

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org Buyer (Bill to) STATE BANK OF INDIA - RACPC GHATKOPAR RACPC GHATKOPAR BRANCH, OPP. DAMODAR PARK, ASHOK SILK MILLS COMPOUND, L.B.S. MARG, GHATKOPAR (W), MUMBAI-400086 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Invoice No. PG-5810/22-23	Dated 18-Mar-23
	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 30340 / 46159	Delivery Note Date
	Dispatched through	Destination
	Terms of Delivery	

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	2,500.00
	CGST			225.00
	SGST			225.00
	Total			₹ 2,950.00

Amount Chargeable (in words) E. & O.E

Indian Rupee Two Thousand Nine Hundred Fifty Only

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

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

Company's Bank Details

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



UPI Virtual ID : vastukala@icici

Remarks:

"Mr. Rahul A. Mishra & Mrs. Archana A. Mishra - Residential Flat No. 1402, 14th Floor, Tower - F, "Azure Tower", Atmosphere O2, Near Fortis Hospital, Hira Nagar, Mulund Goregaon Link Road, Mulund (West), Mumbai - 400 080, State - Maharashtra, Country - India"

Company's PAN : **AADCV4303R**

Declaration

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

for Vastukala Consultants (I) Pvt Ltd

Ratool
 Authorized Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Rahul A. Mishra & Mrs. Archana A. Mishra**

Residential Flat No. 1402, 14th Floor, Tower - F, "Azure Tower", Atmosphere O2, Near Fortis Hospital,
Hira Nagar, Mulund Goregaon Link Road, Mulund (West), Mumbai – 400 080,
State – Maharashtra, Country – India.

Longitude Latitude: 19°09'35.4"N 72°56'54.0"E

Valuation Done for:

State Bank of India

RACPC Ghatkopar (West)

Retail Assets Centralised Processing Centre, 1st Floor, Ashok Silk Mills Compound, LBS Marg,
Ghatkopar (West), Mumbai - 400 086, State - Maharashtra, Country - India.



Our Pan India Presence at :

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

Regd. Office : 121, 1st Floor, Akruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

Vastukala Consultants (I) Pvt. Ltd.

121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai – 400 093.

To,

The Assistant General Manager,**State Bank of India****RACPC Ghatkopar (West)**Retail Assets Centralised Processing Centre, 1st Floor,
Ashok Silk Mills Compound, LBS Marg, Ghatkopar (West),
Mumbai - 400 086, State - Maharashtra, Country - India.**VALUATION REPORT (IN RESPECT OF FLAT)**

I	General
1.	Purpose for which the valuation is made : To assess fair market value of the property for Bank Loan Purpose.
2.	a) Date of inspection : 15.03.2023
	b) Date on which the valuation is Made : 18.03.2023
3.	List of documents produced for perusal: 1. Copy of Agreement for Sale dated 09.03.2023 2. Copy of RERA Registration Certificate No. P51800019950 dated 15.03.2019. 3. Copy of Amended Commencement Certificate No. CHE / ES / 1321 / T / 337 (NEW) / FCC / 4 / Amend dated 08.10.2018 issued by Municipal Corporation of Greater Mumbai. 4. Copy of Amended Approved Plan Letter No. CHE / ES / 1321 / T / 337 (NEW) dated 30.12.2021 issued by Municipal Corporation of Greater Mumbai.
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) : Mr. Rahul A. Mishra & Mrs. Archana A. Mishra. Address: Residential Flat No. 1402, 14 th Floor, Tower - F, "Azure Tower", Atmosphere O2, Near Fortis Hospital, Hira Nagar, Mulund Goregaon Link Road, Mulund (West), Mumbai – 400 080, State – Maharashtra, Country – India. Contact Person: Rohan (Sales Manager) Contact No. 8928339031 Joint Ownership Details of ownership share is not available
5.	Brief description of the property (Including Leasehold / freehold etc.) : The property is a residential Flat No. 1402 in under construction building. The flat is located on 14 th floor in the said under construction building. The composition of flat is 2 Bedrooms + Living Room + Dining + Kitchen + Study Room + 2 Toilets. (i.e. 2 BHK + Study Room + 2 Toilets). The property is at 800.00 Mts. distance from nearest railway station Nahur. At the time of inspection Building was under construction, extent of completion as under.

Stage of Construction			
If under construction, extent of completion			
	Foundation	Completed	RCC Plinth
	Basement	Completed	Ground
	Podiums	Completed	Amenity Floors
	RCC work for Floors	Completed upto 23 rd Floor	Internal Brick Work
	External Brick Work	Completed upto 23 rd Floor	External Plastering
	Total	38% Work Completed	
6.	Location of property		:
	a)	Plot No. / Survey No.	:
	b)	Door No.	:
	c)	C.T.S. No. / Village	:
	d)	Ward / Taluka	:
	e)	Mandal / District	:
	f)	Date of issue and validity of layout of approved map / plan	:
	g)	Approved map / plan issuing authority	:
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:
6.	Location of property		:
	a)	Plot No. / Survey No.	:
	b)	Door No.	:
	c)	C.T.S. No. / Village	:
	d)	Ward / Taluka	:
	e)	Mandal / District	:
	f)	Date of issue and validity of layout of approved map / plan	:
	g)	Approved map / plan issuing authority	:
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:
7.	Postal address of the property		:
8.	City / Town		:
	Residential area		:
	Commercial area		:
	Industrial area		:
9.	Classification of the area		:
	i) High / Middle / Poor		:
	ii) Urban / Semi Urban / Rural		:
10.	Coming under Corporation limit / Village Panchayat / Municipality		:
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area		:
12.	Boundaries of the property		:
	North		:
	South		:
	East		:
	West		:
		As per Site	As per Documents
	North	Internal Road	Panchkamal CHS Ltd.
	South	Internal Road & Ziva- Atmosphere	Natraj CHS Ltd.
	East	Central Railway Line	Central Railway Line
	West	Internal Road	Mulund Goregaon Link Road

	Is pavement laid around the building	:	Building under construction
III	Residential Flat		
1	The floor in which the Flat is situated	:	14 th Floor
2	Door No. of the Flat	:	Residential Flat No. 1402
3	Specifications of the Flat	:	
	Roof	:	Proposed R.C.C. Slab
	Flooring	:	Proposed Vitrified tile flooring
	Doors	:	Proposed Teak Wood door frame, Flush doors shutters
	Windows	:	Proposed Powder Coated Aluminum Sliding windows
	Fittings	:	Proposed Concealed plumbing with C.P. fittings. Proposed Electrical wiring with concealed
	Finishing	:	Building under construction
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?	:	Building under construction
7	Sale Deed executed in the name of	:	Mr. Rahul A. Mishra & Mrs. Archana A. Mishra
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 829.00 (Area as per Index - II)
10	What is the floor space index (app.)	:	As per MCGM norms
11	What is the Carpet Area of the Flat?	:	RERA Carpet Area in Sq. Ft. = 753.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Building under construction
15	If rented, what is the monthly rent?	:	₹ 42,000.00 Expected rental income per month after completion
IV	MARKETABILITY		
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 26,000.00 to ₹ 28,000.00 per Sq. Ft. on Carpet 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).	:	₹ 27,000.00 per Sq. Ft.
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 3,000.00 per Sq. Ft.
	II. Land + others	:	₹ 24,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office for new property	:	₹ 1,77,540.00 per Sq. M. i.e. ₹ 16,494.00 per Sq. Ft.
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstin. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of Flat with Services (v(3)i)	:	₹ 3,000.00 per Sq. Ft.
	Age of the building	:	Building is under construction
	Life of the building estimated	:	60 years (After Completion) Subject to proper, preventive periodic Maintenance & Structure repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. Building is under construction
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 3,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 24,000.00 per Sq. Ft.
	Total Composite Rate	:	₹ 27,000.00 per Sq. Ft.
	Remarks: Builder has not allowed for Internal Site Inspection, Measurement & Photographs of the property. Details about the work progress status has been provided by Sales Manager - Rohan (Contact No. 8928339031)		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat (incl. car parking, if provided)	753.00 Sq. Ft.	27,000.00	2,03,31,000.00
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.			
9	Potential value, if any			
10	Others			
	Total / Realizable value of the property			2,03,31,000.00
	Insurable value of the property			24,87,000.00
	Guideline value of the property			1,36,73,526.00



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 ₹ 26,000.00 to ₹ 28,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc. We estimate ₹ 27,000.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in	₹ 42,000.00 Expected rental income per month after completion
iii) Any likely income it may generate	Rental Income

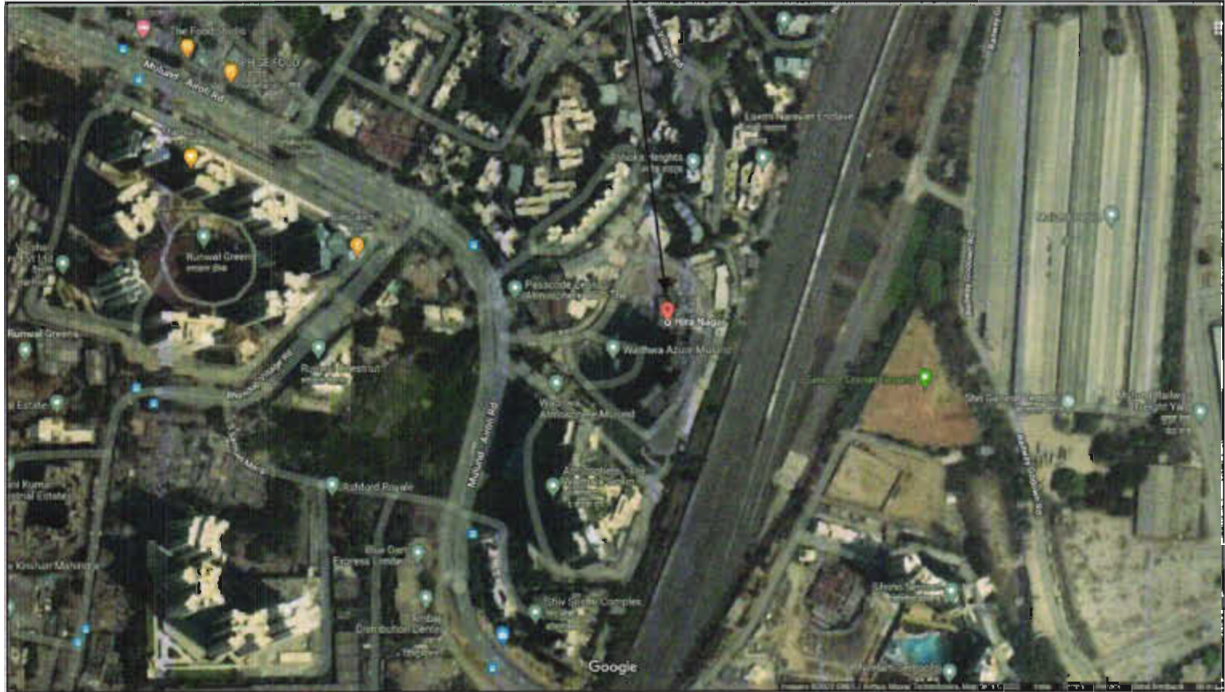
Actual site photographs



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Route Map of the property


site u/r



Longitude Latitude: 19°09'35.4"N 72°56'54.0"E

Note: The Blue line shows the route to site from nearest railway station (Nahur – 800 Mts.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 बाजारमूल्य दर पत्रक

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Year **Language**

2022/2023 English

Annual Statement of Rates

Selected District मुंबई(उपनगर)

Select Village नाहूर - कुर्ली

Search By Survey No Location

Enter Survey No 784

उपविभाग	खुली बरीस	निवासी सदनिका	श्रीकीस	दुकाने	श्रीघोषिक	एकक (Rs./)	Attribute
122/561C-पुभाग: उल्लरेस मुलुंब (प.) ची हदद, पश्चिमेस गोरगाव-मुलुंब सिकरोड, पुर्वेस मध्य रेल्वे, पश्चिमेस पंढीत ब्रह्महूरलास नेहू रोड बामशीव सिडकली.	71280	161400	185610	213400	161400	बोरस मीटर	सि.टी.एस. संखर
122/561D-5 हूक्टर पेजा गाल अमलेन्या सिडकली.	62340	139150	139200	202600	132830	बोरस मीटर	सि.टी.एस. संखर
122/561 -पुभाग: उल्लरेस गाबाची मीमा, पुर्वेस रेल्वे लाईन, पश्चिमेस गाबाची हूद व पश्चिमेस गाल ब्रह्मदूर शाखी मार्ग (मूल्यदर विभाग क्रमांक 560 सोडून)	63960	133050	153010	202600	133050	बोरस मीटर	सि.टी.एस. संखर

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Price Indicators

₹2.26 Cr [View Similar Properties](#)

3 BHK 1100 Sq. Ft. Flat For Sale **Mulund West, Mumbai**

3 Beds 3 Baths 1 Covered Parking Semi-Furnished Visitor Park Meditation A.

Carpet Area: 825 sqft ~ 127.50 sqm
 Developer: **The Wadhwa Group & MJCL & Chandak Group**
 Project: **Atmosphere Q2**
 Floor: 11 (Out of 47 Floors)

Transaction Type: **New Property**
 Facing: **East**
 Lits: 4
 Furnishing Status: **Semi-Furnished**

East Facing Property

Contact Agent: **Sunil Narsingh** [View Profile](#)

Get Contact Details

Download Brochure

More Details

Price Breakup: ₹2.26 Cr | ₹11,30,000 Approx. Registration Charges | ₹1 Monthly

₹2.75 Cr [Get ₹62,500 cashback on Home Loan](#)

3 BHK 1300 Sq. Ft. Flat For Sale **Mulund West, Mumbai**

3 Beds 3 Baths Unfurnished

Carpet Area: 960 sqft ~ 128.64 sqm
 Developer: **The Wadhwa Group & MJCL & Chandak Group**
 Project: **Atmosphere Q2**
 Floor: 11 (Out of 47 Floors)

Transaction Type: **New Property**
 Status: **Ready to Move**
 Facing: **East**
 Lits: 6

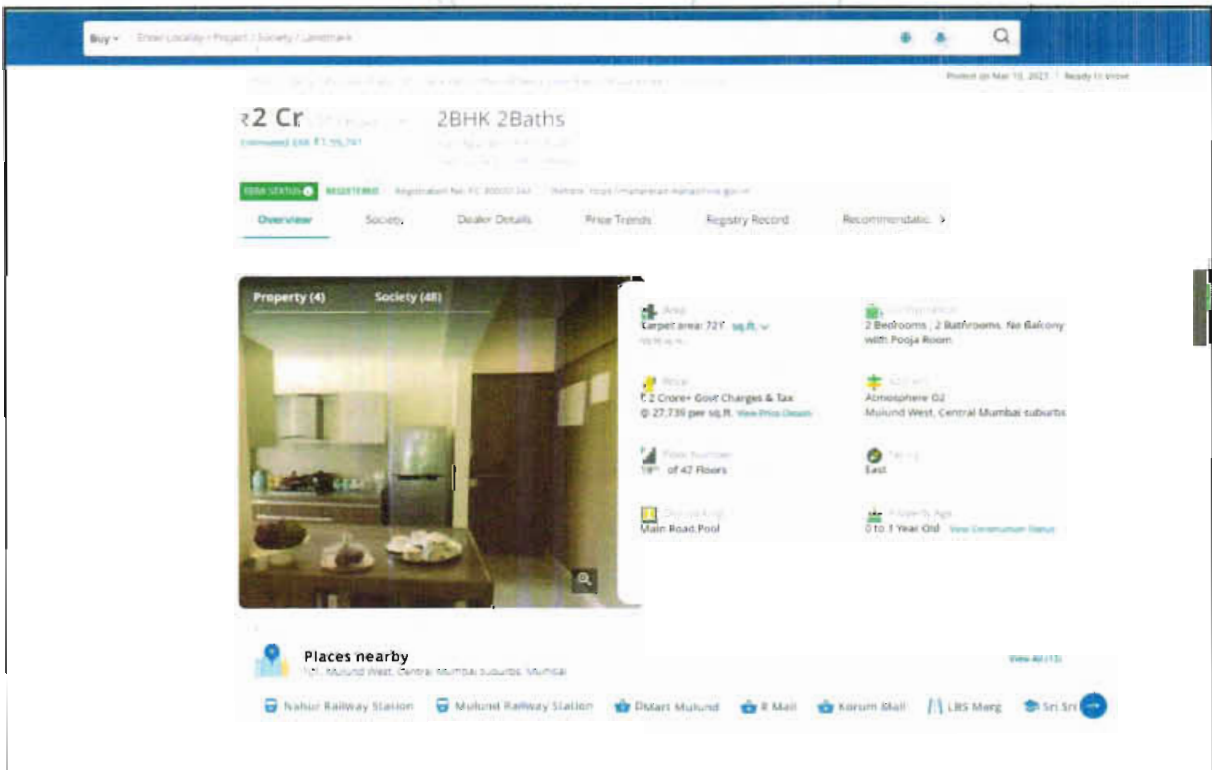
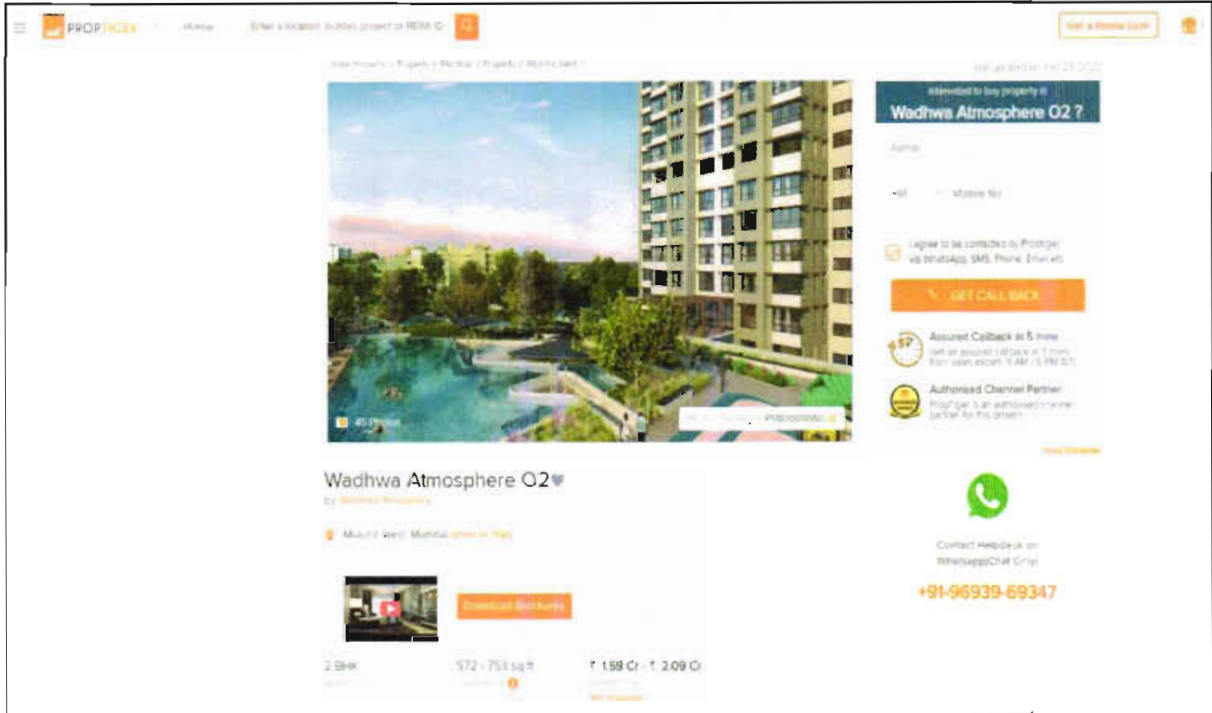
East Facing Property

Contact Agent: [View Profile](#)

Get Phone No.

Last contact made 68 days ago

Price Indicators



Sale Instances

Index 2	
812391 23-01-2022 Note -Generated Through eSearch Module.For original report please contact concern SRO office	सूची क्र.2 दुपचा निवडणूक - मह दु नि कुर्ला ३ दस्ता क्रमांक : 812/2022 जेदणी Ragn 63m
गावाचे नाव : नाहूर	
(1) विक्रीच्या प्रकार	करारनामा
(2) मीटरदरता	14840000
(3) बाजारभावाभन्नेपट्ट्याच्या काढतियपट्ट्यातून अंशजमनी देणे की पट्टेदार ते मसुदा करावे	12985467 65
(4) मू. मारण पोटेडिसा व पराजमांक(असल्यास)	1) पारिकेचे नाव मुई मन्दावुल जॉन सदयिका नं. 3205, भागा नं. 32 का मजला इमारतीचे नाव टॉवर सिव्हान अँटमॉडियम अँट, काही नं. जॉर्जिस इन्फिंटलथा काळ मुद्रुड गंगगाव गिळ रोड, गेड. मुद्रुड पॅडिम मुई 400080. इतर मॉडिनी मीडे मारुड क्षेत्राळ 56.31 की. मी. ररा कारपेट 1 काव पारिके मॉडिस (C.T.S. Number - 784.784/1.785.786.787.788.790.791.792.4 (PART) AND 848.792A (P) AND 793)
(5) क्षेत्रफळ	64.15 चौ.मीटर
(6) अंशजमनी किंवा सुद्धी देण्यात असेल तेव्हा	
(7) दस्तऐवज करण देण. पारिकेन देण. वा पक्षकाराचे नाव किंवा विक्रीची मारवातामका दुरुमनामा किंवा अंदेश असल्यास प्रतिकरिचे नाव व पता.	1) नाव - अँटमॉडियम सिव्हानी वा सिमिटेड म्जे सवालाळ म्नीर हाडिया म्जे मुद्रुवण विवेक गाळकाळ डव. - 19 पता. जॉट नं. अँडिस 808, भागा नं. इमारतीचे नाव कुणल कर्वासेअल कांमसेळ. काही नं. म्जीपुडे म्डीमका डव. रोड नं. जी. एम. रोड वेदुर पॅडिम म्हाणार MUMBAI. पिन कोड - 400089 डेन नं.-AADCB1163B 2) नाव - अँटमॉडियम सिव्हानी वा सिमिटेड म्जे सवालाळ मुद्रुम एम. म्जे म्जे मुद्रुवण विवेक गाळकाळ डव. - 29 पता. जॉट नं. अँडिस 808, भागा नं. इमारतीचे नाव कुणल कर्वासेअल कांमसेळ. काही नं. म्जीपुडे म्डीमका डव. रोड नं. जी. एम. रोड वेदुर पॅडिम म्हाणार MUMBAI. पिन कोड - 400089 डेन नं.-AADCB1163B
(8) दस्तऐवज करण देण. वा पक्षकाराचे व किंवा विक्रीची मारवातामका दुरुमनामा किंवा अंदेश असल्यास प्रतिकरिचे नाव व पता.	1) नाव - अँटमॉडियम सिव्हानी वा सिमिटेड म्जे सवालाळ म्नीर हाडिया म्जे मुद्रुवण विवेक गाळकाळ डव. - 63 पता. जॉट नं. व 2, भागा नं. - इमारतीचे नाव मीलम सीएचएड सिमिटेड. काही नं. जॉट - 61 सेक्टर - 14, रोड नं. जामी. म्जी मुई म्हाणारु डव. पिन कोड - 400703 डेन नं. -AV/PK/SC/45L 2) नाव - अँटमॉडियम सिव्हानी वा सिमिटेड म्जे सवालाळ म्नीर हाडिया म्जे मुद्रुवण विवेक गाळकाळ डव. - 59 पता. जॉट नं. व 2, भागा नं. - इमारतीचे नाव मीलम सीएचएड सिमिटेड. काही नं. जॉट - 61 सेक्टर - 14, रोड नं. जामी. म्जी मुई म्हाणारु डव. पिन कोड - 400703 डेन नं. -AFFP/8346F
(9) दस्तऐवज करण दिव्याचा दिनांक	14/01/2022
(10) दस्त. मीटरनी किंमत्या दिनांक	19/01/2022
(11) अनुक्रमेक खंड व पृष्ठ	812/2022
(12) बाजारभावाभन्नेपट्ट्याची मुद्रुड मुद्रुड	742000
(13) बाजारभावाभन्नेपट्ट्याची मीटरनी मुद्रुड	30000
(14) जेंव	

Index 2	
339391 23-01-2022 Note -Generated Through eSearch Module. For original report please contact concern SRO office	सूची क्र.2 दुपचा निवडणूक - मह दु नि कुर्ला ३ दस्ता क्रमांक : 339/2022 जेदणी Ragn 63m
गावाचे नाव : नाहूर	
(1) विक्रीच्या प्रकार	करारनामा
(2) मीटरदरता	15621000
(3) बाजारभावाभन्नेपट्ट्याच्या काढतियपट्ट्यातून अंशजमनी देणे की पट्टेदार ते मसुदा करावे	10938560 17
(4) मू. मारण पोटेडिसा व पराजमांक(असल्यास)	1) पारिकेचे नाव मुई मन्दावुल जॉन सदयिका नं. एम. 1504, भागा नं. 15 का मजला इमारतीचे नाव टॉवर अँटमॉडियम अँट, काही नं. जॉर्जिस इन्फिंटलथा काळ मुद्रुड गंगगाव गिळ रोड, गेड. मुद्रुड पॅडिम मुई 400080. इतर मॉडिनी मीडे मारुड क्षेत्राळ 53.16 की. मी. ररा कारपेट एक काव पारिके मॉडिस (C.T.S. Number - 784.784/1.785.786.787.788.790.791.792.4 (PART) AND 848.792A (P) AND 793)
(5) क्षेत्रफळ	58.47 चौ.मीटर
(6) अंशजमनी किंवा सुद्धी देण्यात असेल तेव्हा	
(7) दस्तऐवज करण देण. पारिकेन देण. वा पक्षकाराचे नाव किंवा विक्रीची मारवातामका दुरुमनामा किंवा अंदेश असल्यास प्रतिकरिचे नाव व पता.	1) नाव - अँटमॉडियम सिव्हानी वा सिमिटेड म्जे सवालाळ म्नीर हाडिया म्जे मुद्रुवण विवेक गाळकाळ डव. - 27 पता. जॉट नं. अँडिस 808, भागा नं. इमारतीचे नाव कुणल कर्वासेअल कांमसेळ. काही नं. म्जीपुडे म्डीमका डव. रोड नं. जी. एम. रोड वेदुर पॅडिम म्हाणार MUMBAI. पिन कोड - 400089 डेन नं.-AADCB1163B 2) नाव - अँटमॉडियम सिव्हानी वा सिमिटेड म्जे सवालाळ मुद्रुम एम. म्जे म्जे मुद्रुवण विवेक गाळकाळ डव. - 21 पता. जॉट नं. अँडिस 808, भागा नं. इमारतीचे नाव कुणल कर्वासेअल कांमसेळ. काही नं. म्जीपुडे म्डीमका डव. रोड नं. जी. एम. रोड वेदुर पॅडिम म्हाणार MUMBAI. पिन कोड - 400089 डेन नं.-AADCB1163B
(8) दस्तऐवज करण देण. वा पक्षकाराचे व किंवा विक्रीची मारवातामका दुरुमनामा किंवा अंदेश असल्यास प्रतिकरिचे नाव व पता.	1) नाव - वसन्त कुणल विळ डव. - 33 पता. जॉट नं. 2001, की. विळ. भागा नं. - इमारतीचे नाव किंवा अँटमॉडियम. काही नं. - रोड नं. मुद्रुड पॅडिम. म्हाणारु मुई. पिन कोड - 400080 डेन नं. -B/WCP/546630 2) नाव - सुद्धी किंवा डव. - 31 पता. जॉट नं. 2001, की. विळ. भागा नं. - इमारतीचे नाव किंवा अँटमॉडियम. काही नं. - रोड नं. मुद्रुड पॅडिम. म्हाणारु MUMBAI. पिन कोड - 400080 डेन नं. -AKQPN/8475)
(9) दस्तऐवज करण दिव्याचा दिनांक	07/01/2022
(10) दस्त. मीटरनी किंमत्या दिनांक	10/01/2022
(11) अनुक्रमेक खंड व पृष्ठ	339/2022
(12) बाजारभावाभन्नेपट्ट्याची मुद्रुड मुद्रुड	676100
(13) बाजारभावाभन्नेपट्ट्याची मीटरनी मुद्रुड	30000
(14) जेंव	

Sale Instances

Index 2		सूची क्र.2	दुपचा विवरण : सहा दू.मि. कुर्वा 4 इतर क्रमांक : 23790/2021 मेट्रोनी Regn 63m
23790/2021 07/01/2022 Note:-Generated Through eSearch Module For original report please contact concern SRO office.		सूची क्र.2	दुपचा विवरण : सहा दू.मि. कुर्वा 4 इतर क्रमांक : 23790/2021 मेट्रोनी Regn 63m
मासचे नाव : नाहूर			
(1) विक्रीच्या प्रकारा	करारनामा		
(2) मोकळपण	17700000		
(3) बाजारभाड/भाडेपट्टा/भाड्या बाबतिलगतदार अकारणी देणे की परतदार ते मसुदा करावे	15818349.59		
(4) भू. मापन मीटरनिशा व परकमात्रा (असल्यास)	1) पार्लेकरचे मास मुंबई मनपाद्वारे वर्गन सधिनिका नं. 4701, मासा नं. 47 का मजला इमारतीचे मास टॉवर विमान अंतराविकार अं.2, बॉलिवूड न. कोर्टीस हॉस्पिटलच्या उजव्या मुखात गीरगाव लिंक रोड रोड - मुंबई पश्चिम मुंबई 400080 इतर माहिती मीने नगर क्षेत्रात 71.59 चौ. मी. रंग कारपेट 1 काय पार्लेकर कॉलेज (C.T.S Number : 784.784/1.785.786.787.788.790.791.792.4 (PART) AND 848.792A (P) AND 793.1)		
(5) क्षेत्रफळ	78.74 चौ.मीटर		
(6) अकारणी किंवा चुकी देण्यात आलेले लेखा			
(7) इतरांकरिता करार देता. वा किंमत देण्यात. वा पक्षकारांचे मास किंवा दिवशी व्यापारवाला कुटुंबनामा किंवा अदीक असल्यास प्रतिकारिते मास व पत्ता	1) मास - अंतराविकार विपट्टी वा विमिटेड तसेच सहायक सहायक हाडिवा तसेच मुखावर विमिटेड गावकऱ्याड उप - 27 पत्ता -वॉटि न. अहिल 808, मासा न. इमारतीचे मास कुवळ कामगिरीअल कार्यालय, बॉलिवूड न. कोर्टीस वॉटिवा वर, रोड न. जी. एम. रोड, वेदुर पश्चिम, महाराष्ट्र, MUMBAI, पिन कोड - 400089 पिन नं -AADC81183B 2) मास - अंतराविकार विपट्टी वा विमिटेड वे कार्गि देमिटेड (सायनामा), अहिलद सहाय तसेच मुखावर विमिटेड गावकऱ्याड उप - 27 पत्ता -वॉटि न. अहिल 808, मासा न. इमारतीचे मास कुवळ कामगिरीअल कार्यालय, बॉलिवूड न. कोर्टीस वॉटिवा वर, रोड न. जी. एम. रोड, वेदुर पश्चिम, महाराष्ट्र, MUMBAI, पिन कोड -400089 पिन नं -AADC81183B		
(8) इतरांकरिता करार देता. वा पक्षकारांचे व किंवा दिवशी व्यापारवाला कुटुंबनामा किंवा अदीक असल्यास प्रतिकारिते मास व पत्ता	1) मास - विपट्टा प्रकारा हेमाडे उप - 36 पत्ता -वॉटि न. 901, मासा न. - इमारतीचे मास, पार्लेकर कोरपट्टा, विमिटेड न. 153, बॉलिवूड न. मासड कार्गिरी पत्ता नगर, रोड न. हाटकोपार पूर्ण, महाराष्ट्र, मुंबई, पिन कोड -400075 पिन नं -ABZPH43730L 2) मास - अदीक वेदुरी उप - 32 पत्ता -वॉटि न. 901, मासा न. - इमारतीचे मास, पार्लेकर कोरपट्टा, विमिटेड न. 153, बॉलिवूड न. मासड कार्गिरी, पत्ता नगर, रोड न. हाटकोपार पूर्ण, महाराष्ट्र, मुंबई, पिन कोड -400075 पिन नं -CJUPS3471E 3) मास - उपा प्रकारा हेमाडे उप - 80 पत्ता -वॉटि न. 901, मासा न. - इमारतीचे मास, पार्लेकर कोरपट्टा, विमिटेड न. 153, बॉलिवूड न. मासड कार्गिरी, पत्ता नगर, रोड न. हाटकोपार पूर्ण, महाराष्ट्र, MUMBAI, पिन कोड -400075 पिन नं -AGAPH0937P		
(9) इतरांकरिता करार देण्याचा दिनांक	29/12/2021		
(10) इतर मीटरनी केवळचा दिनांक	31/12/2021		
(11) अनुक्रमणक काड व पुढे	23790/2021		
(12) बाजारभाडपत्ताचे मुदतक शुल्क	935000		
(13) बाजारभाडपत्ताचे मीटरनी शुल्क	30000		
(14) टीका			

Index 2		सूची क्र.2	दुपचा विवरण : सहा दू.मि. कुर्वा 4 इतर क्रमांक : 23277/2021 मेट्रोनी Regn 63m
23277/2021 07-01-2022 Note:-Generated Through eSearch Module For original report please contact concern SRO office.		सूची क्र.2	दुपचा विवरण : सहा दू.मि. कुर्वा 4 इतर क्रमांक : 23277/2021 मेट्रोनी Regn 63m
मासचे नाव : नाहूर			
(1) विक्रीच्या प्रकारा	करारनामा		
(2) मोकळपण	17700000		
(3) बाजारभाड/भाडेपट्टा/भाड्या बाबतिलगतदार अकारणी देणे की परतदार ते मसुदा करावे	18826116.29		
(4) भू. मापन मीटरनिशा व परकमात्रा (असल्यास)	1) पार्लेकरचे मास मुंबई मनपाद्वारे वर्गन सधिनिका नं. जी. 4002, मासा नं. 43 का मजला इमारतीचे मास टॉवर विमान अंतराविकार अं.2, बॉलिवूड न. कोर्टीस हॉस्पिटलच्या उजव्या मुखात गीरगाव लिंक रोड रोड - मुंबई पश्चिम मुंबई 400080 इतर माहिती मीने नगर क्षेत्रात 71.52 चौ. मी. रंग कारपेट 1 काय पार्लेकर कॉलेज (C.T.S Number : 784.784/1.785.786.787.788.790.791.792.4 (PART) AND 848.792A (P) AND 793.1)		
(5) क्षेत्रफळ	78.76 चौ.मीटर		
(6) अकारणी किंवा चुकी देण्यात आलेले लेखा			
(7) इतरांकरिता करार देता. वा किंमत देण्यात. वा पक्षकारांचे मास किंवा दिवशी व्यापारवाला कुटुंबनामा किंवा अदीक असल्यास प्रतिकारिते मास व पत्ता	1) मास - अंतराविकार विपट्टी वा विमिटेड तसेच सहायक सहायक हाडिवा तसेच मुखावर विमिटेड गावकऱ्याड उप - 27 पत्ता -वॉटि न. अहिल 808, मासा न. इमारतीचे मास कुवळ कामगिरीअल कार्यालय, बॉलिवूड न. कोर्टीस वॉटिवा वर, रोड न. जी. एम. रोड, वेदुर पश्चिम, महाराष्ट्र, MUMBAI, पिन कोड -400089 पिन नं -AADC81183B 2) मास - अंतराविकार विपट्टी वा विमिटेड वे कार्गि देमिटेड (सायनामा), अहिलद सहाय उप - 49 पत्ता -वॉटि न. अहिल 808, मासा न. - इमारतीचे मास कुवळ कामगिरीअल कार्यालय, बॉलिवूड न. कोर्टीस वॉटिवा वर, रोड न. जी. एम. रोड, वेदुर पश्चिम, महाराष्ट्र, MUMBAI, पिन कोड -400089 पिन नं -AADC81183B		
(8) इतरांकरिता करार देता. वा पक्षकारांचे व किंवा दिवशी व्यापारवाला कुटुंबनामा किंवा अदीक असल्यास प्रतिकारिते मास व पत्ता	1) मास - विमिटेड अनुक्रमणक विपट्टा उप - 33 पत्ता -वॉटि न. जी. 3001-3206, मासा न. - इमारतीचे मास सहायक कोरपट्टा, बॉलिवूड न. एन.डी.एम. कार्गिरी रोड, रोड न. भादुर पश्चिम, महाराष्ट्र, मुंबई, पिन कोड -400078 पिन नं -ALSPM7890M 2) मास - अदीक विमिटेड उप - 33 पत्ता -वॉटि न. जी. 3001-3206, मासा न. - इमारतीचे मास सहायक कोरपट्टा, बॉलिवूड न. एन.डी.एम. कार्गिरी रोड, रोड न. भादुर पश्चिम, महाराष्ट्र, MUMBAI, पिन कोड -400078 पिन नं -ALERT5012C		
(9) इतरांकरिता करार देण्याचा दिनांक	22/12/2021		
(10) इतर मीटरनी केवळचा दिनांक	29/12/2021		
(11) अनुक्रमणक काड व पुढे	23277/2021		
(12) बाजारभाडपत्ताचे मुदतक शुल्क	885000		
(13) बाजारभाडपत्ताचे मीटरनी शुल्क	30000		
(14) टीका			

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 **₹ 2,03,31,000.00 (Rupees Two Crore Three Lakh Thirty One Thousand Only)**. As per site inspection 38% of construction work is completed.

Place: Mumbai

Date: 18.03.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., email=ADMB@vastukala.com, c=IN, postalCode=400072, st=Maharashtra, serialNumber=1, email=ADMB@vastukala.com, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.03.18 17:48:30 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

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

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

only).

Date

Signature
(Name & Designation of the Inspecting Official/s)Countersigned
(BRANCH MANAGER)

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

- 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
- 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 valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was purchased by Mr. Rahul A. Mishra & Mrs. Archana A. Mishra from Atmosphere Realty Private Limited Vide agreement for Sale dated 09.03.2023.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Ghatkopar (West) to assess value of the property for Bank Loan Purpose
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Suraj Zore – Valuation Engineer Nitesh Khedekar – Technical officer Prajakta Patil – Technical Manager
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 – 15.03.2023 Valuation Date – 18.03.2023 Date of Report – 18.03.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 15.03.2023
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.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **18th March 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

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

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation 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 & documents, we understand that the subject property is Residential Flat, admeasuring **753.00 Sq. Ft. RERA Carpet Area** in the name of **Mr. Rahul A. Mishra & Mrs. Archana A. Mishra**. 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



Think. Innovate. Create.

Vastukala Consultants (I) Pvt. Ltd.

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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's representative & documents, we understand that the subject property is Residential Flat, admeasuring **753.00 Sq. Ft. RERA 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.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



(Annexure – II)

MODEL CODE OF CONDUCT FOR VALUERS**Integrity and Fairness**

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.



