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) BANK OF INDIA - RBC BELAPUR BANK OF INDIA BUILDING GROUND FLOOR SECTOR-11 PLOT NO.11, CBD BELAPUR **NAVI MUMBAI** GSTIN/UIN : 27AAACB0472C4DF State Name : Maharashtra, Code: 27

Invoice No.	Dated
PG-1061/23-24	14-Jun-23
Delivery Note	Mode/Terms of Payment AGAINST REPORT
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No. 31826 / 2301065	Delivery Note Date
Dispatched through	Destination
Terms of Delivery	

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

Amount Chargeable (in words)

₹ 2,950.00 E. & O.E

Indian Rupee Two Thousand Nine Hundred Fifty Only

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

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

Remarks:

Mr. Vishal Sharma & Mrs. Rashmi Sharma - Residential Flat No. 1302, 13th Floor, "Bryony Co-op. Hsg. Soc. Ltd.," Sector – R-12, Nahar's Amrit Shakti, Chandivali, Powai, Mumbai - 400072, 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

Total

: ICICI BANK LTD Bank Name A/c No. : 123105000319

Branch & IFS Code: MIG Colony, Bandra (E.), Mumbai & ICIC0001231

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company www.vastukala.org



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: Mr. Vishal Sharma & Mrs. Rashmi Sharma

Residential Flat No. 1302, 13th Floor, "Bryony Co-op. Hsg. Soc. Ltd.," Sector – R-12, Nahar's Amrit Shakti, Chandivali, Powai, Mumbai – 400072, State – Maharashtra, Country – India.

Longitude Latitude: 19°06'14.4"N 72°53'57.5"E

Think.Innovate.Create

Valuation Done for:

Bank of India

Retail Business Centre Belapur Branch

Bank Of India, RBC, CBD Belapur, Bank of India Building, Ground Floor, Sector – 11, Plot No. 11, CBD Belapur, Navi Mumbai – 400 614, State – Maharashtra, Country – India.



Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24
mumbai@vastukala.org

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





Valuation Report Prepared For Bank of India / RBC Belapur Branch / Mr. Vishal Sharma (31826/2301065) Page 2 of 24

Vastu/Mumbai/06/2023/31826/2301065 14/13-170-SKVS Date: 14.06.2023

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 1302, 13th Floor, "Bryony Co-op. Hsg. Soc. Ltd.," Sector – R-12, Nahar's Amrit Shakti, Chandivali, Powai, Mumbai – 400072, State – Maharashtra, Country – India belongs to Mr. Vishal Sharma & Mrs. Rashmi Sharma.

Boundaries of the property.

North : Lilac – Laurel
South : DP Road
East : DP Road

West : Under Construction Building

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for this particular purpose at ₹ 5,57,84,280.00 (Rupees Five Crore Fifty Seven Lakh Eighty Four Thousand Two Hundred Eighty Only).

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

Hence certified



MANOJ BABURAO CHALIKWAR Current, regional by MARKAND CHAIL ROWARD CONTROL AND CONTROL CONTROL



Director

Manoj B. Chalikwar

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

BOI Emp. No.: MSZ:C&IC:Valuers:2019-20. 010

Encl.: Valuation report





Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24
Image: mumbai@vastukala.org

Page 3 of 24

Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andhen (East), Mumbai – 400 072

To,

The Branch Manager,
Bank of India
Retail Business Centre Belapur Branch
Bank Of India RBC Cbd Belapur,
Bank Of India Building Ground Floor,
Sector – 11, Plot No. 11, CBD Belapur,
Navi Mumbai – 400 614,
State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

1	Gener	al	7	\
1.	Purpos	se for which the valuation is made	:	To assess fair market value of the property for Bank Loan Purpose.
2.	a)	Date of inspection	13	09.06.2023
	b)	Date on which the valuation is made	1	14.06.2023
3.	1. Ag	documents produced for perusal: greement for Sale dated 23.12.2020. opy of Occupancy Certificate No. CE a proporation of Greater Mumbai.	40	05 / BPES / AL dated 12.08.2015 issued by Municipal
4.	(es) w owner	of the owner(s) and his / their address ith Phone no. (details of share of each in case of joint ownership) Think Inno	· · · · · · · · · · · · · · · · · · ·	Mr. Vishal Sharma & Mrs. Rashmi Sharma Address: Residential Flat No. 1302, 13th Floor, "Bryony Co-op. Hsg. Soc. Ltd.," Sector — R-12, Nahar's Amrit Shakti, Chandivali, Powai, Mumbai — 400072, State — Maharashtra, Country — India. Contact Person: Mr. Nagesh Shinde (Bank Staff) Contact No. 9820927890 Joint Ownership (Details of ownership share not available) The property is a Residential Flat located on 13th Floor.
	Lease	hold / freehold etc.)		The composition of flat is having 3 Bedrooms + Living Room + Dining + Study Room + Kitchen + 4 Toilets + Passage + Dry Balcony + Balcony (i.e., 3 BHK + Study Room + 4 Toilets). The property is at 1.8 Km. traveling distance from nearest metro station Sakinaka.
6.	Location	on of property	1:	
	a)	Plot No. / Survey No.	:	Plot No. R-12
	b)	Door No.	1:	Residential Flat No. 1302
		C. T.S. No. / Village	:	C.T.S. No. 25(Part), 26A, 27, 28A/1, 29(Part) & 50A(Part) of Village - Chandivali
	d)	Ward / Taluka		Taluka – Kurla





	e)	Mandal / District	:	District Mumbai Suburban	
	f)	Date of issue and validity of layout of	:	As Occupancy Certificate is rece	eived may be assumed
		approved map / plan		that the construction is as per sai	•
	g)	Approved map / plan issuing authority	:		·
	h)	Whether genuineness or authenticity	;		
		of approved map/ plan is verified			
	i)	Any other comments by our		No	
		empanelled valuers on authentic of			
		approved plan			
7.	Post	tal address of the property	:	Residential Flat No. 1302, 13th I	Floor, "Bryony Co-op.
		/		Hsg. Soc. Ltd.," Sector - R-12	, Nahar's Amrit Shakti,
	<i>J</i> .			Chandivali, Powai, Mumbai	- 400072, State -
			1	Maharashtra, Country – India.	
8.	City	/ Town	1	Powai, Mumbai Suburban	
	Resi	idential area	:	Yes	
	Com	nmercial area	:	No	
	Indu	strial area	:	No	
9.	Clas	sification of the area	-		
	i) Hiç	gh / Middle / Poor	:	Middle Class	
	ii) Uı	rban / Semi Urban / Rural	:	Urban	
10.	Com	ning under Corporation limit / Village	:	Village - Chandivali	
	Pane	chayat / Municipality		Municipal Corporation of Greater	Mumbai
11.	Whether covered under any State / Central		:	No	_
	Gov	t. enactments (e.g., Urban Land Ceiling			
	Act) or notified under agency area/ scheduled			1.	
	area	a / cantonment area	/		
12.	Bou	indaries of the property		As per Site	As per Documents
	Nort	h	;	Lilac - Laurel	Details not available
	Sout	th	:	DP Road	Details not available
	East	t (a		DP Road	Details not available
	Wes	t Think Inno	W	Under Construction Building	Details not available
13	Dime	ensions of the site		N. A. as property under consider	ation is a Residential
				Flat in a building.	
				А	В
				As per the Deed	Actuals
	Nort	_	:		-
	Sout	th	:	-	-
	East	<u> </u>	;	-	-
	Wes	st	:	·	-
14.	Exte	ent of the site	:	Carpet Area in Sq. Ft. = 1,522.00	
				Dry Balcony Area in Sq. Ft. = 67.	00
				Balcony Area in Sq. Ft. = 119.00	
				Total Carpet Area in Sq. Ft. = 1,7	
				(Area as per actual site measure	ment)





			Carpet Area in Sq. Ft. = 1,502.00
			(Area as per Agreement for Sale)
			Built Up Area in Sq. Ft. = 1,803.00
			(Area as per Agreement for Sale)
14.1	Latitude, Longitude & Co-ordinates of flat	:	19°06'14.4"N 72°53'57.5"E
15.	Extent of the site considered for Valuation	;	Carpet Area in Sq. Ft. = 1,502.00
	(least of 13A& 13B)		(Area as per Agreement for Sale)
16	Whether occupied by the owner / tenant? If	:	Owner Occupied
	occupied by tenant since how long? Rent		-
	received per month.		(R)
II	APARTMENT BUILDING		
1.	Nature of the Apartment	1	Residential
2.	Location	1	
	C. T.S. No.	:	Plot No. R-12, C.T.S. No. 25(Part), 26A, 27, 28A/1, 29(Part) & 50A(Part) of Village – Chandivali
	Block No.	.:	-
	Ward No.	-	
	Village / Municipality / Corporation	:	Village – Chandivali
	A. I.		Municipal Corporation of Greater Mumbai
	Door No., Street or Road (Pin Code)		Residential Flat No. 1302, 13th Floor, "Bryony Co-op. Hsg. Soc. Ltd.," Sector – R-12, Nahar's Amrit Shakti, Chandivali, Powai, Mumbai – 400072, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	2015 (As per Occupancy Certificate)
5.	Number of Floors	3	Basement + Stilt + Upper Ground + Podium + 1st to 18th Upper Floors
6.	Type of Structure	+	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	67	2 Flats on 13th Floor
8.	Quality of Construction	Y	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 sewer
	Car parking	:	2 Covered Car Parking
	Is Compound wall existing?	:	Yes
	is pavement laid around the building	:	Yes
III	FLAT		
1	The floor in which the flat is situated	:	13th Floor
2	Door No. of the flat	:	Residential Flat No. 1302
3	Specifications of the flat		





	Roof	:	R.C.C. Slab
	Flooring	:	Italian marble + wooden 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 false ceiling
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. Vishal Sharma & Mrs. Rashmi Sharma
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. = 1,803.00
			(Area as per Agreement for Sale)
10	What is the floor space index (app.)	:	As per MCGM norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 1,522.00
	7		Dry Balcony Area in Sq. Ft. = 67.00
			Balcony Area in Sq. Ft. = 119.00
			Total Carpet Area in Sq. Ft. = 1,708.00
			(Area as per actual site measurement)
		/	
	1	1	Carpet Area in Sq. Ft. = 1,502.00
			(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		Residential
	purpose? Think Inno	V	ate Create
14	Is it Owner-occupied or let out?		Owner Occupied
15	If rented, what is the monthly rent?	:	₹1,63,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra	1:	Located in developed area
	Potential Value?		
3	Any negative factors are observed which	;	No
	affect the market value in general?		
٧	Rate	:	
1	After analyzing the comparable sale	:	₹ 36,000.00 to ₹ 38,000.00 per Sq. Ft. on Carpet Area
	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	1	
	transactions with respect to adjacent properties in the areas)		
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the	:	₹ 37,500.00 per Sq. Ft. on Carpet Area
	specifications and other factors with the flat		
3	under comparison (give details). Break – up for the rate	<u> </u>	
3	I. Building + Services	-	72 000 00 por Ca Et
	II. Land + others	+ :	₹ 3,000.00 per Sq. Ft. ₹ 34,000.00 per Sq. Ft.
4		H	
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)		₹ 1,92,016.00 per Sq. M. i. e. ₹ 17,839.00 per Sq. Ft.
	Guideline rate (after depreciation)	1	₹ 1,83,360.00 per Sq. M. i. e. ₹ 17,035.00 per Sq. Ft.
	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.		It is a foregone conclusion that market value is always more than RR prices. As the RR rates are fixed by respective state governments for computing stamp duty / Regn. Fees. Thus the rates differs from place to place and location. amenities per se as evident from the fact that even RR rates decided by Govt. differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
а	Depreciated building rate	:	
	Replacement cost of flat with Services (v(3)i)	:	₹3,000.00 per Sq. Ft.
	Age of the building	:	8 Years
	Life of the building estimated		52 Years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	12.00%
	Depreciated Ratio of the building		
b	Total composite rate arrived for Valuation	V	ate Create
	Depreciated building rate VI (a)		₹ 2,640.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 34,500.00 per Sq. Ft.
	Total Composite Rate	:	₹ 37,140.00 per Sq. Ft. (Including Car Parking)
			00 Sq. Ft. (including Balcony Area + Dry Balcony Area) is ment. We have considered the area mentioned in the

Details of Valuation:

documents.

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat	1,502.00 Sq. Ft.	37,140.00	5,57,84,280.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			





Valuation Report Prepared For: Bank of India / RBC Belapur Branch / Mr. Vishal Sharma (31826/2301065) Page 8 of 24

5	Superfine finish	
6	Interior Decorations	
7	Electricity deposits / electrical fittings, etc.	
8	Extra collapsible gates / grill works etc.	
9	Potential value, if any	
	Present market value of the property	5,57,84,280.00
	The Realizable value of the property	5,02,05,852.00
	The Distress value of the property	4,46,27,424.00
	Insurable value of the property (1,803.00 X 3,000.00)	24,09,000.00
	Govt. Value of the property (1,803.00 X 17,035.00)	3,07,14,105.00

Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a residential flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 36,000.00 to ₹ 38,000.00 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 ₹ 37,140.00 per Sq. Ft. on Capet Area (after deprecation) for valuation.

Impend	fing threat of acquisition by government for road	-
widenir	ng / publics service purposes, sub merging &	
applica	bility of CRZ provisions (Distance from sea-cost /	
tidal lev	vel must be incorporated) and their effect on	
i)	Saleability	Good
ii) Likely rental values in future in		₹1,63,000.00 Expected rental income per month
iii)	Any likely income it may generate	Rental Income





Actual Site Photographs







Actual Site Photographs





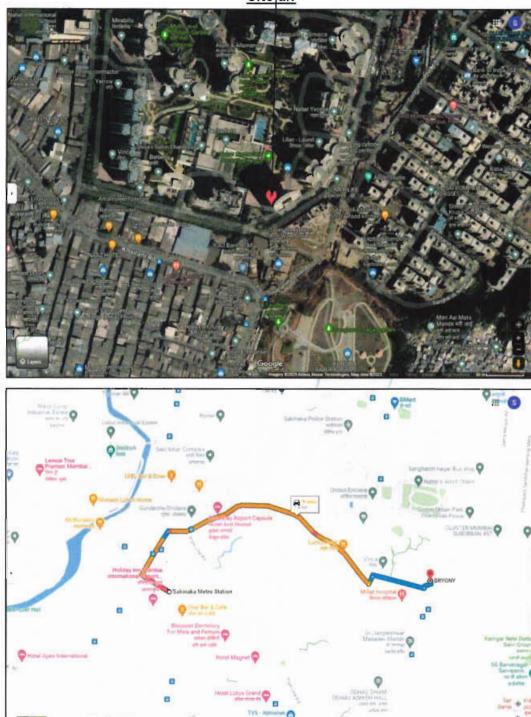




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Route Map of the property Site u/r



Longitude Latitude: 19°06'14.4"N 72°53'57.5"E

Note: The Blue line shows the route to site from nearest metro station (Sakinaka – 1.8 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,74,560.00			
Increase by 10% on Flat Located on 13th Floor	17,456.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,92,016.00	Sq. Mtr.	17,839.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	83,820.00			
The difference between land rate and building rate (A – B = C)	1,08,196.00	_		
Depreciation Percentage as per table (D) [100% - 8%]	92%			
(Age of the Building – 8 Years)	1			
Rate to be adopted after considering depreciation [B + (C x D)]	1,83,360.00	Sq. Mtr.	17,035.00	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

Table - D: Depreciation Percentage Table

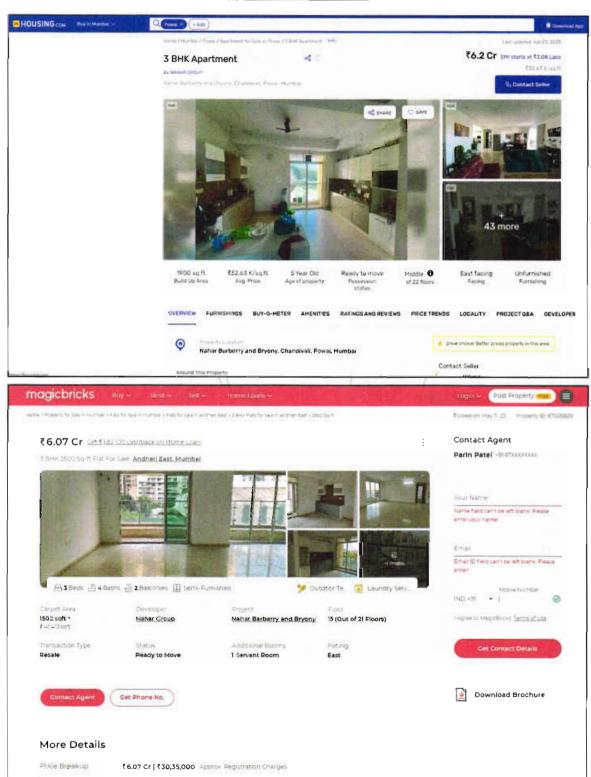
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	





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Price Indicators

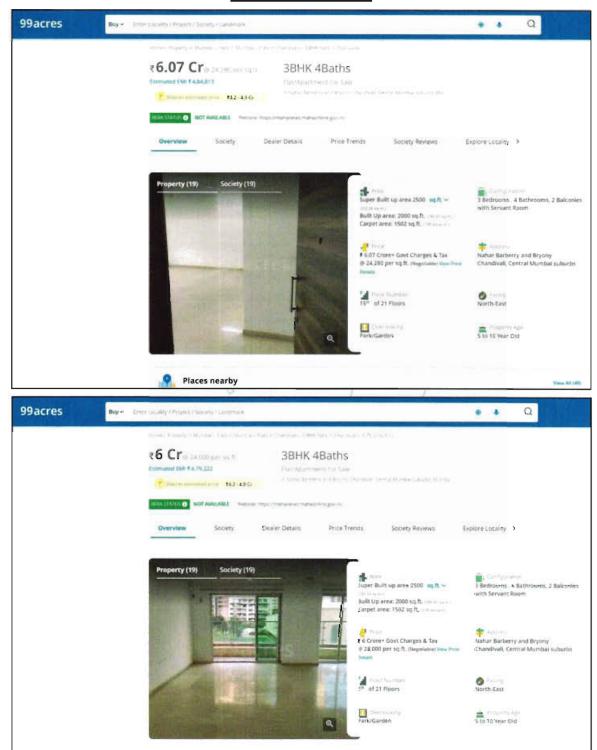




Booking Amount



Price Indicators



Places nearby



Sales Instance

8643390 14-06-2023 Note -Generated Through eSearch Module For original report please conta concern SIRO office.	सूची क्र . २ ः।	दुय्यम निबंधक .सह दु.नि. कुर्ली 3 दस्तऐवज क्रमांक 8643/2023 नोदणी Regn 63m	
	गाव: चांदिवली		
ा दस्तऐवज प्रकार	अँग्रीमेंट टू सेल		
(2)मोबदला	29000000		
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्ट्कार आकारणी देतो कि पट्टेदार ते नमूद कराव)	21866441.85		
(४) भूमापन् ,पौटहिस्सा व घरक्रमांक (असल्यास)	, इतर माहितीः सदिनका नं. 704,माळा नं: 7,मिराबिलिस बिल्डिंग.मिमोसा मिराबिलिस सीएचएस लिमिटेड.सेक्टर आर-12,नाहर अमृत शक्ति,चांदिवली फार्म रोड. चांदिवली,अंधेरी पूर्व,मुंबई - 400072. एकुण क्षेत्र 91.91 चौरस मीटर बिल्ट अप,एक कवर्ड कार पार्किंग नं. 2256 सहित,सदर दस्तातील निवासी मिळकत महिला खरेदीदार असल्याने एकुण मुद्रांक शुक्कामध्ये शासन आदेश क्र मुद्रांक -2021 अनौ.सं.क्र-12/ प्र.क.107/म-1 (धीरण)दि 31/03/2021 अन्वये 1 टक्के सवलत देण्यात आली आहे.मुंबई मनपा		
(५)क्षेत्रफळ	१। १। चौ. मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्।			
ः दस्तपेवज करून देणाऱ्याः श्विहून ठेवणाऱ्या पक्षकारांचे नाव किंजा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादींचे नाव व पता	1) पत्त्ववी मित्रा 53 प्लॉट नं: ए-304, माळा नं 3, इमारतीचे नाव: बैशनव विहार अपार्टमेंट , ब्लॉक नं बोमिखल, रोड नं: भुबनेश्वर, उज़ीसा, ऑग्रेस्सा, KHORDA, 751010 A1CPM7444D		
(८)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पता	13 प्राची मोहन राणे 41 प्लॉट ने: ५००, माळा ने: 9, इमारतीचे नाव: लॉरेल, ब्लॉक ने: नाहर अमृत शक्ति , रोड ने: चोंदिक्ती, महाराष्ट्र, MUMBAL 400072, AQNPR3257P		
ादसारेवा करून दिल्याचा दिनांक	04/05-2023		
(10) दस्त नींदणी केल्याचा दिनांक	04/05/2023		
(11) अनुक्रमांक खंड व पृष्ठ	8643:2023		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1450000		
(13)बाजारभावाप्रमाणे नींदणी शुन्क	100		
(14)शेरा			
मूल्यांकनाञ्चाठी विचारात घेतलेखा तपशील -			



Sales Instance

6356370 14-06-2023	सूची क्र . २	दुय्यम निबंधक सह दु.नि. कुर्ला 2 दस्तऐवज क्रमांक:.6356/2023	
Note:-Generated Through eSearch Module,For original report please contac concern SRO office.	ct.	नोंदणी Regn:63m	
	गावः चांदिवली		
(।)दस्तऐवज प्रकार	करारनामा	_	
(2)मोबदला	30500000		
(3)बाजारभाव (भाडेपट्याच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	19169567.94		
(4) भूगापन,पोटहिस्सा व घरक्रमांक (असल्यास)	सदिनका नं: फ्लॅट नं-1801, माळा नं: 18वा मजला, इमारतीचे नाव: आयवी बिल्डींग,आयवी आयिरेस को ऑप हौ सोसा लि., ब्लॉक नं: सेक्टर आर-12,नाहर अमृत शक्ती.चांदिवली फार्म रोड. रोड : चांदिवली,अंधेरी पूर्व. मुंबई-400072, इतर माहिती: एकूण क्षेत्रफळ १८९ चौ फूट बिल्टअप एरिया,आणि । कव्हर्ड कार पार्किंग सहित,िस टी एस नं- 25बी:1,26ए.27,28ए/1,29एन आणि 50ए(पार्ट),व्हिलेज-चांदिवली. १८४१: LX1205849540069 मुंबई मनपा		
(5)क्षेत्रफळ	११.९१ चौ.मीटर		
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा	2		
ादस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) दीपक मेहता 🟍 प्लॉट नं: फ्लॅट नं-5 , माळा नं: 2रा मजला, इमारतीचे नाव: पुरब्र अपार्टमेंट , ब्लॉक नः 🕊 रिज रोड, रोड नं वाळकेश्वर, मुंबई, महाराष्ट्र, MUMBAL 400006 AABPM4994Q		
ह्राद्रस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) उत्सव श्रीप्रकाश गुप्ता 33 प्लॉट नं: फ्लॅट नं-ए-506 , माळा नं: 5वा मजला, इमारतीचे नाव: कमलेश अपार्टमेंट , ब्लॉक नं: महाकाली केव्हज रोड, तोलानी कॉलेज जवळ. रोड नं: चकाला एमआयडीसी, अंधेरी पूर्व, मुंबई, महाराष्ट्र. MUMBAL 400093 AOWPG962811) श्वेता अशोक खेरा 35 प्लॉट नं: फ्लॅट नं-ए-506 , माळा नं: 5वा मजला, इमारतीचे नाव. कमलेश अपार्टमेंट , ब्लॉक नं: महाकाली केव्हज रोड, तोलानी कॉलेज जवळ, रोड नं: चकाला एमआयडीसी, अंधेरी पूर्व, मुंबई, महाराष्ट्र. MUMBAL 400093 BEMPK8705F		
(९)दस्तऐवज करून दिल्याचा दिनांक	06/04/2023		
(10)दस्त नोंदणी केल्याचा दिनांक	06/04/2023		
(11)अनुक्रमांक,खंड व पृष्ठ	6356/2023		
	1830000		
(12)बाजारभावाप्रमाणे मुद्रोक शुल्क	1650000		
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क (13)बाजारभावाप्रमाणे नोंदणी शुल्क	100		

मूल्यांकनासाठी विचारात घेतलेला तपशील -



Valuation Report Prepared For: Bank of India / RBC Belapur Branch / Mr. Vishal Sharma (31826/2301065) Page 17 of 24

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is ₹ 5,57,84,280.00 (Rupees Five Crore Fifty Seven Lakh Eighty Four Thousand Two Hundred Eighty Only). The Realizable Value of the above property is ₹ 5,02,05,852.00 (Rupees Five Crore Two Lakh Five Thousand Eight Hundred Fifty Two Only). The Distress Value is ₹ 4,46,27,424.00 (Rupees Four Crore Forty Six Lakh Twenty Seven Thousand Four Hundred Twenty Four Only).

Place: Mumbai Date: 14.06.2023 For VASTUKALA CONSULTANTS (I) PVT. LTD. MANOJ BABURAO **CHALIKWAR** Director Auth! Sign. Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 BOI Emp. No.: MSZ:C&IC:Valuers:2019-20. 010 The undersigned has inspected the property detailed in the Valuation Report dated ___. We are satisfied that the fair and reasonable market value of the property is ___ (Rupees ___ only). Think.Innovate.Create Date

Signature

(Name of the Branch Manager with office Seal)





DECLARATION FROM VALUERS

- The information furnished in my valuation report dated 14.06.2023 is true and correct to the best of my knowledge and belief and I have made and impartial and true valuation of the property. I have valued right property.
- b. I have no direct or indirect interest in the property valued;
- I/We have personally inspected the property on 09.06.2023 (Mr. Suraj Zore) the work is not subcontracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment;
- I have not been found guilty of misconduct in my professional capacity.
- I have read the Handbook on Policy, Standard 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.
- I have read the Internal Valuation Standard (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in IVS in "General Standards" and "Asset Standards" as applicable.
- Past performance of Real Estate Market need not necessarily indicate the future trends. This valuation purely and estimate & has no legal or Contractual obligation on our part. Analysis & conclusions of the value of the property are based on assumptions & conditions prevailing at the time of date of valuation. The rated indicated are based on current market condition & these may vary with time.
- Encumbrances of Loan, Govt. or other dues, stamp duty, registration charges, transfer charged etc. if any, are not considered in the valuation. We have assumed that the assets are free of lien & encumbrances.
- Bank authorities are requested to contact valuers in case of any doubts or discrepancy. The opinion about valuation is true & fair to the best of our knowledge & belief. We have no direct or indirect interest
- I abide by the Model Code of Conduct for empanelment of the valuer in the Bank.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- m. VCIPL, by reason of this report, are not required to give testimony or attendance in court or to any Government Agency whit reference to the subject property unless prior arrangements and consent have Think.Innovate.Create
- Further, I hereby provide the following information.



Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration was purchased by Mr. Vishal Sharma & Mrs. Rashmi Sharma from Mr. Parma Nand Pandit & Mr. Swapnil Sagar vide Agreement for Sale dated 23.12.2020.
2.	purpose of valuation and appointing authority	As per the request from Bank of India, RBC Belapur Branch to assess value of the property for Bank Loan purpose.
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Suraj Zore – Valuation Engineer Vaishali Sarmalkar – Technical Manger Shyam Kajvilkar – 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;	Date of Appointment – 09.06.2023 Valuation Date – 14.06.2023 Date of Report – 14.06.2023
7.	inspections and/or investigations undertaken; 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;	Current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and Commercial application in the locality etc.
11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached



Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on 14th June 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's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring Carpet Area in Sq. Ft. = 1,502.00 in the name of Mr. Vishal Sharma & Mrs. Rashmi Sharma. 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's representative, we understand that the subject property is owned by Mr. Vishal Sharma & Mrs. Rashmi Sharma. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Town Planning

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

Area

Based on the information provided by the Client's representative, we understand that the subject property is Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 1,502.00**.

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 / Exiting 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





Valuation Report Prepared For: Bank of India / RBC Belapur Branch / Mr. Vishal Sharma (31826/2301065) Page 22 of 24 properties in an open and competitive market and is particularly useful in estimating the value of the land and properties that are typically traded on a unit basis.

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

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

Not a Structural Survey

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

Other

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

Legal

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

Property specific assumptions

Based on inputs received from the client's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring Carpet Area in Sq. Ft. = 1,502.00.

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 14th June 2023.

The term Fair Market Value is defined as

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

Fundamental assumptions and conditions presumed in this definition are:

(B)

- 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.

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.







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 neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for this particular purpose at ₹ 5,57,84,280.00 (Rupees Five Crore Fifty Seven Lakh Eighty Four Thousand Two Hundred Eighty Only).



MANOJ BABURAO

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2.5 4.24 - 92256. of 612566-2 cold 20-a2665913-990-class2-shift and 2.5 4.25 - 927-9124 interests, one-alicade - 466654, ct. industrations with throne - 416645456-bit cell distinguished 1071 to 41946-85 acres 2000 to cell distinguished 1071 to cell distinguished 1071

Auth Sign

Director

Manoj B. Chalikwar

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

BOI Emp. No.: MSZ:C&IC:Valuers:2019-20. 010

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