

PROFORMA INVOICE



Vastukala Consultants (I) Pvt. Ltd.

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

Contact: Dial 022 28371325 Fax: 022 28371324

Email: accounts@vastukala.org

Client: State Bank of India RACPC - Chinchpokli (East) Retail Assets Centralised Processing Centre, Mumbai South Voltas House, 'A', 1st Floor, Dr. Ambedkar Road, Chinchpokli (East), Mumbai - 400 033, State - Maharashtra, Country - India.		Property Details: Mr. Santosh Kumar Residential Flat No.-1804, Floor No. -18, Wing-D, Omkar Alta Monte, Kokni Pada, Kurar, Malad (East), Mumbai, , PIN Code-400097, State- Maharashtra, Country-India																
Invoice No.: P-3786/16-17		Dated: 07-Feb-2017																
Client's Order No.:		Dated: 04-Feb-2017																
Outward Document No.: 21460/5734		Dated: 07-Feb-2017																
Mode/Terms of Payment: AGAINST REPORT		Dispatched By: Sameer Keer																
Sr No.	Particulars	Quantity	Rate	Per	Amount													
	VALUATION FEE				1,500.00													
	SERVICE TAX @ 14%		14.00	%	210.00													
	SWACHH BHARAT CESS		0.50	%	7.50													
	KRISHI KALYAN CESS		0.50	%	7.50													
Total					Rs. 1,725.00													
Company's Bank Details <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Company Name</td> <td>Vastukala Consultants (I) Pvt. Ltd.</td> </tr> <tr> <td>Bank Name</td> <td>State Bank of India</td> </tr> <tr> <td>Branch</td> <td>MIDC Andheri (E.)</td> </tr> <tr> <td>A/c No.</td> <td>32632562114</td> </tr> <tr> <td>IFSC Code</td> <td>SBIN0007074</td> </tr> <tr> <td>Company's Service Tax NO.</td> <td>AADCV4303RSD001</td> </tr> <tr> <td>Company's PAN NO.</td> <td>AADCV4303R</td> </tr> </table>		Company Name	Vastukala Consultants (I) Pvt. Ltd.	Bank Name	State Bank of India	Branch	MIDC Andheri (E.)	A/c No.	32632562114	IFSC Code	SBIN0007074	Company's Service Tax NO.	AADCV4303RSD001	Company's PAN NO.	AADCV4303R	Amount Chargeable (in words) One Thousand Seven Hundred Twenty Five Only		
Company Name	Vastukala Consultants (I) Pvt. Ltd.																	
Bank Name	State Bank of India																	
Branch	MIDC Andheri (E.)																	
A/c No.	32632562114																	
IFSC Code	SBIN0007074																	
Company's Service Tax NO.	AADCV4303RSD001																	
Company's PAN NO.	AADCV4303R																	
Customers Seal and Signature		For Vastukala Consultants (I) Pvt. Ltd. <div style="text-align: right;"> Authorized Signatory </div>																

SUBJECT TO MUMBAI JURISDICTION

This is a Computer Generated Invoice

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2008 Certified Company

Valuation Report of the Immovable Property

Details of the property under consideration:

Name of Owner : **Mr. Santosh Kumar**

Residential Flat No. 1804, 18th Floor, Wing - D, "**Omkar Alta Monte**", Kokni Pada, Kurar, Malad (East), Mumbai, PIN Code - 400097, State - Maharashtra, Country - India.

Latitude Longitude : 19°11'01.9"N 72°51'39.7"E

Valuation Done for:

**State Bank of India
RACPC - Chinchpokli (East)**

Retail Assets Centralised Processing Centre, Mumbai South Voltas House, 'A', 1st Floor, Dr. Ambedkar Road, Chinchpokli (East), Mumbai - 400 033, State - Maharashtra, Country - India.

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Mumbai · Navi Mumbai · Aurangabad · Nanded



Valuation Report Prepared For: SBI/RACPC - Chinchpokli (East)/Mr. Santosh Kumar(005734/21460)

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Vastu/Mumbai/02/2017/005734/21460

07/01-101-SH

Date: 07.02.2017

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1804, 18th Floor, Wing - D, "**Omkar Alta Monte**", Kokni Pada, Kurar, Malad (East), Mumbai, PIN Code - 400097, State - Maharashtra, Country - India. belongs to **Mr. Santosh Kumar**

Boundaries of the property :

North	Internal Road & Highway View Building
South	A - Tower
East	C - Tower
West	Internal Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for Housing Loan purpose at **₹ 4,36,05,000.00 (Rupees Four Crore Thirty Six Lac Five Thousand Only)**. As per site inspection / site information 35% construction work is completed as on date.

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

Hence certified

FOR VASTUKALA CONSULTANTS (I) PVT. LTD.

C.M.D.

Sharad B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193

Encl.: Valuation report

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DIRECTOR

**Mumbai**

Ackruti Star, 1st Floor,
121, Central Road, MIDC,
Andheri (E), Mumbai - 400 093,
(M.S.), INDIA

Tel. : +91 22 28371325
Fax : +91 22 28371324

mumbai@vastukala.org

Nanded

28, S.G.G.S. Stadium Complex,
Gokul Nagar,
Nanded - 431 602,
(M.S.), INDIA

Tel. : +91 2462 244288
Fax : +91 2462 239909

nanded@vastukala.org

Aurangabad

Plot No. 106, N-3,
CIDCO, Aurangabad - 431 005,
(M.S), INDIA

Tel. : +91 240 2485151
Mobile : +91 9167204062
+91 9860863601

aurangabad@vastukala.org

Navi Mumbai

2nd Floor, Admin. Bldg.,
Add. Vegetable Market,
Plot No. 17, Sector-19,
A.P.M.C., Vashi,
Navi Mumbai - 400 703.

Cell : +91 9819670183

navimumbai@vastukala.org



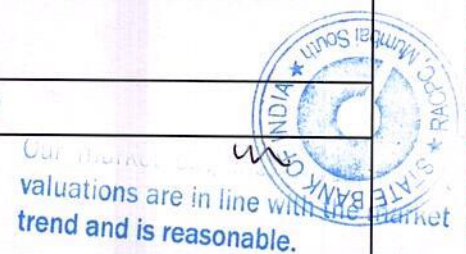
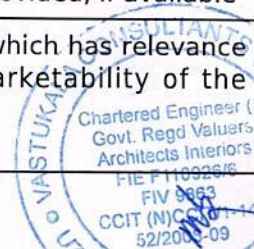
Valuation Report of Immovable Property



1 Customer Details									
Name(s) of the owner(s).			Mr. Santosh Kumar						
Application No.									
2 Property Details									
Address			Residential Flat No. 1804, 18th Floor, Wing - D, " Omkar Alta Monte ", Kokni Pada, Kurar, Malad (East), Mumbai, PIN Code - 400097, State - Maharashtra, Country - India.						
Nearby Landmark / Google Map Independent access to the property			Landmark: Near Western Express Highway Latitude Longitude: 19°11'01.9"N 72°51'39.7"E						
3 Document Details					Name of Approving Authority				
Layout Plan		No	Details not provided		Approval No.		Details not provided		
Building Plan		No	Details not provided		Approval No.		Details not provided		
Construction Permission		No	Details not provided		Approval No.		Details not provided		
Legal Documents		Yes	1. Copy of Agreement For Sale (7 pages from document) dated 20/01/2017						
4 Physical Details									
Adjoining Properties		East		West		North		South	
As on site		C - Tower		Internal Road		Internal Road & Highway View Building		A - Tower	
As per document		Details not provided		Details not provided		Details not provided		Details not provided	
Matching of Boundaries	-	Plot Demarcated	Yes	Approved land use	Residential purpose	Property Type	Residential		
No. of rooms	Living	1	Bed Room	3	Kitchen	1	Dining	1	
	Toilet	3	Bath room	0	WC	0	Small Room	0	
Car Parking									
Total no. of Floors	Proposed Stilt + 6 Podiums + Lobby + Amenities Floor + 54 upper floors.	Floor on which the property is located	18 th Floor	Approx. Age of the property	Under Construction	Residual age of the property	60 years (After Completion) Subject to proper, preventive periodic maintenance & structural repairs.	Type of structure : R.C.C. Foundation	
5 Occupancy Details - Building Under Construction									
Tenant Name(s)		N.A.							

	Status of Tenure	N.A.	No. of years of Occupancy	N.A.	Relationship of tenant with owner	N.A.
	Expected Income from the property	₹ 90,000.00 Expected Income from the property per month after completion				
6	Stage of Construction					
	Stage of construction			Under Construction		
	If under construction, extent of completion					
	Foundation	Completed	RCC Plinth	Completed		
	Ground/Stilt	Completed	Podium	Completed up to 6 th Floor		
	Amenity Floors	Completed up to 1 st Floor	RCC work for Floors	Completed up to 22 nd Floor		
	Internal Brick Work	Completed up to 15 th Floor	External Brick Work	Completed up to 15 th Floor		
	Internal Plastering	Completed up to 15 th Floor	External Plastering	Completed up to 15 th Floor		
	Total	35% work completed				
7	Violations if any observed					
	Nature and extent of violations			Approved Building plans were not provided and not verified.		
8	Area Details of the Property					
	Carpet Area in Sq. Ft.	Carpet Area = 863.37 Flowerbed Area =795.00 Total Area= = 1,658.37 (Area as per As per agreement)	Plinth area / Built up area in Sq. Ft. (Area as per agreement)	1990.04	Saleable Area in Sq. Ft.	2295.00 (Area as per Sales Office)
	Remarks:	Builders has not allowed for site inspection, Internal & External Photographs. The details about the work progress status have been provided by sales office person- Ms.Shraddha (Mob. No. 8879045155)				
9	Valuation					
	i. Mention the value as per Government Approved Rates also					
	Guideline rate obtained from the Stamp Duty Ready Reckoner			₹ 1,47,290.00 per Sq. M. i.e. ₹ 13,684.00 per Sq. Ft.		
	ii. 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.					
	Indicator					



Property : Omkar Alta Monte, Malad Source : 99 acres.com Area : 1680.00Sq. Ft. Expected Price : 31500000.00 Expected Rate/Sq. Ft : 18750.00 per Sq. Ft			
Considering the above indicator of sale, current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc. We estimate ₹ 19,000.00 rate per Sq. Ft. (Inclusive of site and general development, compound walls, MS gates, drainage systems, water tanks and other infrastructure facilities and amenities).			
Summary of Valuation			
i. Guideline Value			
	Area in Sq. Ft.	Rate in ₹	Value in ₹
Built up area	1990.04	13,684.00	2,72,31,707.36
ii. Fair Market Value of the Property			
Built Up / Saleable Area	2295.00 Sq. Ft.		
Prevailing market rate	₹ 17,200.00		
iii. Floor Rise Rate per Sq. Ft.	₹ 1,800.00		
iv. PLC Rate per Sq. Ft.	₹ 0.00		
v. Total Rate per Sq. Ft.	₹ 19,000.00		
Total Value of the property	₹ 4,36,05,000.00		
vi. Realizable Value of the Property	₹ 3,92,44,500.00		
vii. Distress / Force Sale Value	₹ 3,48,84,000.00		
viii. Insurable Value of the Assets	₹ 79,60,160.00		
10 Assumptions /Remarks			
i. Qualification in TIR / Mitigation Suggested, if any	TIR not provided		
ii. Property is SARFAESI compliant	Yes		
iii. Whether property belongs to social infrastructure like hospital, school, old age home etc.	No		
iv. Whether entire piece of land on which the unit is set up/property is situated has been mortgaged or to be mortgaged	Information not available		
v. Details of last two transaction in the locality / area to be provided, if available	Details Attached		
vi. Any other aspect which has relevance on the value or marketability of the property	Location, development of surrounding area, type of construction, construction specifications, age of building, condition of the premises & building, facilities provided and its prevailing market rate.		



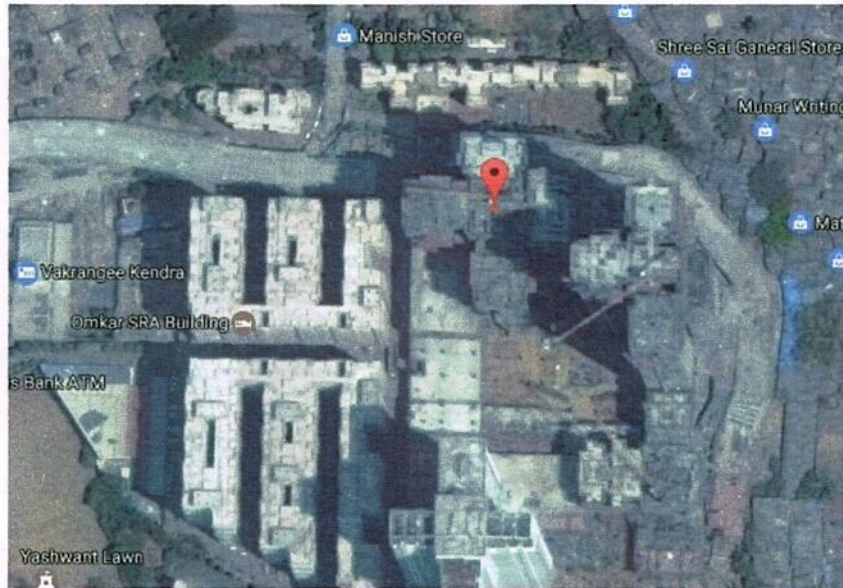
11	Declaration	<p>i. The property was inspected by me / our site Engineer Mr. Mahesh Shinde (Mobile No. - 8898707454) personally on 06.02.2017</p> <p>ii. The undersigned does not have any direct / indirect interest in the above property.</p> <p>iii. The information furnished here in is true and correct to the best of our knowledge.</p> <p>iv. I have submitted Valuation report directly to the Bank.</p>		
12	Name, address & signature of Valuer	Vastukala Consultants (I) Pvt. Ltd. 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093	FOR VASTUKALA CONSULTANTS (I) PVT. LTD.  C.M.D. Sharad B. Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193	 DIRECTOR Date of valuation: 07.02.2017
13	Enclosures Documents & Photographs	<ol style="list-style-type: none"> 1. Valuation Report 2. Satellite Location Map 3. Location cum Route Map from Nearest Railway Station 4. Photographs of the property 		



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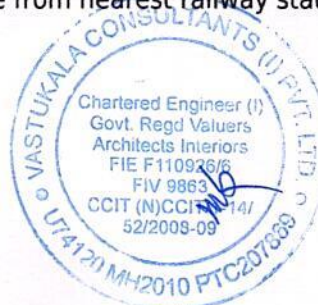
Route Map of the property

(Note: 📍 shows location)



Latitude Longitude - 19°11'01.9"N 72°51'39.7"E

Note:: The Blue line shows the route to site from nearest railway station (Malad 1.6 Km.)



Price Indicator

₹3.15 Cr @ 18,750 per Sq.Ft.

Estimated EMI ₹ 2,51,592

3BHK 3Baths Residential Apartment for Sale

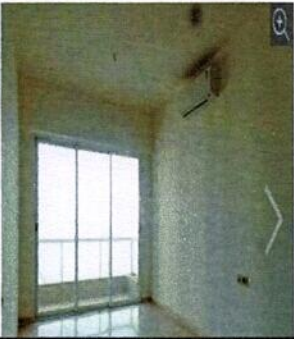
in Omkar Alta Monte, Malad (East), Mumbai Andheri-Dahisar, Mumbai [What's Nearby](#)

Contract Dea

Short

Overview
Society
Location
Price Trends
Dealer Details
Similar Properties

PROPERTY (17)



Area

Super Built up area 1680 Sq.Ft. v

Configuration

3 Bedrooms , 3 Bathrooms , No Balcony

Price

₹ 3.15 Crore (Negotiable)
@ 18,750 per Sq.Ft.

Address


Omkar Alta Monte
Malad (East), Mumbai Andheri-Dahisar

Floor Number

16th of 40 Floors

Facing

East


CITY: Mumbai
Enter a location, builder or project in Mumbai

Overview
Gallery
Units & Sizes
Amenities
Neighbourhood
Discussions

2 BHK	3 BHK	4 BHK	5 BHK
₹ 2.81 Cr 1876 sq ft	₹ 3.50 Cr 1970 sq ft	₹ 3.68 Cr 2229 sq ft	₹ 3.69 Cr 2235 sq ft
			₹ 3.71 Cr 2248 sq ft

3BHK+3T (2,248 sq ft)

₹ 3.71 Cr ₹ 16500/ sq ft

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3 Bathrooms 3 Bedrooms

[Request Floor Plan](#)

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for **Housing Loan** purpose as on dated **7th February 2017**.

The term Fair Market Value is defined as

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

Fundamental assumptions and conditions presumed in this definition are:

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

UNDERLYING ASSUMPTIONS

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.

FOR VASTUKALA CONSULTANTS (I) PVT. LTD.



C.M.D.


DIRECTOR



Sharad B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193

DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for Banking Purpose as on day for **₹ 4,36,05,000.00 (Rupees Four Crore Thirty Six Lac Five Thousand Only)**. As per site inspection / site information 35% construction work is completed as on date.

STATEMENT OF LIMITING CONDITIONS

1. Assumptions are made to the best of our knowledge and belief. Reliance is based on the information furnished to us by the identifier AND/OR client.
2. The Valuer shall not be responsible for matters of legal nature that affects the value and opinion expressed by us.
3. If our appearance is required, we will be pleased to appear and give the necessary clarification, provided the fees for each appearance (excluding traveling, dearness allowance and out of pocket expenses) is pre-determined before the acceptance of the assignment under reference.
4. In no event shall the Valuer be held responsible or liable for special, direct, indirect or consequential damages, as the assignment has been completed on best efforts, available knowledge and in good intentions of persons concerned and belief.
5. **If it is proved that there is an apparent negligence on the part of a Valuer**, liability of this assignment (whether arising from this assignment, negligence or whatsoever) is limited in respect of anyone event or series of events to the actual loss or damage sustained subject to maximum of 80% of the professional fees for the services rendered and in any case not exceeding the amount of **1,000 (Rupees One Thousand Only)**. **All the claims against us shall expire after three month from the date of submission of the valuation report provided by us.**
6. We hereby declare that, the information furnished above is true and correct to the best of our knowledge and belief. We have no direct or indirect interest in the assets valued. We have not been convicted of any offence and sentenced to a term of imprisonment. We have not been found guilty of misconduct in our professional capacity. We have personally inspected the assets.

FOR VASTUKALA CONSULTANTS (I) PVT. LTD.



C.M.D.


DIRECTOR

Sharad B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193



Vastukala Consultants (I) Pvt. Ltd.

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M/S. SAI & CO.

ADVOCATES & LEGAL CONSULTANTS

D - 9, 2nd Floor, Shantiniketan CHSL, Near Anand Cinema, Opp. Railway Station, Thane (E), Pin - 400 603
Tel. No. - 25 32 00 43 E - mail - advsachinsalve@gmail.com

Adv. Sachin V. Salve
(Proprietor)

February 07, 2017

To,
Branch Manager,
State Bank of India,
RACPC, Chinchpokali, Voltas House, 1st Floor,
Near Jay Hind Talkies, Dr. Ambedkar Road,
Chinchpokali (East), Mumbai - 400 033
Tel. No. 23 70 75 16 / E - mail - sbi.17889@sbi.co.in

Ref: - Santosh Kumar

Flat No. 1804 (Carpet - 80.21 Sq. Mtrs.), 18th Floor, Wing / Tower - D, along with Two
Car Parking Spaces, Building - Omkar Alta Monte, Kokani Pada, Kurar, Malad (East),
Mumbai - 400 097

CTS Nos. 811 - A / 7 (Part), 812, 813, 821 (Part), & 844 of Survey Nos. 273 (Part), 281
(Part), 282 (Part) and 283 / 2 / 2, Village - Malad, Taluka - Borivali, District - Mumbai
Suburban

Sir / Madam,

We enclose herewith the Original Registration Receipt along with Search Report, in respect of
the aforementioned Immovable Property.

Kindly acknowledge the receipt of the same.

Yours truly,

FOR M/S. SAI & CO.


ADVOCATES

Encl: - as above