:	N.A.
2.	Ornamental front door	:	N.A.
3.	Sit out / Verandah with steel grills	:	N.A.
4.	Overhead water tank	:	N.A.
5.	Extra steel / collapsible gates	:	N.A.
	Total	:	N.A.
Part – D (Amenities)		:	Amount in ₹
1.	Wardrobes	:	N.A.
2.	Glazed tiles	:	N.A.
3.	Extra sinks and bath tub	:	N.A.
4.	Marble / ceramic tiles flooring	:	N.A.
5.	Interior decorations	:	N.A.
6.	Architectural elevation works	:	N.A.
7.	Paneling works	:	N.A.
8.	Aluminum works	:	N.A.
9.	Aluminum handrails	:	N.A.
10.	False ceiling	:	N.A.
	Total	:	N.A.
Part – E (Miscellaneous)		:	Amount in ₹
1.	Separate toilet room	:	N.A.
2.	Separate lumber room	:	N.A.
3.	Separate water tank / sump	:	N.A.
4.	Trees, gardening	:	N.A.
	Total	:	N.A.
Part – F (Services)		:	Amount in ₹
1.	Water supply arrangements	:	N.A.
2.	Drainage arrangements	:	N.A.
3.	Compound wall	:	N.A.
4.	C.B. deposits, fittings etc.	:	N.A.
5.	Pavement	:	N.A.
	Total	:	N.A.

Government Value

Plot No.	Area in Sq. M.	Full Rate per Sq. M.	Percentage	Rate per Sq. M.	Value in ₹
Survey No. 118, Hissa No. 6	500.00	10,850.00	100%	10,850.00	54,25,000.00
	1,500.00	10,850.00	90%	9,765.00	1,46,47,500.00
	2,000.00	10,850.00	80%	8,680.00	1,73,60,000.00
	2,576.15	10,850.00	60%	6,510.00	1,67,70,720.23
TOTAL	6,576.15				5,42,03,220.23

Plot No.	Area in Sq. M.	Full Rate per Sq. M.	Percentage	Rate per Sq. M.	Value in ₹
Survey No. 119, Hissa No. 3	500.00	10,850.00	100%	10,850.00	54,25,000.00
	1,500.00	10,850.00	90%	9,765.00	1,46,47,500.00
	2,000.00	10,850.00	80%	8,680.00	1,73,60,000.00
	5,611.29	10,850.00	60%	6,510.00	3,65,29,514.18
TOTAL	9,611.29				7,39,62,014.18

Plot No.	Area in Sq. M.	Full Rate per Sq. M.	Percentage	Rate per Sq. M.	Value in ₹
Survey No. 120, Hissa No. 2	500.00	10,850.00	100%	10,850.00	54,25,000.00
	1,500.00	10,850.00	90%	9,765.00	1,46,47,500.00
	2,000.00	10,850.00	80%	8,680.00	1,73,60,000.00
	6,000.00	10,850.00	60%	6,510.00	3,90,60,000.00
	1,533.55	10,850.00	50%	5,425.00	83,19,514.18
TOTAL	11,533.55				8,48,12,014.18

Particulars	Area	Area in Sq. M.	Government Value in ₹
Survey No. 118, Hissa No. 6	1 Acre 25 Gunta	6,576.15	5,42,03,220.23
Survey No. 119 Hissa No. 3	2 Acre 15 Gunta	9,611.29	7,39,62,014.18
Survey No. 120 Hissa No. 2	2 Acre 34 Gunta	11,533.55	8,48,12,014.18
TOTAL	6.85 Acre	27,720.99	21,29,77,248.58

3. TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part – A	Land	:	₹ 29,54,20,781.00
Part – B	Building	:	-
Part – C	Compound wall	:	-
Part – D	Amenities	:	-
Part – E	Pavement	:	-
Part – F	Services	:	-
	Total Fair Market Value	:	₹ 29,54,20,781.00
	Total Realizable value	:	₹ 25,11,07,664.00
	Total Distress value	:	₹ 20,67,94,547.00
Remarks	1. <u>For the purpose of valuation, we have considered the land area as per sale agreement.</u> 2. <u>At the time of site inspection, Land was un – demarcated and without any identification numbers & as per 7/12 Extract plots are coming under forest reservation</u> 3. <u>Land was Survey no. 118 Hissa No. 6 is landlocked.</u>		



Land cost can be estimated using the Sales Comparison Approach or Market Approach by studying recent sales of land close to the subject property, and these sales should be comparable in size and location with subject property. This approach is most commonly used for real estate properties that are not easily sold like schools, hospitals, government buildings and above type of property.

As the property is a Non – agricultural land, we have adopted Cost approach for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 11,500.00 to ₹ 13,500.00 per Sq. M. for developed plot of Della Adventure's Park & Average rate ₹ 12,500 per Sq. M. As the plot under reference is large N. A. Land & undeveloped, we have giving discount of 10% & adopted ₹ 11,250.00 per Sq. M. for road side plot and 30% & adopted ₹ 8,750.00 per Sq. M. for landlocked plot. Considering the rate with attached report, current market conditions, demand and supply position, Land size, location, sustained demand for residential Plot, all round development of residential application in the locality etc.

We estimate ₹ 11,250.00 per Sq. M. for road side plot and 30% & adopted ₹ 8,750.00 per Sq. M. for landlocked plot for Land for valuation.

The saleability of the property is: Normal

Likely rental values in future in: N.A.

Any likely income it may generate: N.A.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

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Director

C.M.D.



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME/TCC/2021-22/85/13

Place: Mumbai

Date: 03.08.2021

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4. ACTUAL SITE PHOTOGRAPHS

Photos of Survey No. 118, Hissa No. 6



Photos of Survey No. 119, Hissa No. 3



Photos of Survey No. 120, Hissa No. 2



5. LAYOUT MAP



Note: Red colour boundary shows the Survey No. 120, Blue colour boundary shows the Survey No. 119 & Black colour boundary shows the Survey No. 118



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6. ROUTE MAP OF THE PROPERTY

Site u/r



Longitude Latitude: 18°47'06.7"N 73°23'28.3"E

Note: The Blue line shows the route to site from nearest railway station (Lonvala – 6.40 Km.)



7. READY RECKONER RATE


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
वाजारमूल्य दर पत्रक

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Year
 2021/2022

Annual Statement of Rates

Language
 English

Selected District: पुणे
 Select Taluka: मावळ
 Select Village: कुणनामा
 Search By: ☒ Survey No ☐ Location
 Enter Survey No: 118 Search

विभाग नं.	विभाग	उपविभाग	दर	एकक (Rs.)	Attribute
9.9.4	अधिकृत बिनशेती झालेल्या जमिनी	गावठाण परिघस्त क्षेत्राबाहेरील अधिकृत बिनशेती झालेल्या उर्वरीत जमिनी	10850	चौ. मीटर	सर्व्हे नंबर

ब) नागरी क्षेत्राच्या विकास योजनेनुसार शेती तथा ना विकास विभागातील मूल्य विभाग वगळता उर्वरीत विकसनक्षम (रहिवास / वाणिज्य / औद्योगिक इ.) वापराच्या (रहिवास / वाणिज्य / औद्योगिक इ.) अथवा विकास योजना नसलेल्या ठिकाणी विकसनक्षम जमिनी मूल्य विभागामध्ये समाविष्ट असलेले क्षेत्र तसेच प्रादेशिक योजना असलेल्या / नसलेल्या प्रभाव क्षेत्रातील संभाव्य बिनशेती या मूल्य विभागा करिता केवळ प्र.चौ.मी.दर दिना आहे असे क्षेत्र व प्रादेशिक योजना असलेल्या ग्रामीण क्षेत्रातील विकसनक्षम (रहिवास / वाणिज्य / औद्योगिक इ.) विभागात समाविष्ट असलेले क्षेत्राचे मूल्यांकन :-

अ.क्र.	क्षेत्रफळ	विचारात घ्यावयाची प्र.चौ.मी. मूल्य दराची टक्केवारी	अन्य सर्व महानगरपालिका, नगरपालिका, प्रभावक्षेत्र व ग्रामीण क्षेत्रासाठी
1	500 चौ.मी.पर्यंत	100%	100%
2	501 चौ.मी.ते 2,000 चौ.मी.	90%	90%
3	2,001 चौ.मी.ते 4,000 चौ.मी.	80%	80%
4	4,001 चौ.मी.ते 10,000 चौ.मी.	70%	60%
5	10,000 चौ.मी.पेक्षा जास्त	60%	50%

टीप :-

- ग्रामीण क्षेत्रातील विकसनक्षम विभागात समाविष्ट असलेल्या क्षेत्राकरिता संभाव्य बिनशेती वापरासाठी दर दिला असल्यास तो विचारात घ्यावा. नसल्यास बिनशेती दराच्या 50% मूल्य दर विचारात घ्यावा.
- वरील कोष्टक वापरताना मार्गदर्शक सूचना क्र.16 (ब) मध्ये नमूद केलेल्या सर्व टप्प्यांतील मूल्यांकनाची बेरीज करून मूल्यांकन निश्चित करण्यात येईल.



8. 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 arrived 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 / Property Documents 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 / Property Documents 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.

We Hope this will satisfy your requirements.



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9. PRICE INDICATORS

99acres India's No.1 Property Portal

Buy ▾ All Residential ▾ Type Location or Project/Society or Keyword SEARCH

Home > Property in Khandala > Residential Land > 1.85 Cr to 2 Cr > Range Max sq.ft. Posted on Jun 28, 2021


Platinum

₹ 1.91 Cr @ 17,93,427 per guntha
Estimated EMI ₹ 1.52.552

RESA STATUS: NOT AVAILABLE Website: <https://maharera.mahaonline.gov.in>

Overview Dealer Details

PROPERTY (3)



Dimensions
Plot area 10.65 **guntha** (1077.56 sq.m.)

Price
₹ 1.91 Crore + Govt Charges & Tax
@ 17,93,427 per guntha

Address
Individual Plot
Kunegaon Opp Della
Resort, Khandala

Possession
Immediate

Facing
East

Floors Allowed For Construction

99acres India's No.1 Property Portal

Buy ▾ All Residential ▾ Type Location or Project/Society or Keyword SEARCH

Home > Property in Khandala > Residential Land > 2.2 to 2.3 Cr > Range Max sq.ft. Posted on Jun 26, 2021


Platinum

₹ 2.25 Cr @ 13,282 per sq.yards
Estimated EMI ₹ 1.79.708

RESA STATUS: NOT AVAILABLE Website: <https://maharera.mahaonline.gov.in>

Overview Dealer Details

PROPERTY (2)



Dimensions
Plot area 1694 **sq.yards** (1416.4 sq.m.)

Price
₹ 2.25 Crore
@ 13,282 per sq.yards
(Negotiable)

Address
Kunegaon, Near Della
Resort, Khandala

Possession
Immediate

Facing
East

Floors Allowed For Construction
8 Floors



10. SALE INSTANCES

[illegible][illegible]

As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particulars above property in the prevailing condition with aforesaid specification is **₹ 29,54,20,781.00 (Rupees Twenty Nine Crore Fifty Four Lakh Twenty Thousand Seven Hundred Eighty One Only)**. The **Realizable Value** of the above property is **₹ 25,11,07,664.00 (Rupees Twenty Five Crore Eleven Lakh Seven Thousand Six Hundred Sixty Four Only)**. The **Purchase value** of the above property as on dated 08.04.2006 is **₹ 2,50,00,000.00 (Rupees Two Crore Fifty Lakh Only)** and the **Distress value** **₹ 20,67,94,547.00 (Rupees Twenty Crore Sixty Seven Lakh Ninety Four Thousand Five Hundred Forty Seven Only)**.

Place: Mumbai

Date: 03.08.2021

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. ChalikwarDigitally signed by Sharadkumar B.
Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
ou=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2021.08.21 12:45:05 +0530'

Director

C.M.D.

**Sharadkumar B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME/TCC/2021-22/85/13

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

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

₹ _____ (Rupees _____ only).

Date

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Signature

(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

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



(Annexure-IV)

11. DECLARATION-CUM-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 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 03.08.2021 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative has personally inspected the property on 17.07.2021. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.



- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be having 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 AEAPC0117Q
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- v. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- w. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- x. I am Chairman & Managing Director of the company, who is competent to sign this valuation report.
- y. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e., LLMS / LOS) only.
- z. Further, I hereby provide the following information.



	Particulars	Valuer comment
1.	Background information of the asset being valued;	The land was purchased by M/s. Riya Real Estate Pvt. Ltd. from M/s. Zenriba Estates & Investments Pvt. Ltd. vide sale deed dated 08.04.2006
2.	Purpose of valuation and appointing authority	As per the request from State Bank of India, Stressed Assets Management Branch-I, Cuffe Parade to assess Fair Market Value of the property for banking purpose
3.	Identity of the Valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Manoj B. Chalikwar – Regd. Valuer Umang Patel – Regd. Valuer Prayush P. Parekh – Senior Valuation Engineer
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 – 14.07.2021 Valuation Date – 03.08.2021 Date of Report – 03.08.2021
6.	Inspections and/or investigations undertaken;	Physical Inspection done on date 17.07.2021
7.	Nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • 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;	Comparative Sales Method (For Land component)
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 land size, location, sustained demand for residential land, all round development of residential application in the locality etc.



11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached
-----	---	----------

Date: 03.08.2021

Place: Mumbai

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. ChalikwarDigitally signed by Sharadkumar B.
Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2021.08.19 15:48:13 +05'30'

Director

C.M.D.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME/TCC/2021-22/85/13



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12. ASSUMPTIONS, DISCLAIMERS, LIMITATIONS & QUALIFICATIONS

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **3rd August 2021** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

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

Assumptions

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

Information Supplied by Others

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

Future Matters

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

Map and Plans

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

Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is currently a contiguous and non-agricultural land parcel admeasuring **27,720.99 Sq. M.** The property is owned by **M/s. Riya Real Estate Pvt. Ltd.** At present, the property is Owner Occupied. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the property is owned **M/s. Riya Real Estate Pvt. Ltd.** 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.

Town Planning

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

Area

Based on the documents, we understand that the subject property is contiguous and non-agricultural land parcel admeasuring **27,720.99 Sq. M.**

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No



currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

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

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

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

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

Not a Structural Survey

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

Other

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 currently vacant and Bank Possession, contiguous and non-agricultural land parcel admeasuring **27,720.99 Sq. M.**

13. 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. ^(R)
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates



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(Annexure - V)

14. MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.



Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

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Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is

registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

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

Miscellaneous

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



15. DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **3rd August 2021**.

The term **Fair Market Value** is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and Fair Market Value for this particular purpose at **₹ 29,54,20,781.00** (Rupees Twenty Nine Crore Fifty Four Lakh Twenty Thousand Seven Hundred Eighty One Only).

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For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
(DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
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C.M.D.

Director



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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Vastukala Consultants (I) Pvt. Ltd.

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