PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, PG-5794/22-23 18-Mar-23 Mode/Terms of Payment Central Road, MIDC, Andheri (E), **Delivery Note** Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Dated Buyer's Order No. Buyer (Bill to) STATE BANK OF INDIA Dispatch Doc No. **Delivery Note Date** RACPC SION BRANCH 30378 / 46143 B-603 & 604, Kohinoor City, Commercial-1 6th Floor, Kirol Dispatched through Destination Road, Off L.B.S. Marg, Kurla (West), Mumbai - 400070 State - Maharashtra, Country - India : 27AAACS8577K2ZO GSTIN/UIN Terms of Delivery

SI No.	Particulars		HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST		18 %	2,500.00 225.00 225.00
			1		
	A	Total	1		₹ 2.950.00

Amount Chargeable (in words)

State Name

Indian Rupee Two Thousand Nine Hundred Fifty Only

: Maharashtra, Code: 27

HSN/SAC	Taxable	Cen	tral Tax	Sta	ate Tax	Total
	Value	Rate	Amount	Rate	Amount	Tax 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

Remarks.

Mrs. Shravni Satish Kalambate & Mr. Satish Prabhakar Kalambate.Residential Flat No. 1406, 14th Floor, Building No. 1, Wing – A, "Shripal One", Gokhivare Road, Fatherwadi, Village - Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208, 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



UPI Virtual ID : vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

This is a Computer Generated Invoice







E. & O.E

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





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Shravni Satish Kalambate & Mr. Satish Prabhakar Kalambate

Residential Flat No. 1406, 14th Floor, Building No. 1, Wing – A, **"Shripal One",** Gokhivare Road, Fatherwadi, Village - Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208, State – Maharashtra, Country – India.

Latitude Longitude: 19°24'14.6"N 72°50'49.7"E

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.



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





Valuation Report Prepared For: SBI / RACPC Sion / Mrs. Shravni Satish Kalambate (30378/46143)

Page 2 of 27

Vastu/Mumbai/03/2023/30378/46143 18/01-337/SBSH

Date: 18.03.2023

VALUATION OPINION REPORT

This is to certify that for under construction property bearing Residential Flat No. 1406, 14th Floor, Building No. 1, Wing – A, "Shripal One", Gokhivare Road, Fatherwadi, Village - Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208, State – Maharashtra, Country – India belongs to Mrs. Shravni Satish Kalambate & Mr. Satish Prabhakar Kalambate.

Boundaries of the property.

North : Shebro Complex
South : Gokhivare Road
East : Rani Rose Nursery

West : Fatherwadi-Franciscan Brothers Road

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 for this particular purpose at ₹ 30,45,000.00 (Rupees Thirty Lakh Forty Five Thousand Only). As per Site Inspection 49% Construction Work is Completed.

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.

MANOJ BABURAO CHALIKWAR

Courtally support by Website (Insulina) Conservable
DN color, and obstitution of Conservation (Insulination of Conservation of



Director

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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

Encl: Valuation report.





Regd. Office: 121, 1st Floor, Ackruti 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 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)

	General	_	
1.	Purpose for which the valuation is made	:	To assess value of the property for Bank Loan Purpose.
2.	a) Date of inspection	:	17.03.2023
	b) Date on which the valuation is made	:	18.03.2023
3.	Shravni Satish Kalambate & Mr. Satish documents) 2) Copy of RERA Registration Certificate No. 3) Copy of Commencement Certificate No. 16.12.2021 issued by Vasai Virar City Mur	P9 VV	CMC / TP / CC / VP - 0632 / 398 / 2021-2022 Dated pal Corporation.
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)	\ \ \	Mrs. Shravni Satish Kalambate & Mr. Satish Prabhakar Kalambate Address: Residential Flat No. 1406, 14th Floor, Building No. 1, Wing – A, "Shripal One", Gokhivare Road, Fatherwadi, Village - Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208, State – Maharashtra, Country – India. Contact Person: Sandeep Tiwari (Sales Manager) Contact No. 8795330725 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 in under construction building. The flat is located on 14th floor in the said under construction building. As per site information, the composition of flat will be 1 Bedroom + Living Room + Kitchen + 1 Toilet (i.e. 1 BHK with 1 Toilet). The property is at 4.1 Km. travelling distance from nearest railway station Vasai.



					tion, the property was under completion are as under:
	Foundation	Completed		RCC Plinth	Completed
	Basement	Completed		Ground/Stilt Floors	Completed
	Podium	Completed		Floors	Completed upto 13th Floor
	Internal & External Brick Work	Completed upto Floor	7 th	1	
	Total	49% Work Comple	ted		
6.	Location of property		:	R	
	a) Plot No. / Survey I	No.	:	Plot No. 1, Survey No. 1	15/B
	b) Door No.		J.X	Residential Flat No. 1406	3
	c) T.S. No. / Village		1/:	Village – Gokhivare	
	d) Ward / Taluka		is:	Taluka – Vasai	
	e) Mandal / District		:	District – Palghar	
	f) Date of issue and approved map / pl	I validity of layout of an	:	Copy of Approved Building not verified.	ng plans were not provided and
		lan issuing authority	:	1	
	h) Whether genuine of approved map/	ness or authenticity plan is verified	:		
	, ,	emments by our ers on authentic of		N.A.	
7.	Postal address of the prop	perty		Wing – A, "Shripal One ' Village - Gokhivare, V	06, 14th Floor, Building No. 1, ", Gokhivare Road, Fatherwadi, 'asai (East), Taluka - Vasai, I Code - 401 208, State - India
8.	City / Town		:	Vasai (East), Palghar	
	Residential area	-		Yes	
	Commercial area			No	
	Industrial area	hink.Inno	V	Q _{No} e. Create	
9.	Classification of the area		;		
	i) High / Middle / Poor		:	Middle Class	
	ii) Urban / Semi Urban / R	ural	:	Urban	
10.	Coming under Corpora		:	Village – Gokhivare	
	Panchayat / Municipality	0		Vasai Virar City Municipa	al Corporation
11.	Whether covered under Govt. enactments (e.g., Act) or notified under age area / cantonment area	Urban Land Ceiling	:	No	·
12.	Boundaries of the property	/		As per actual site	As per Agreement
	North		:	Shebro Complex	Survey No. 115/B Plot No. 3
	South		:	Gokhivare Road	40 Mtr. D. P. Road
	East		:	Rani Rose Nursery	Survey No. 115, Hissa No. 5





North South East West 14. Extent of 15. Extent of (least of Whether occupied received II APARTM 1. Nature o 2. Location C.T.S. N Block No Ward No Village / Door No. 3. Descripti Comment 4. Year of C 5. Number of 6. Type of S 7. Number of 8. Quality of 9. Appearant		:	Fatherwadi-Franciscan Brothers Road	Survey No. 115/B Plot No. 2
South East West 14. Extent of 15. Extent of (least of Whether occupied received II APARTM 1. Nature o 2. Location C.T.S. N Block No Ward No Village / Door No. 3. Descripti Comment 4. Year of C 5. Number of Type of S 7. Number of 8. Quality of 9. Appearant	ensions of the site		N. A. as property under apartment building.	consideration is a flat in an
South East West 14. Extent of 15. Extent of (least of Whether occupied received II APARTM 1. Nature o 2. Location C.T.S. N Block No Ward No Village / Door No. 3. Descripti Comment 4. Year of C 5. Number of Type of S 7. Number of 8. Quality of 9. Appearant			A	В
South East West 14. Extent of 15. Extent of (least of Whether occupied received II APARTM 1. Nature o 2. Location C.T.S. N Block No Ward No Village / Door No. 3. Descripti Comment 4. Year of C 5. Number of Type of S 7. Number of 8. Quality of 9. Appearant			As per the Deed	Actual
East West 14. Extent of 15. Extent of (least of 16) Whether occupied received 11. Nature of 2. Location C.T.S. N. Block No. Ward No. Village / Door No. 3. Descripting Comment 4. Year of C. 5. Number of S. 7. Number of S. 8. Quality of 9. Appearant	1	:	·	
14. Latitude, 15. Extent of (least of occupied received) 11. Nature of C.T.S. N. Block No. Ward No. Village / Door No. 3. Descripting Commentary of C.T.S. Number of C.T.S. Numb	h	:	-	-
14. Latitude, 15. Extent of (least of 16) Whether occupied received II APARTM 1. Nature o 2. Location C.T.S. N. Block No. Ward No. Village / Door No. 16 3. Descripti Comment Comme		:	-	
14. Latitude, 15. Extent of (least of 16) Whether occupied received II APARTM 1. Nature o 2. Location C.T.S. N Block No Ward No Village / Door No. 3. Descripti Comment 4. Year of C. 5. Number of S. 7. Number of S. 8. Quality o 9. Appearant		:	-	<u> </u>
15. Extent of (least of 16) Whether occupied received II APARTM 1. Nature of 2. Location C.T.S. N. Block No. Ward No. Village / Door No. 3. Descripting Comment 1. Year of 0. Number of 1.	nt of the site	:	RERA Carpet Area in Sq (Area as per Agreement	•
15. Extent of (least of 16) Whether occupied received II APARTM 1. Nature of 2. Location C.T.S. N. Block No. Ward No. Village / Door No. 3. Descripting Comment 1. Year of 0. Number of 1.		1	Built Up Area in Sq. Ft. =	319.00
15. Extent of (least of 16) Whether occupied received II APARTM 1. Nature of 2. Location C.T.S. N. Block No. Ward No. Village / Door No. 3. Descripting Comment 1. Year of 0. Number of 1.		1	(Area as per Index II)	
15. Extent of (least of 16) Whether occupied received II APARTM 1. Nature of 2. Location C.T.S. N. Block No. Ward No. Village / Door No. 3. Descripting Comment 1. Year of 0. Number of 1.	ude, Longitude & Co-ordinates of flat	:	19°24'14.6"N 72°50'49.7"	E
(least of Whether occupied received II APARTM 1. Nature o 2. Location C.T.S. N Block No Ward No Village / Door No. 3. Descripti Comment 4. Year of C. 5. Number of S. 7. Number of S. 8. Quality o 9. Appearant	nt of the site considered for Valuation	:	RERA Carpet Area in Sq	ı. Ft. = 290.00
16 Whether occupied received II APARTM 1. Nature o 2. Location C.T.S. N Block No Ward No Village / Door No. 3. Descripti Comment 4. Year of C 5. Number of S 7. Number of S 8. Quality o 9. Appearant	t of 13A& 13B)		(Area as per Agreement	
1. Nature o 2. Location C.T.S. N Block No Ward No Village / Door No. 3. Descripti Comment 4. Year of C 5. Number of 7. Number of 8. Quality o 9. Appearan	ther occupied by the owner / tenant? If pied by tenant since how long? Rent ved per month.		Building is under construc	
1. Nature o 2. Location C.T.S. N Block No Ward No Village / Door No. 3. Descripti Comment 4. Year of C 5. Number of 6. Type of S 7. Number of 8. Quality o 9. Appearan	RTMENT BUILDING			
2. Location C.T.S. N Block No Ward No Village / Door No. 3. Descripti Comment 4. Year of C 5. Number of 6. Type of S 7. Number of 8. Quality of 9. Appearant	re of the Apartment	:	Residential	
C.T.S. N Block No Ward No Village / Door No. 3. Descripti Commen 4. Year of C 5. Number of 7. Number of 8. Quality of 9. Appearan		:	7	
Block No. Ward No. Village / Door No. 3. Descripti Commerce 4. Year of C. 5. Number of S. 7. Number of S. 8. Quality of S. 9. Appearant		:	Plot No. 1, Survey No. 11	5/B
Ward No Village / Door No. 3. Descripti Commendary 4. Year of Commendary 5. Number of Some Commendary 6. Type of Some Commendary 7. Number of Some Commendary 8. Quality of Some Commendary 9. Appearance	« No.		-/	
Joor No. 3. Descripting Comments 4. Year of Comments 5. Number of Some Comments 6. Type of Some Comments 7. Number of Some Comments 8. Quality of Some Comments 9. Appearance		1	10 1	
3. Descripti Commerce 4. Year of C 5. Number c 6. Type of S 7. Number c 8. Quality o 9. Appearant	ge / Municipality / Corporation	1	Village – Gokhivare	
3. Descripti Commendary 4. Year of Commendary 5. Number of Some Commendary 6. Type of Some Commendary 7. Number of Some Commendary 8. Quality of Some Commendary 9. Appearance	,		Vasai Virar City Municipal	Corporation
Comment 4. Year of C 5. Number of S 7. Number of S 8. Quality of S 9. Appearant	No., Street or Road (Pin Code)		Residential Flat No. 140 Wing – A, "Shripal One",	6, 14th Floor, Building No. 1, Gokhivare Road, Fatherwadi, asai (East), Taluka - Vasai,
Comment 4. Year of C 5. Number of S 7. Number of S 8. Quality of S 9. Appearant	Think.Inno	V		Code - 401 208, State -
5. Number of S7. Number of S8. Quality of S9. Appearant	ription of the locality Residential / mercial / Mixed	:	Residential	
6. Type of S 7. Number of S 8. Quality of S 9. Appearant	of Construction	:	Building is under construction	
7. Number 6 8. Quality o 9. Appearan	ber of Floors	:	Proposed Basement + (P Upper Floors	art) Ground + (Part) Stilt + 15
7. Number 6 8. Quality o 9. Appearan	of Structure	:	R.C.C. Framed Structure	
Quality o Appearar	ber of Dwelling units in the building	;	Proposed 9 Flats on 14th F	-loor
9. Appearar	ty of Construction	:	Building is under construction	
	arance of the Building	:	Building is under construc	
	tenance of the Building	:	Building is under construc	
	ties Available	_	Dunany is under constitut	11011
11. Facilities Lift	lies Avaliable	:	Proposed 2 Lifts	





	Protected Water Supply	:	Proposed Municipal Water supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed Open / Covered Car Parking
	Is Compound wall existing?		Building is under construction
<u> </u>	Is pavement laid around the building	:	Building is under construction
III	FLAT		
1	The floor in which the flat is situated	:	14th Floor
2	Door No. of the flat	:	Residential Flat No. 1406
3	Specifications of the flat		
	Roof	:	Proposed R.C.C. Slab
	Flooring	:	Proposed Vitrified tiles flooring
	Doors	:	Proposed Teak wood door frame with flush doors
	Windows	:	Proposed Powder Coated Aluminum Sliding Windows
	Fittings	/:	Proposed Concealed plumbing with C.P. fittings.
	T Kingo	112	Concealed wiring
	Finishing		Proposed Cement Plastering
4	House Tax		Troposed comencer lastering
-	Assessment No.	į.	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:	i i	Details not available
6	How is the maintenance of the flat?		Building is under construction
7	Sale Deed executed in the name of		Mrs. Shravni Satish Kalambate &
,	Calle Bood exceeded in the hame of	ľ	Mr. Satish Prabhakar Kalambate
8	What is the undivided area of land as per Sale Deed?	2	Details not available
9	What is the plinth area of the flat?	1:	Built Up Area in Sq. Ft. = 319.00
		1	(Area as per Index - II)
10	What is the floor space index (app.)	:	As per VVCMC norms
11	What is the Carpet Area of the flat?		RERA Carpet Area in Sq. Ft. = 290.00
	Inink.Inno	V	(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 is under construction
15	If rented, what is the monthly rent?	:	₹ 7,500.00 Expected rental income per month after building completion
IV	MARKETABILITY	+	Salaring completions.
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	1	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
٧	Rate	:	
1	After analyzing the comparable sale instances,	:	₹ 10,000.00 to ₹ 11,000.00 per Sq. Ft. on Carpet Area





	Valuation Report Frepared For. 3017 RAGE C Sign Filias. Silias		
	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)		
2	Assuming it is a new construction, what is the	:	₹ 10,500.00 per Sq. Ft. on Carpet Area
	adopted basic composite rate of the flat under		
	valuation after comparing with the		
	specifications and other factors with the flat		
	under comparison (give details).		
3	Break – up for the rate	:	(R)
	I. Building + Services		₹ 2,700.00 per Sq. Ft.
	II. Land + others	:	₹ 7,800.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's	:	₹ 63,800.00 per Sq. M.
	office (an evidence thereof to be enclosed)		i.e. ₹ 5,927.00 per Sq. Ft.
5	In case of variation of 20% or more in the	:	It is a foregone conclusion that market value is always
	valuation proposed by the Valuer and the		more than the RR price. As the RR Rates area Fixed by
	Guideline value provided in the State Govt.	No.	respective State Government for computing Stamp Duty
	notification or Income Tax Gazette justification		/ Rgstn. Fees. Thus the differs from place to place and
	on variation has to be given		Location, Amenities per se as evident from the fact than
	11		even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER		7
	DEPRECIATION		1
а	Depreciated building rate	:	
	Replacement cost of flat with Services (v(3)i)	:	₹ 2,700.00 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 & structural repairs).
	Depreciation percentage assuming the	:	N.A., Building is under construction
	salvage value as 10%		1
	Depreciated Ratio of the building	2	
b	Total composite rate arrived for Valuation	V	gte Cregte
	Depreciated building rate VI (a)		₹ 2,700.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 7,800.00 per Sq. Ft.
	Total Composite Rate	:	₹ 10,500.00 per Sq. Ft.
		ress	s status have been provided by Sales Manager-
	Sandeep Tiwari (Mob. No. 8795330725)		



Details of Valuation:

Sr.	Description	Qty.	Rate per	Estimated
No.			unit (₹)	Value (₹)
1	Present value of the flat	290.00 Sq. Ft.	10,500.00	30,45,000.00
2	Wardrobes			
3	Showcases /			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.	1		
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any	1		
10	Others	1	V.	
	Total / Realizable value of the property			30,45,000.00
	Insurable value of the property (319.00 X 2,7	8,61,300.00		
	Guideline value of the property (As per Index	(II)		18,48,000.00

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



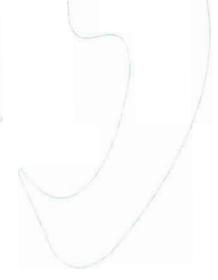


Valuation Report Prepared For: SBI / RACPC Sion / Mrs. Shravni Satish Kalambate (30378/46143)

Page 9 of 27

vicinity is in the range of ₹ 10,000.00 to ₹ 11,000.00 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 ₹ 10,500.00 per Sq. Ft. on Carpet Area for valuation.

Impen	ding threat of acquisition by government for road	
wideni	ng / publics service purposes, sub merging &	
applica	ability of CRZ provisions (Distance from sea-cost /	
tidal le	vel must be incorporated) and their effect on	
i)	Saleability	Good
ii)	Likely rental values in future in	₹ 7,500.00 Expected rental income per month after
		building completion.
iii)	Any likely income it may generate	Rental Income



Think.Innovate.Create



Actual site photographs





Think.Innovate.Create



Route Map of the property Site | u/r





Latitude Longitude: 19°24'14.6"N 72°50'49.7"E

Note: The Blue line shows the route to site from nearest Railway Station (Vasai – 4.1 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	58,000.00			
Reduced by 10% on Flat Located on 14th Floor	5,800.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	63,800.00	Sq. Mtr.	5,927.00	Sq. Ft.

Multi-Storied building with Lift

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

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

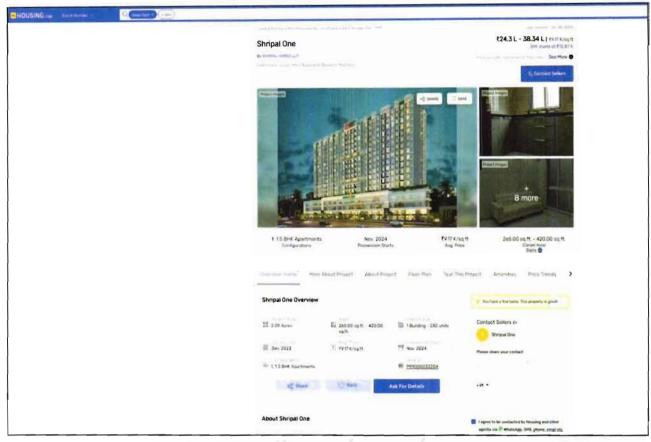
Depreciation Percentage Table

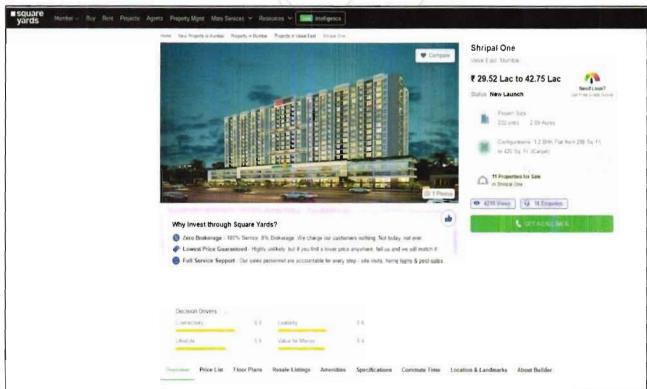
Completed Age of Building in Years	Value in percent after depreciation					
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.				
0 to 2 Years	100%	100%				
Above 2 & up to 5 Years	95%	95%				
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate				





Price Indicators









324535	सूचीक्र. २	दुष्पम निकाक .सह दु.नि.यसई 6
80-01-2023		ক্লান্তৰ জন্মক :324/2023
Note -Generated Through eSearch Wodule, For original report please		ने ज्यो
contact concern SRO office		Regn 63m
	 _{गाब:} गोखिवरे	
(1)दम्सोक्षर प्रकार	करम्बामा	
(2)चेबदना	3470000	
(3)बाजारभाव (भारपञ्चा चा वावतातपङ्कार आवारणी देतो कि पहेंचर ते नमूर करावे)	2336500	-
(-4) प्रमापन ,गोरहितमा व गरकसंक (असान्यास)	, इतर माहिती: विभाग झमांक 2 गांव गोंथे गोखियों तालुका वसई जिल्हा पालधर येवील नवीन सर्थे न .115 हिस्सा न. भी प्लॉट नं. 2 बुना सर्थे नं. 115 हिस्सा न.1 2ए 2वी 6पार्ट 7 8/1ए पार्ट 8/1यी 13/1 13/2पार्ट 13/3पार्ट 14,15 व 16 येवील मेमीनाव हिलोगी हाईट्स मधील सर्दनिका झ.403 ए विग चीवा मजला,नवाचे क्षेत्र 36.62 थी. भी. कारपेट एरिया इतके.यसई विगर महानगरपालिका	
(5)क्षेत्रपळ	36.62ची,मीटर	
(6)आकारणी विज्ञा बुढी देण्यात अमेल तेवडा		
(?) दर्पकोत्रज करून देशाऱ्या / स्थिद् डेंडकाऱ्या पक्षकार्यंत्रे तात किंता दिवाणी न्यायालवाचा हुक्पनामा विता आदेश अपस्थाम प्रतिवादेशे ताव व पत्ता	1) ये नेबंताब इस्सानंत एनएतो ने प्राणीय नेबंत्रिय में तैय तमें कु मु पंका सम सनित - 57 प्लंड र - मासा त - इस्सानीये सात 101 की विग प्रीत्तन जनता गामो द्वारा जोनून मारी जात्माचेनी पेड पूर्वर्ष , स्तीय ते - गेड ते - प्रदानपर, इस्तर्य 400002 AASFN3657N	
(8) द्रश्यक्षका कुम्पर गंधान्य प्रश्नकार्यः नाव विचा दिवाली न्यायान्त्रमध्य हृकृत्वाया विज्ञा आदेश असन्ताव प्रतिवादीयं नाव व वता	2) विनोद एस जैसवार 39 प्लॉट न: -, माळा नं: -, हमारतीचे नाय: गनी सती मार्य पंजाब हेरी जवळ जैसावाल नगर पिपरी पाडा मालाह पूर्व पुंबई (सब अर्बन), ब्लॉक नं: -, गेह नं: -, महाराग्ट्र, पुम्बई .400097 AIIIPJ1912B 1) परता किरोप क्रेमबार 33 प्लॉट न -, साळा नं -, प्रमारतीचे शक्त गरी नर्ता पार्च पक्रक होंगे प्रकाश केमबाल नगर पिपरी पाडा चालाह पूर्व पुंजाई (सब अर्बन), क्लॉक ने -, गेह नं: -, चहागद्र, पुम्बई .400097 AUIPJ7605A	
(9)दम्तरेखंड करून दिल्याचा दिनांक	24/01/2023	
(10)दम्त नोक्ष्यो कल्याचा दिनांक	24/01/2023	
(11)अनुक्रमांक,खंड व पुर	324/2023	
(12)बाजारभागात्रामाचे मुद्रांच जुल्क	242900	
(13)कात्रारभावाश्याचे नीटची शुल्क	100	
(14) iku		
मृत्यांकतामात्री विचारात गेतातेम्य तपर्णाल :-		





2121350	सूचीक्र. २	दुष्वम निकंधक : सह दु,नि,वसई 3
30-01-2023		प्रसायक क्रमांक: 2121/2023
Note -Generated Through eSearch Module For original report please		नॉ दर्जी
contact concern SRO office		Regn:63m
	गाव: गोखिवरे	
् । तस्यारक प्रकार	कगरनामा	
(2) शंखदाना	3880800	
(3) व्याज्ञान्भाव । भारेपङ्गाच्या वाक्तीतपञ्चार आवश्यी देतो कि पङ्गेवर ते नमूर करावे)	2677000	
(न) भूगायन ,पार्टीहम्मा स गण्डाचीक (असम्बास)	सदिनका नं: 1303,ए विंग, माळा नं: तेगवा मजला, इमाग्तीचे नाव: श्रीपाल वन, ब्लॉक नं: बिल्डींग न. 1, गंड : गोखियरे, इतर माहिती: इतर माहिती: सदिनकेचे क्षेत्र 39.02 ची.मी.कारपेट म्हणनेच सदिनकेचे एकूण क्षेत्र 42.92 ची.मी.बिल्टअप.गाव मौने गोखियरे,विभाग क्र. 2पालघर	
(5)शेष्ट्रव	42.92ची मीटर	
(6)आकारची किंवा जुडी देण्यात अस्पन तब्हा		
्री दम्मरंथा वकत नेवान्ताः किन्तुन उपयान्या पश्चारापे मात्र किया विकासी न्यायान्यापा हुक्काणा विकास आर्थन अमरन्याम प्रतिवासीचे नाव य पता	प्राप्त केवा - विवक ग्रहा आणि ये. स्थितक स्थेमन विभिन्नेत तथे हु यू वे श्रीपाल हान्य एलग्यमी से अंशोगहैश्व विभिन्नी प्रवेष और संग्रह ने प्राप्त में कि निर्माण केवा के प्राप्त केवा केवा केवा केवा केवा केवा केवा केवा	
(8) तम्बतंत्रम कत्रम पंचाल्या प्रमुक्तापंचे नाव किया दिवालां न्यायाल्याच्य हुकूम्बामा किया आदेश अम्बताम प्रतिवादिण नाव व परा	2) ग्रेशन कुमार आचार्या - 48 प्लॉट तं: बी-21 जी-ए-02, माळा तं: -, इमार्गायं नात: बास्तु को- ऑप.हो.सो.लि., क्लॉक तं: -, गेड तं: अंबाडी गेड, लाभ कॉम्प्लेक्स समीर, वसई गेड प., महाराष्ट्र, ठाण. 401202 ACTPA9831G 1) रामा गेरा आचार्या - 39 प्लंट व. बी-21 लि-ए-02, माळा तं -, स्वार्ताचे तर. बाब्यु की-कॉम.डो में लि., ब्लॉक नं -, गेड तं आडडी गेड, लाभ बॉम्पनेका गर्वोर, बम्में गेड प., पडागड़, डाजे 401202 ANZPA1107E	
(9)दम्तांचय करत दिल्याचा दिसाव	27 01/2023	
(10)धम्य नींडणी केल्याचा वितास	27/01/2023	
। 🛘 । अनुभ्रमां ॥ चाइ व पृष्ट	2121/2023	
(12)बाजाणसमाजसाने पुर्वक मुल्क	271700	
(13)कात्रारभावाप्रपाचे नोंदली शुल्क	100	
(14) in		
प्रयोकनामाळं विचारात गेतलला तपलील :-		





30-01-2023, 13-36

1311350	सूची क्र. २	दुष्यम निकंधक :सह द्.नि.चसई 3
30-01-2023		दस्तावा क्रमांक 1311 2023
Note -Generated Through eSearch Module,For original report please		नों वर्णीः
contact concern SRO office		Regn:63m
	_{गावः} गोखिवरे	
(] दम्बोधाः प्रकार	कगम्नामा	
(2)पांबदला	2601638	
(3)बाजाभाव (भारेपह्याच्या बावतीतपहकार आवत्रणी देतो कि पहेकर ते नपुर करावे)	1650000	
(4) भूगायन ,पार्टीरामा च गण्डभांक (असल्वाम)	सदिनका नं: 515,वी विंग, माळा नं: पाचवा मजला, इमार्ग्तीचे नाव: श्रीपाल वन, ब्लॉक नं: विल्डींग न. 1, गेड : गोखिबरे, इतर माहिली: इतर माहिली: सदिनकेचे क्षेत्र 24.62 ची.मी.कारपेट म्हणजेच सदिनकेचे एकूण क्षेत्र 27.08 ची.मी.बिल्टअप,गाव मौज गोखिबरे,विभाग ऋ. 2पालघर	
(5)बोक्सळ	27.08ची.मीटर	
(6)आकारणी किया नुद्री देण्यात असेल तव्हा		
्री ट्रन्तांत्रम् करून देमाऱ्या / लिहून ग्रेवमाऱ्या पश्चारागेचे नाव किया दिवाणी न्यायालवाचा प्रकृतनामा किया आदेश असल्याय प्रतिवादियं नाव व पता	पानवा क्यार - क्यिक तहा आणि वे स्थानक स्पेत्रम निविद्ध तथे कु यु वे शीवान होग्य कानक्ष्मी व अधीवाहोड किमेटो अधिक से पोया तहे कु यु गावुन वर्ष 3-1 स्वंद के अधिक न 60, माखा न - इमार्गायो नाज होनियन सकेन पेवर्स (पोया पोयार्थ) , सर्वक न -, गेड न एस ए होवली स्टेंट, पार्ट, गुवर्स, । महागद्द पुचर्स 400001 AARFC99791 ये शीवान होग्य क्यान्तर्वाचे अधीवपाहंग्ड विनंदरों अधिक से पोया तके गु यु गुड्ल वसे 34 क्यंद न ऑफिस व 60, माखा न -, इमार्गाचे माखा होनियन सर्वन पेवर्स (पोयार पेवर्स) , स्मोक न -, गेड न एम ए हेक्टनी स्ट्रेट, पोर्ट, पुवर्स, , महागद्द, पुचर्स 400001 AARFC99791	
॥ ८ व्यवस्था करून पंचान्य पश्चम्यापंचे नाव किया दिवानी न्यावालवाचा हुकूम्माना किया आदेश समल्बाम प्रतिवादीच नाय व पता	1) मधीन व्हेलीपन गोंडुख - 29 प्लोट नं 21, माळ बतळ, पापके, बमार्ड प., पालपर , महागान्, ठाव, 401	। तं -, इमारतीयं नाय: -, अलीक तं -, गेड तं विनिद्धोग कर्तृत्रभाव, याग्डी धर्म 207 BCPPR02SIQ
(९)दम्तांका करून कियाचा व्याक	18/01/2023	
(10)दम्त नीवणी केल्बाचा दिनांक	18/01/2023	
(11)अनुकामाण, चंड य पृष्ठ	1311/2023	
(12)बाबारभावात्रपाणे मुद्रांक जुल्क	182200	
(13)बाबारभावाप्रमाण नींदणी जुल्क	100	
(14)min		
वृत्याकनामाठी विकास चेतलेला तप्रणील :-		



l of l



30401-2023, 13:37

523350	सूचीक्र.२	दुष्यम निवंधक , सह दु,नि,यसई 3
30-01-2023		दम्लग्बन अस्पांक 523 2023
Note -Generated Through eSearch Wodule, For original report please		নী ক্লাট
contact concern SRO office		Regn:63m
	गाव: गोखिवरे	
() व्यक्तीवन प्रकार	करारनामा	
2 (बाबदन्ता	2930000	
(3)बाबारभाव । भाडेपङ्गाच्या बावतीतपङ्कार आकारणी देले कि पहेंचर ते नमूद बनावे ।	1793000	
4) भूगपन ,वाटिष्टमा च गण्डमांच (असल्यास)	सटनिका तं: 514, वा विष, माळा त: पाचवा मजला, इमारतीचे जाव: त्रीपाल वन, ब्लॉक ने: बिल्होंग तं. 1, गेड तं: गोखियो, इतर माहिती: सदिनिकचे क्षेत्र 26,76 ची.मी.कारपैट म्हणजेच सदिनिकचे एकूण क्षेत्र 29,44 ची.मी.बिल्टअप,गाव मीजे गोखियो.बिभाग क. 2पालमार	
(5)elvsa	29.44चो.माटर	
(G)आकारमी विचा वृद्धी देण्यात अमेल तेवा		
्री लज्जांच्या बहन देशान्यः / नितृत ठळवान्यः पश्चारपपे नाव विदा दिवाची न्यायाल्याचा हुक्लामा विदा आदेश असल्याप प्रतिवादियं नाव व वता	चानका रेक्स निवस महा आणि में स्वीताक संसोध विविद्ध (कें कु मु ने बोधान होना वानवानी से अंधियांकी विनेदरी प्रवेष मी पोणा करें मु वु राहुन वार्य 34 वार्य म किंदि म किंदि म किंदि म किंदि से वार्य में किंदि म किंदि से वार्य में किंदि म किंदि में किंदि में किंदि म किंदि में किंद में किंदि में किंद में किंदि में किंद में किंदि में किंद में किंदि में किंद	
8 अपन्यव्या करते गंधान्या प्रश्नवार्थ सब विद्या दिवायी न्यायात्त्वाचा तुकुमताचा विश्वा आदेश असन्याम प्रतिवार्णके नाव व वसा	2) भ्यानी अजब कामी - 36 प्लीट में: सम मं, 10, याळा में: -, इसालीचे नाव: जित दर्शन चाळ, ज्यांक में: -, गेड मं: गाव गोखियो, गेज ऑफिस, तसई पूर्व, पालपा , महाग्राह, ठाणे, 401208 EOLPS1401E 1) प्राय नटाल्यात सर्च - 43 व्यंट न. सम न 10, याळा मं, ध्यातीचे नाव तिन वर्षान पाळ, व्यंचेक न -, गेड न याज गोखियों, एक ऑफिस, व्यर्स पूर्व, यालपा , महागाह, कामें 401208 BIBPS2839D	
(৪)বদলব্যক কৰন বিল্ফান্য বিলাগ	06/01/2023	
(10)वस्त गोवची कल्यन्त विशोषः	06/01/2023	The state of the s
(११) अनुक्रमां हे, खंद व पृष्ठ	523-2023	
12)आप्रमधालप्रमाने मुक्तक गुल्क	205100	
(13)बाजमभावाप्रमाणं नोटकी शुल्कः	100	
(1-1)sirs		
पुल्यावनामाठी विचागत चेतलेला स्पर्णाल -		





Valuation Report Prepared For: SBI / RACPC Sion / Mrs. Shravni Satish Kalambate (30378/46143)

Page 18 of 27

As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications ₹ 30,45,000.00 (Rupees Thirty Lakh Forty Five Thousand Only). As per Site Inspection 49% Construction Work is Completed.

Place: Mumbai Date: 18.03.2023

	SULTANTS (I) PVT. LTD.	
MANOJ BABURAO	Construction	
Director Date 2015	Auth. Sign.	
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 inspec	ed the property detailed in the Valuation Report dated	
on	. We are satisfied that the fair and reasonable market value of the prop	erty is
	only).	
Date	Signature (Name & Designation of the Inspecting Off	ficial/s)
Countersigned (BRANCH MANAGER)	Think.Innovate.Create	
Enclosures		

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





(Annexure - I)

DECLARATION-CUM-UNDERTAKING

- I, Manoj Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:
- 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 18.03.2023 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 have personally inspected the property on 17.03.2023. 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.
- 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
- 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.	Particulars	Valuer comment
No.	background information of the asset being valued;	The property was purchased by Mrs. Shravni Satish Kalambate & Mr. Satish Prabhakar Kalambatefrom Shripal Homes LLP Vide Agreement for Sale dated 14.03.2023.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Sion Branch, Mumbai 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 Sanket Karalkar – Valuation Engineer Nitesh Khedekar – Technical Manger 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;	
6.		Physical Inspection done on 17.03.2023
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 Comparison Method
9.	restrictions on use of the report, if any; Think.Inno	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;	
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 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.

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 and site visit conducted, we understand that the subject property is Residential Flat, admeasuring 290.00 Sq. Ft. RERA Carpet Area in the name of Mrs. Shravni Satish Kalambate & Mr. Satish Prabhakar Kalambate. 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 subject property is owned by Mrs. Shravni Satish Kalambate & Mr. Satish Prabhakar Kalambate. 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, we understand that the Residential Flat, admeasuring 290.00 Sq. Ft. RERA 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 Current use / Existing use premise is considered for this assignment.

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.





Valuation Report Prepared For: SBI / RACPC Sion / Mrs. Shravni Satish Kalambate (30378/46143)

Page 24 of 27

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 Residential Flat, admeasuring 290.00 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

- 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.
- 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.





Valuation Report Prepared For: SBI / RACPC Sion / Mrs. Shravni Satish Kalambate (30378/46143)

Page 26 of 27

- 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.

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.

Think.Innovate.Create

For VASTUKALA CONSULTANTS (I) PVT. LTD

MANOJ BABURAO CHALIKWAR

Director

Auth. Si

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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



