

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 BELAPUR Estate Department Corporate Center, 4th Floor, CIDCO Tower No. 4, Railway Station Building, C.B.D Belapur, Navi Mumbai- 400614 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Invoice No. PG-6080/22-23 Delivery Note Reference No. & Date. Buyer's Order No. Dispatch Doc No. 30576 / 46431 Dispatched through Terms of Delivery	Dated 27-Mar-23 Mode/Terms of Payment AGAINST REPORT Other References Dated Delivery Note Date Destination
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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**

Remarks:
 Mr. Satish Ranjan Padhy & Mrs. Varsha Padhy -
 Residential Flat No. 706, 7th Floor, Wing - B, "La -
 Riveria", Final Plot No. 491, 505, Village - Panvel, Navi
 Mumbai - 410 206, Taluka - Panvel, District - Raigad,
 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

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

for Vastukala Consultants (I) Pvt Ltd

 Authorised Signatory

This is a Computer Generated Invoice



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Satish Ranjan Padhy & Mrs. Varsha Padhy**

Residential Flat No. 706, 7th Floor, Wing – B, “La - Riveria”, Final Plot No. 491, 505, Village - Panvel, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India.

Latitude Longitude: 18°58'45.4"N 73°06'37.7"E

Valuation Done for:

State Bank of India

RACPC Belapur

Estate Department Corporate Centre, 4th Floor, CIDCO Tower No. 4, Railway Station Building, C.B.D. Belapur, Navi Mumbai - 400 614, 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, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 706, 7th Floor, Wing – B, "La - Riveria", Final Plot No. 491, 505, Village - Panvel, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India belongs to **Mr. Satish Ranjan Padhy & Mrs. Varsha Padhy**.

Boundaries of the property.

North	:	Road
South	:	Kalundre River
East	:	Wing - A
West	:	Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 89,88,000.00 (Rupees Eighty Nine Lakh Eighty Eight Thousand Only)**.

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

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., ou=ADMIN,
2.5.4.20=922046c41a2f5a233e0776c08659189657d53d81f1
311527017a18056220e8b6c0d9e020491a8b6a8e10b
#f#0#number=41a56a65ab0c0860235580c63c6d1111100
#994287e29932716258b1_cnm=MANOJ BABURAO CHALIKWAR
Date: 2023.03.27 18:23:22 +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



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- 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

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Satish Ranjan Padhy & Mrs. Varsha Padhy**

Residential Flat No. 706, 7th Floor, Wing – B, “La - Riveria”, Final Plot No. 491, 505, Village - Panvel, Navi
Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India.

Latitude Longitude: 18°58'45.4"N 73°06'37.7"E

Valuation Done for: **State Bank of India**

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Estate Department Corporate Centre, 4th Floor, CIDCO Tower No. 4, Railway Station Building,
C.B.D. Belapur, Navi Mumbai - 400 614, State - Maharashtra, Country - India.



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- | | | | |
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- Regd. Office** : 121, 1st Floor, Ackruti Star,
Central Road, MIDC, Andheri (E),
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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 Belapur**

Estate Department Corporate Centre, 4th Floor,

CIDCO Tower No. 4, Railway Station Building,

C.B.D. Belapur, Navi Mumbai - 400 614,

State - Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	
1.	Purpose for which the valuation is made	: To assess value of the property for Bank Loan Purpose.
2.	a) Date of inspection	: 26.03.2023
	b) Date on which the valuation is made	: 27.03.2023
3.	List of documents produced for perusal: i) Copy of Agreement for Sale dated 16.03.2023 ii) Copy of Occupancy Certificate No. PMC / TP / Panvel / 491 / 21 - 21 / Sr. No. 16018 / 797 / 2021 dated 31.03.2021 issued by Panvel Municipal 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)	: Mr. Satish Ranjan Padhy & Mrs. Varsha Padhy. Address: Residential Flat No. 706, 7 th Floor, Wing – B, "La - Riveria", Final Plot No. 491, 505, Village - Panvel, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India. Contact Person: Mr. Satish Ranjan Padhy (Owner) Contact No. 9869000996 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. 706 located on 7 th floor. The composition of flat is 2 Bedrooms + Living Room + Dinning Area + Kitchen + 2 Toilets. (i.e., 2 BHK + 2 Toilets). The property is at 2.5 Km. distance from nearest railway station Panvel.
6.	Location of property	:
	a) Plot No. / Survey No.	: Final Plot No. 491, 505
	b) Door No.	: Residential Flat No. 706
	c) C.T.S. No. / Village	: Village – Panvel
	d) Ward / Taluka	: Taluka – Panvel
	e) Mandal / District	: District – Raigad

	f)	Date of issue and validity of layout of approved map / plan	:	As Occupancy Certificate is available, we assumed that the construction is as per approved 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	:	N.A.	
7.		Postal address of the property	:	Residential Flat No. 706, 7 th Floor, Wing – B, “La - Riveria”, Final Plot No. 491, 505, Village - Panvel, Navi Mumbai – 410 206, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India.	
8.		City / Town	:	Panvel, Navi Mumbai	
		Residential area	:	Yes	
		Commercial area	:	No	
		Industrial area	:	No	
9.		Classification of the area	:		
	i)	High / Middle / Poor	:	Middle Class	
	ii)	Urban / Semi Urban / Rural	:	Urban	
10.		Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Panvel Panvel Municipal Corporation	
11.		Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No	
12.		Boundaries of the property		As per actual site	As per document
		North	:	Road	Details not available
		South	:	Kalundre River	Details not available
		East	:	Wing - A	Details not available
		West	:	Open Plot	Details not available
13.		Dimensions of the site	:	N. A. as property under consideration is a flat in an apartment building.	
				A As per the Deed	B Actual
		North	:	-	-
		South	:	-	-
		East	:	-	-
		West	:	-	-
14.		Extent of the site	:	Carpet Area in Sq. Ft. = 591.00 Flowerbed Area in Sq. Ft. = 38.00 Terrace Area in Sq. Ft. = 67.00 Total Carpet Area in Sq. Ft. = 696.00 (Area as per Actual site measurement)	

		Carpet Area in Sq. Ft. = 642.00 (Area as per Agreement for Sale)
		Built Up Area in Sq. Ft. = 706.00 (Area as per Agreement for Sale)
14.	Latitude, Longitude & Co-ordinates of flat	: 18°58'45.4"N 73°06'37.7"E
15.	Extent of the site considered for Valuation (least of 13A & 13B)	: Carpet Area in Sq. Ft. = 642.00 (Area as per Agreement for Sale)
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month,	: Vacant
II	APARTMENT BUILDING	
1.	Nature of the Apartment	: Residential
2.	Location	:
	C.T.S. No.	: Final Plot No. 491, 505
	Block No.	: -
	Ward No.	: -
	Village / Municipality / Corporation	: Village – Panvel Panvel Municipal Corporation
	Door No., Street or Road (Pin Code)	: Residential Flat No. 706, 7 th Floor, Wing – B, “ La - Riveria ”, Final Plot No. 491, 505, Village - Panvel, Taluka – Panvel, District – Raigad, PIN Code – 410 206, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 2021 (As per Occupancy Certificate)
5.	Number of Floors	: Stilt + 1 Podium + 2 nd to 13 th Upper Residential Floors
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: 6 Flats on 7 th Floor
8.	Quality of Construction	: Good
9.	Appearance of the Building	: Good
10.	Maintenance of the Building	: Good
11.	Facilities Available	:
	Lift	: 2 Lifts
	Protected Water Supply	: Municipal Water supply
	Underground Sewerage	: Connected to Municipal Sewerage System
	Car parking - Open / Covered	: Along with One Open Car Parking Space
	Is Compound wall existing?	: Yes
	Is pavement laid around the building	: Yes
III	FLAT	
1	The floor in which the flat is situated	: 7 th Floor
2	Door No. of the flat	: Residential Flat No. 706
3	Specifications of the flat	:
	Roof	: R.C.C. Slab

	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak Wood door frame, Solid flush doors shutters
	Windows	:	Powder Coated Aluminum Sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with Concealed
	Finishing	:	Cement Plastering with POP finished
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the flat?	:	Good
7	Sale Deed executed in the name of	:	Mr. Satish Ranjan Padhy & Mrs. Varsha Padhy
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. = 706.00 (Area as per Agreement for Sale)
10	What is the floor space index (app.)	:	As per PMC norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 591.00 Flowerbed Area in Sq. Ft. = 38.00 Terrace Area in Sq. Ft. = 67.00 Total Carpet Area in Sq. Ft. = 696.00 (Area as per Actual site measurement) Carpet Area in Sq. Ft. = 642.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Vacant
15	If rented, what is the monthly rent?	:	₹ 22,500.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring 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)	:	₹ 12,000.00 to ₹ 15,000.00 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).	:	₹ 14,000.00 per Sq. Ft.
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,700.00 per Sq. Ft.
	II. Land + others	:	₹ 11,300.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 66,990.00 per Sq. M. i.e. ₹ 6,224.00 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 / Rgstrn. 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)	:	₹ 2,700.00 per Sq. Ft.
	Age of the building	:	2 Years
	Life of the building estimated	:	58 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. as the age of the building is below 5 years
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,700.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 11,300.00 per Sq. Ft.
	Total Composite Rate	:	₹ 14,000.00 per Sq. Ft.
	Remark: As per Site Inspection, Actual Total Carpet Area 696.00 Sq. Ft. (Including Flowerbed & Terrace Area) is more than Carpet Area 642.00 Sq. Ft. mentioned in the agreement provided to us. We have considered area mentioned in the documents.		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat (incl. car parking, if provided)	642.00 Sq. Ft.	14,000.00	89,88,000.00
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.			

Actual site photographs

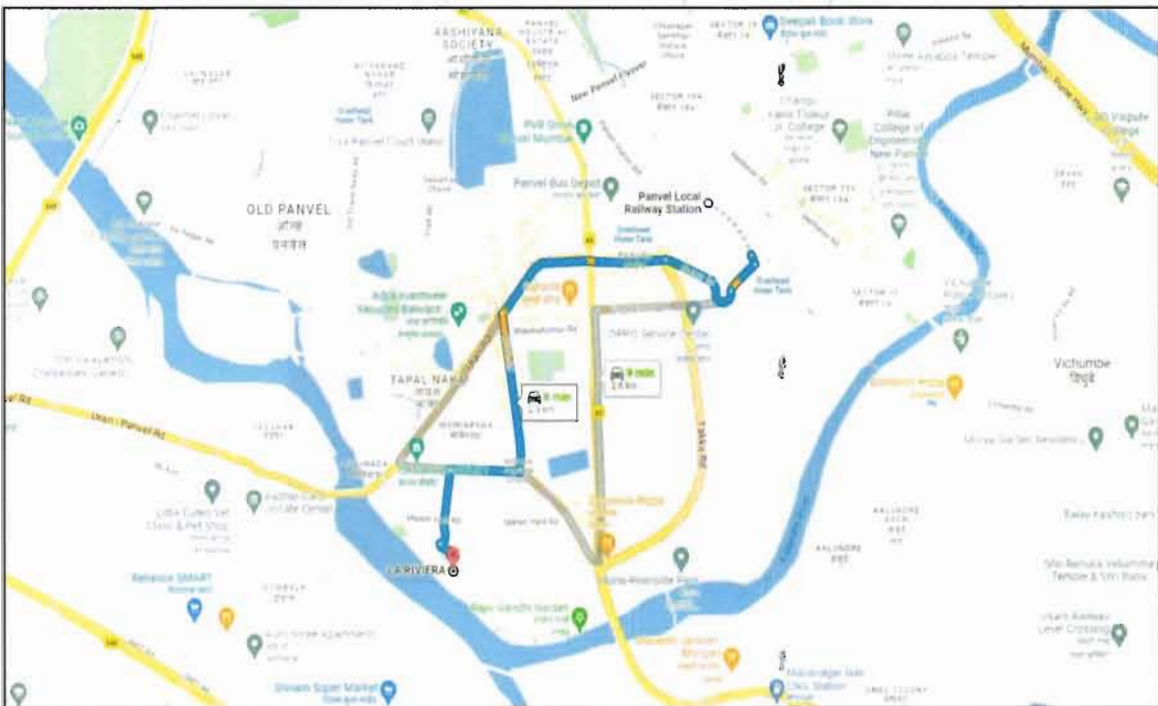


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude: 18°58'45.4"N 73°06'37.7"E

Note: The Blue line shows the route to site from nearest railway station (Panvel– 2.5 Km.)

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: 2022/2023
Language: English

Selected District: रायगड
 Select Taluka: पनवेल
 Select Village: मोले - पनवेल (पनवेल महानगरपालिका)
 Search By: Survey No Location

Select	पत्रकक्रमांक	सूची क्रमांक	विभागीय दरदस्तावेज	मौजिग	सुपाने	मौजिगीक	एकक (Sq.ft.)
SurveyNo	1/10-सिखरी सोडन उर्वरीय विभागीय क्षेत्र	37900	100900	111800	122500	111800	चौ. मीटर
SurveyNo	1/11-पनवेल इन्स्टीट्यूट विभाग, डाकी र पाई इन्स्टीट्यूट विभाग पाकी कठी लागला	21200	63800	68500	75700	68500	चौ. मीटर
SurveyNo	1/12-मोले (गाव) नु पनवेल मं मुखयमुखयदर विभाग 1 खान्ना पावलाय	15600	48400	54700	60600	54700	चौ. मीटर
SurveyNo	1/13-मोले (गाव) नु पनवेल मं सिखरी विभाग - नु पनवेल (वेद) (वेदर मं) मुखयदर विभाग 2, आमुख्याय पावलायपावलाय	38100	97700	104600	121300	104600	चौ. मीटर
SurveyNo	1/14-मोले- (गाव) नु पनवेल (इट) मुखयदर विभाग 3	43900	95900	110400	119400	110400	चौ. मीटर

1 2 3 4 5 6 7 8 9 10
 Survey Number: 472, 477, 484, 485, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506

Stamp Duty Ready Reckoner Market Value Rate for Flat (A)	63,800.00			
Increase by 10% on flat Located on 15th Floor	3,190.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	66,990.00	Sq. Mtr.	6,224.00	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

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Home > Property for Sale in Navi Mumbai > Flats for Sale in Navi Mumbai > Flats for Sale in Panvel > 1 BHK Flats for Sale in Panvel > 650 Sq.ft
Posted on: Feb 13, 23
Property ID: 65610587

₹ 65.0 Lac [Get ₹ 19,500 cashback on Home Loan](#)

1 BHK 650 Sq.ft Flat For Sale **Panvel, Navi Mumbai**

1 Bed 1 Bath 2 Balconies 1 Covered Parking

Super Built-Up Area
650 sqft *
₹ 10,000/sqft

Floor
5 (Out of 13 Floors)

Facing
East

Developer
Lakhanis Builders

Transaction Type
Resale

Lifts
2

Project
Lakhanis LA Riveria

Status
Ready to Move

Furnished Status
Unfurnished

Near Panch Mukhi Hanuman Mandir

Contact Agent

Get Phone No.

Get Contact Details

Contact Agent

✓ **REERA REGISTERED**

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Your Name

Email

(IND +91) Mobile Number

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Home > Property for Sale in Navi Mumbai > Flats for Sale in Navi Mumbai > Flats for Sale in Old Panvel > 1 BHK Flats for Sale in Old Panvel > 750 Sq.ft
Posted on: Jan 30, 23
Property ID: 65378703

₹ 60.0 Lac [Get ₹ 18,000 cashback on Home Loan](#)

1 BHK 750 Sq-ft Flat For Sale **Old Panvel, Navi Mumbai**

1 Bed 1 Bath 3 Balconies 1 Covered Parking

Carpet Area
465 sqft *
₹ 12,903/sqft

Floor
8 (Out of 13 Floors)

Facing
East

Developer
Lakhanis Builders

Transaction Type
New Property

Lifts
2

Project
Lakhanis LA Riveria

Status
Ready to Move

Furnished Status
Unfurnished

Last contact made 7 days ago

Contact Agent

Get Phone No.

Get Contact Details

Contact Agent

Avinash +91-96XXXXXXX

Your Name

Email

(IND +91) Mobile Number

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Home > Property for sale in New Mumbai > Flats for Sale in New Mumbai > Flats for Sale in New Panvel > 2BHK Flats for Sale in New Panvel > 1226 sq.ft
Posted on Mar 27 23 Property ID: 64453377

₹1.05 Cr Get ₹31,500 cashback on Home Loan

2 BHK 1226 Sq-ft Flat For Sale: **New Panvel, Navi Mumbai**

2 Beds
2 Baths
3 Balconies
1 Covered Parking



Carpet Area: **735 sqft**
₹14,266/sqft

Floor: **13 (Out of 15 Floors)**

Facing: **East**

East Facing Property

Developer: **Lakhanis Builders**

Transaction Type: **Resale**

Lifts: **2**

Project: **Lakhanis LA Riveria**

Status: **Ready to Move**

Furnished Status: **Unfurnished**

Contact Agent

✓ PEMA REGISTERED

Satyendra +91-9800000056

Your Name

Email

IND -91 Mobile Number

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Get Contact Details

Contact Agent
Get Phone No.

Last contact made 101 days ago

ABC Address of Choice
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Search Properties
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Home > New Mumbai > Property for Sale in Panvel > SB Riverstone > 1BHK+1T - 402/sqft

₹ 65.04 Lacs

₹ 16179 per sqft


1BHK+1T 402/sqft Flat for Sale in SB Riverstone, Panvel, Navi Mumbai

Residential Apartment for Sale

Takka Naka, Panvel, Navi Mumbai

CONTACT NOW

PROPERTY DETAILS



Configuration	Unit area	Possession in
1BHK+1T	402/sqft (Carpet)	March 25
Developer	Project	Construction
SB Group	SB Riverstone	Launch
Floor	Project Area	Units
1	0.61 Acres	143
EMI Start at		
₹ 48,779		

About Property

1BHK+1T Apartments with Size 402/sqft-carpet sqft for sale at ₹ 65.04 Lacs in SB Riverstone, Panvel Navi Mumbai The unit is Launch and has (1BHK+1T Bedrooms, 1 Washroom). The apartment is available for INR 16179/Per Sq Ft. Negotiable. Reserved Parking is Available for residents. Buy 1BHK+1T (402/sqft-carpet sqft) Apartments in SB Riverstone with Best Amenities & Affordable Budget.

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 is **₹ 89,88,000.00 (Rupees Eighty Nine Lakh Eighty Eight Thousand Only).**

Place: Mumbai

Date: 27.03.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ
BABURAO
CHALIKWAR
Director

Digitally signed by MANOJ BABURAO CHALIKWAR
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LIMITED, ou=ADMIN,
2.5.4.22=082206040033d03edcf30a266091349d78233
0413331527007a18b0652; postalCode=400069,
st=Maharashtra,
serialNumber=1a56a564abcc0980b2a55afca1cfab31f
31bd2e594e28f2a29632706250a; cn=MANOJ BABURAO
CHALIKWAR
Date: 2023.03.27 18:23:55 +05'30'

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 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

Think.Innovate.Create

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

(Annexure – I)

DECLARATION-CUM-UNDERTAKING

I, Manoj Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 27.03.2023 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 26.03.2023. 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.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be 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 AEAPC0117Q.
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am 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.

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **27th 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 and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **642.00 Sq. Ft. Carpet Area** in the name of **Mr. Satish Ranjan Padhy & Mrs. Varsha Padhy**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

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

Not a Structural Survey

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

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **642.00 Sq. Ft. Carpet Area**.

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
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.
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.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
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ou=INDIA,
2.5.4.20=98228e4fa115d012e0c39e288e913490cf2d33d111,
3115278b17418b5652, postalCode=400064, st=Maharashtra,
serialNumber=41356366abdc0966b2a53a8f03c769317911b2c,
e=manojbaburao@vastukala.com, o=MANOJ BABURAO CHALIKWAR
Date: 2023.08.27 18:34:58 +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

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