

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd B1-001,U/B FLOOR, BOOMERANG,CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-1228/23-24	Dated 23-May-23
Buyer (Bill to) STATE BANK OF INDIA - RBO SANPADA Regional Business Office (II), E/202, 2nd Floor, Sanpada Rly. Station Complex, Navi Mumbai - 400 705 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 002022 / 2301230	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	2,500.00
	CGST			225.00
	SGST			225.00
Total				INR 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. John Philipose & Mrs. Priya John. - Residential Flat No. 607, 6th Floor, Building No D - 08, "L & T Seawoods Residences Phase 1", Plot No. R-1, Sector 40, Darave Railway Stations, Village - Nerul, Taluka - Thane, District - Thane, Navi Mumbai , 400706, State - Maharashtra, 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

R. H. H. H.
 Authorised Signatory

This is a Computer Generated Invoice



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. John Philipose & Mrs. Priya John**

Residential Flat No. 607, 6th Floor, Building No D - 08, "**L & T Seawoods Residences Phase 1**", Plot No. R-1, Sector 40, Darave Railway Stations, Village - Nerul, Taluka - Thane, District - Thane, Navi Mumbai , 400706, State - Maharashtra, India.

Latitude Longitude : 19°1'16.3"N 73°1'15.5"E

Valuation Prepared for:

State Bank of India




RBO Sanpada Branch

Regional Business Office (II), E/202, 2nd Floor, Sanpada Rly. Station Complex,
Navi Mumbai - 400 705, State - Maharashtra, Country - India.



Our Pan India Presence at :

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

-  **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

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 607, 6th Floor, Building No D - 08, "L & T Seawoods Residences Phase 1", Plot No. R-1, Sector 40, Darave Railway Stations, Village - Nerul, Taluka - Thane, District - Thane, Navi Mumbai, 400706, State - Maharashtra, India belongs to **Mr. John Philipose & Mrs. Priya John**.

Boundaries of the property

North	: Building No. 7
South	: Internal Road
East	: Railway Flyover Bridge
West	: Residential Building

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 for this particular purpose at **₹ 3,27,30,000.00 (Rupees Three Crore Twenty Seven Lakh Thirty 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

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

Auth. Sign.



Encl.: Valuation report



Our Pan India Presence at :

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

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

Vastukala Consultants India Pvt. Ltd.

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

To,

The Branch Manager,**State Bank of India****RBO Sanpada Branch**

Regional Business Office (II), E/202, 2nd Floor, Sanpada

Rly. Station Complex, Navi Mumbai - 400 705, State -

Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF FLAT)

General	
1	Purpose for which the valuation is made : To assess Fair Market Value of the property for Bank Loan Purpose.
2	a) Date of inspection : 20.06.2023
	b) Date of which the valuation is made : 23.06.2023
3	List of documents produced for perusal: I) Copy of Agreement for sale Dated 21.09.2019 between L & T Seawoods Limited(The Developers) And John Philipose(The purchaser). II) Copy of Occupancy Certificate No.NRV / SSNR / OC / 17206 / 2023 Dated 13.04.2023 issued by Navi Mumbai 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. John Philipose & Mrs. Priya John Residential Flat No. 607, 6 th Floor, Building No D - 08, " L & T Seawoods Residences Phase 1 ", Plot No. R-1, Sector 40, Darave Railway Stations, Village - Nerul, Taluka - Thane, District - Thane, Navi Mumbai , 400706, State - Maharashtra, India. <u>Contact Person :</u> Mr. John Philipose (Owner) Mobile No. 9833183969 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 located on 6 th Floor. The composition of Residential Flat is 3 Bedroom + Living Room + Kitchen + 3 Passage + 2 Toilet + Toilets + Dry Balcony. (3 BHK). The property is at 700 Mtr. distance from Railway Station Seawoods Darave.
6	Location of property
a)	Plot No. / Survey No. : Plot No - R-1
b)	Door No. : Residential Flat No. 607

c)	C.T.S. No. / Village	:	-Village - Nerul	
d)	Ward / Taluka	:	Taluka - Thane	
e)	Mandal / District	:	District - Thane	
f)	Date of issue and validity of layout of approved map / plan	:	As Occupancy Certificate is received it may be assumed that the construction is as per sanctioned 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	:	No	
7	Postal address of the property	:	Residential Flat No. 607, 6 th Floor, Building No D - 08, "L & T Seawoods Residences Phase 1", Plot No. R-1, Sector 40, Darave Railway Stations, Village - Nerul, Taluka - Thane, District - Thane, Navi Mumbai , 400706, State - Maharashtra, India.	
8	City / Town	:	City - 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 / Rura	:	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Nerul Navi Mumbai 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 site	As per Document
	North	:	Building No. 7	Details not available
	South	:	Internal Road	Details not available
	East	:	Railway Flyover Bridge	Details not available
	West	:	Residential Building	Details not available
13	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.	
		:	As per the Deed	As per Actuals
	North	:	-	-

11.	What is the Carpet area of the Flat?	:	Carpet Area in Sq. Ft. = 963.10 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 1091.25 (As Per Area Agreement for sale) Carpet Area in Sq. Ft. = 809.020 Ancillary Area in Sq. Ft. = 282.230 Total Carpet Area in Sq. Ft. = 1,091.25
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?	:	₹ 68000/- (Expected rented income as per month)
IV	MARKETABILITY		
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	Located in developed area
3.	Any negative factors are observed which affect the market value in general?	:	No
V	Rate		
1.	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 27,900/- to ₹ 34,100/- per Sq. Ft. on Carpet Area ₹ 25,400/- to ₹ 31,000/- per Sq. Ft. on Built Up 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).	:	₹ 30,000/- per Sq. Ft.
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,700/- per Sq. Ft.
	II. Land + others	:	₹ 27,300/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 1,29,045/- per Sq. M. i.e. ₹ 11,989/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	:	N.A. Age of Property below 5 year

5.	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstin. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate		
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,700/- per Sq. Ft.
	Age of the building	:	Less than 1 year
	Life of the building estimated	:	60 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. Age of Property below 5 year
	Depreciation Ratio of the building		-
b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 2,700/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 27,300/- per Sq. Ft.
	Total Composite Rate	:	₹ 30,000/- per Sq. Ft.
	Remarks	:	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	1091.00 Sq. Ft.	30,000.00	3,27,30,000.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works, etc.			
9	Potential value, if any			
10	Others			
	Total / Realizable value of the property			3,27,30,000.00
	Insurable value of the property (1200.38 X 2,700.00)			32,41,026.00



Guideline value of the property (1200.38 X 11,989.00)	1,43,91,356.00
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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 ₹ 27,900.00 to ₹ 34,100.00 per Sq. Ft. on Carpet Area / ₹ 25,400.00 to ₹ 31,000.00 per Sq. Ft. on BuiltUp 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 Residential and Commercial application in the locality etc. We estimate ₹30,000.00 per Sq. Ft. on Carpet Area for valuation.

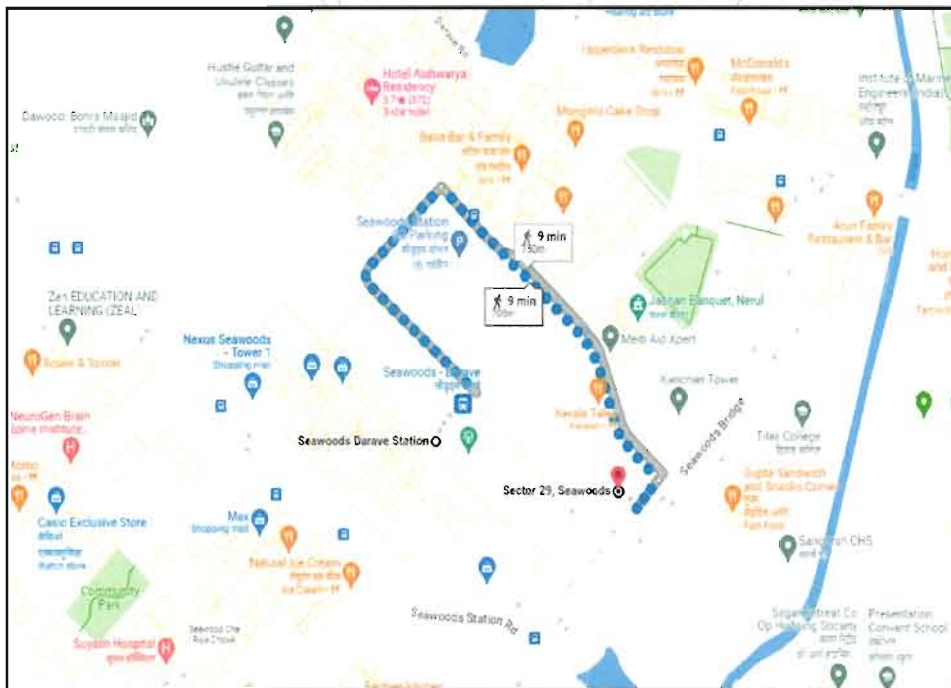
Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
Saleability	Good
Likely rental values in future	₹ 68000/- (Expected rented income as per month)
Any likely income it may generate	Rental Income



Route Map of the property



Note: Red marks shows the exact location of the property



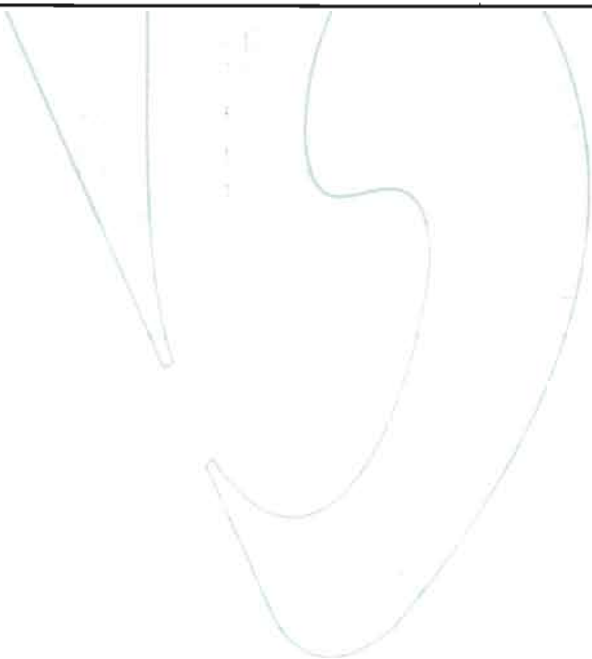
Longitude Latitude: 19°1'16.3"N 73°1'15.5"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Seawoods Darave - 700 Mtr.).



Ready Reckoner Rate

DIVISION / VILLAGE : NERUL Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban Area		Local Body Type	Class "C" Corporation		
Local Body Name	Navi Mumbai Municipal Corporation					
Land Mark	Land : Nerul Node Sector No. 40.					
Rate of Land + Building In ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
26	26/314	55200	122900	136900	153500	136900
(Record Not Available)						
<div style="display: flex; justify-content: space-between; align-items: center;"> ⇌ Compare With Previous Year ↓ </div>						



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Price Indicator

Property	Residential Flat
Source	https://www.99acres.com/
Area Type	Carpet
Area	1170 Sq. Ft.
Percentage	10%
Rate / Sq. feet on BuiltUp area	₹ 27,195/-
Floor	5th

The screenshot displays a real estate listing on the 99acres website. The main heading is "₹3.5 Cr" with a sub-price of "₹ 29,914 per sq.ft." and "3BHK 3Baths". The listing is for a "Flat/Apartment for Sale" in "1 and T Seawoods Residences" in "Seawoods, Navi Mumbai, Mumbai". The property is "REGISTERED" with a registration number "PS170802275". The listing is categorized as "Ready to move Property" and was "Posted on May 30, 2023".

Key details from the listing include:

- Price:** ₹ 3.5 Crore (₹ 29,914 per sq.ft.)
- Configuration:** 3 Bedrooms, 3 Bathrooms, 2 Balconies with Store Room
- Area:** Super Built up area 1930 sq.ft., Carpet area: 1170 sq.ft.
- Floor Number:** 5th of 18 Floors
- Address:** 1 and T Seawoods Residences, Seawoods, Navi Mumbai.
- Facings:** North
- Amenities:** Others, Club, Park/Garden, Pool
- Property Age:** 1 to 5 Year Old

The listing is managed by a dealer named "Pareshi K". A note indicates "3 people already contacted since last week".



Property	Residential Flat
Source	https://www.99acres.com/
Area Type	Carpet
Area	1200 Sq. Ft.
Percentage	10%
Rate / Sq. feet on BuiltUp area	₹ 29,167/-
Floor	3rd

The screenshot displays a property listing on the 99acres website. The main heading is '₹3.85 Cr' with a sub-price of '₹19,250 per sq.ft.' and '3BHK 3Baths'. The estimated EMI is ₹3,07,501. The property is located in Seawoods, Mumbai. Key details include:

- Area:** Built Up area: 2000 sq.ft., Carpet area: 1200 sq.ft.
- Price:** ₹3.85 Crore @ ₹19,250 per sq.ft. (All Inclusive, Negotiable)
- Address:** Land T Seawoods Residences, Seawoods, Navi Mumbai
- Floor Number:** 3rd of 18 Floors
- Facing:** North-East
- Overlooking:** Park/Garden, Main Road, Club, Pool
- Property Age:** 1 to 5 Year Old

 The listing also features a gallery of images, including an interior view of a hallway, and a 'Places nearby' section listing Nerul, Seawoods, Navi Mumbai, and Mumbai. A badge indicates '3 people viewed this property this week'.

Property	Residential Flat
Source	magic bricks
Area Type	Carpet
Area	1070 Sq. Ft.
Percentage	10%
Rate / Sq. feet on BuiltUp area	₹ 31,011/-
Floor	2nd

magicbricks Buy Rent Sell Home Loans Login Post Property **FREE**

Home > Property for Sale in Navi Mumbai > Flats for Sale in Navi Mumbai > Flats for Sale in Nerul > 3 BHK Flats for Sale in Nerul > 1070 Sq Ft

Posted on Jun 21, 23 Property ID: 694895

₹3.65 Cr Get ₹1,09,500 cashback on Home Loan

3 BHK 1390 Sq-ft Flat For Sale **Nerul, Navi Mumbai**

Contact Agent
 Certified Agent
Kailash Rajani -91-98xxxxxxx

Your Name
Name field can't be left blank. Please enter your name!

Email
Email ID field can't be left blank. Please enter!

Mobile Number
 IND +91 |

Agree to MagicBricks Terms of Use

Get Contact Details

Download Brochure

More Details

Price Breakup **₹3.65 Cr** | ₹18,25,000 Approx Registration Charges | ₹11,000 Monthly

Booking Amount **₹36.5 Lac**

3 Beds 3 Baths 2 Covered Parking Unfurnished Service/Coop... Visitor Parking

Carpet Area: 1070 sqft ~ ₹34,126/sqft
 Developer: L&T Realty
 Project: L&T Seawoods Residences
 Floor: 2 (Out of 17 Floors)

Transaction Type: New Property
 Facing: North - East
 Lifts: 3
 Furnished Status: Unfurnished



Sale Instances

Property	Residential Flat
Source	Index_no.2
Area Type	Built Up
Area	1178.87 Sq. Ft.
Rate / Sq. feet on BuiltUp area	₹ 2,99,00,991/- per Sq. Ft.
Floor	

382175 23-06-2023 Note -Generated Through eSearch Module,For original report please contact concern SRO office	सूची क्र . २	दुय्यम निबंधक :सह दु.नि. ठाणे 3 दस्तऐवज क्रमांक. 3821/2023 नोंदणी Regn:63m
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गाव: नेरूळ

(1)दस्तऐवज प्रकार	करारनामा
(2)मोबदला	29900991
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टाकार आकारणी देतो कि पट्टेदार तै नमूद करावे)	15662621.8
(4) भूमापन ,पोटहिससा व घरक्रमांक (असल्यास)	सदनिका नं: सदनिका नं.1501, माळा नं: 15 वा मजला,बिल्डींग नं.डी 08, इमारतीचे नाव: एल अँड टी सीवूड्स रेसिडेन्सिज - फेज 1, ब्लॉक नं: तालुका नेरूळ,जिल्हा ठाणे,नवी मुंबई 400706, रोड : सेक्टर 40,नेरूळ नोंड,सीवूड दारावे रेल्वे स्टेशन, इतर माहिती: इतर माहिती: सोबत 2 कारपार्किंग... झोन 26/314 दर 1,22,900नवी मुंबई मनपा
(5)क्षेत्रफळ	109.52चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा	
(7)दस्तऐवज करून देणाऱ्या / जिहून डेव्होपाच्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाच्या हुकुमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) एल अँड टी सीवूड्स लिमिटेड चे ऑथो सिमेटरी जे हरीश कुमार तर्फे मुखत्यार आर के विश्वनाथन 65 प्लॉट नं: ऑफिस, माळा नं: - इमारतीचे नाव एल अँड टी हाऊस, ब्लॉक नं: बॅलार्ड हस्टेट, मुंबई, रोड नं: नरोराम मोरारजी मार्ग, महाराष्ट्र, मुंबई: 400001 AABCL4524C
(8)दस्तऐवज करून घेणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाच्या हुकुमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) हीना साईम खान देशमुख 32 प्लॉट नं: सदनिका नं.बी/1007, माळा नं: प्लॉट नं.63 ते 65 अँड 73 ते 75, सेक्टर 44, इमारतीचे नाव: सी व्हीन एक्सलेन्सी, ब्लॉक नं: नेरूळ पश्चिम, नवी मुंबई, रोड नं: - महाराष्ट्र, ठाणे, 400706 CGQPD98931, 1) साईम शुबेरखान देशमुख 35 प्लॉट नं: सदनिका नं.बी/1007, माळा नं: प्लॉट नं.63 ते 65 अँड 73 ते 75, सेक्टर 44, इमारतीचे नाव: सी व्हीन एक्सलेन्सी, ब्लॉक नं: नेरूळ पश्चिम, नवी मुंबई, रोड नं: - महाराष्ट्र, ठाणे, 400706 ASZPD1814C
(9)दस्तऐवज करून दिल्याचा दिनांक	28/02/2023
(10)दस्त नोंदणी केल्याचा दिनांक	28/02/2023
(11)अनुक्रमांक, खंड व पृष्ठ	3821/2023
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	1794200
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100
(14)शेरा	
मूल्यांकनासाठी विचारात घेतलेला तपशील :-	



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Property	Residential Flat
Source	Index_no.2
Area Type	Built Up
Area	1196.96 Sq. Ft.
Rate / Sq. feet on BuiltUp area	₹ 3,27,18,991/- per Sq. Ft.
Floor	10

1144475
23-06-2023Note -Generated Through eSearch
Module.For original report please contact
concern SRC office.

सूची क्र . २

दुय्यम निबंधक .सह दु.नि. ठाणे ३
दस्तऐवज क्रमांक : 11444/2023
नोंदणी:
Regn:63m

गाव: नेरुळ

(1) दस्तऐवज प्रकार	करारनामा
(2) मोबदला	32718991
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतीत पट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	15548134.6
(4) भूमापन, पोटहिससा व घरक्रमांक (असल्यास)	सदनिका नं: सदनिका नं.1005, माळा नं: 10 वा मजला,बिल्डींग नं.डी 08, इमारतीचे नाव: एल अँड टी सीवूड्स रेसिडेन्सिज फेज 1, ब्लॉक नं: तालुका नेरुळ,जिल्हा ठाणे,नवी मुंबई 400706, रोड : सेक्टर 40,नेरुळ नोड,सीवूड दारावे रेल्वे स्टेशन, इतर माहिती: सोबत 2 कारपाकिंग..... झोन 26/314 दर 1,22,900नवी मुंबई मनपा
(5) क्षेत्रफळ	111.20ची.मीटर
(6) आकारणी किंवा जुळी देण्यात असेल तेव्हा	
(7) दस्तऐवज करून घेणाऱ्या / सिद्धन ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) एल अँड टी सीवूड्स लिमिटेड ते ऑथो सिट्रेटरी जे हरीश कुमार लॉक मुखायार आर के विश्वनाथन 65 प्लॉट नं. ऑफिस, माळा नं: . इमारतीचे नाव एल अँड टी हाऊस, ब्लॉक नं: बॅलार्ड इस्टेट, मुंबई, रोड नं. नरोतम मोरारजी मार्ग, महाराष्ट्र, मुंबई 400001 AABCL4524C
(8) दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) सागर शिवाजी साळुंखे 48 प्लॉट नं: सदनिका नं.201, माळा नं: ., इमारतीचे नाव: एक्सोटिका सिद्धिविनायक पॅनोरमा, ब्लॉक नं: सातारा, रोड नं: सदर बाजार कॅम्प, के.बी कॉलेज जवळ, महाराष्ट्र, सतारा. 415001 AMOPS0565L 1) शर्मिला सागर साळुंखे 41 प्लॉट नं: सदनिका नं.201, माळा नं: ., इमारतीचे नाव, एक्सोटिका सिद्धिविनायक पॅनोरमा, ब्लॉक नं: सातारा, रोड नं. सदर बाजार कॅम्प, के.बी कॉलेज जवळ, महाराष्ट्र, सतारा 415001 BYPPS3058G
(9) दस्तऐवज करून दिल्याचा दिनांक	13/06/2023
(10) दस्त नोंदणी केल्याचा दिनांक	13/06/2023
(11) अनुक्रमांक, खंड व पुष्प	11444/2023
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	1963300
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	100
(14) शीरा	
मूल्यांकनासाठी विचारात घेतलेला तपशील -	

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

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No.	Particulars	Valuer comment
1	background information of the asset being valued;	The property under consideration is purchased by from vide dated .
2	purpose of valuation and appointing authority	As per the request from State Bank of India, RBO Sanpada Branch to assess Fair Market Value value of the property for Bank Loan purpose
3	identity of the valuer and any other experts involved in the valuation;	Manoj Chalikwar - Regd. Valuer Rajesh Ghadi - Valuation Engineer Vaishali Sarmalkar - Technical Manager 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 - 17.06.2023 Valuation Date - 23.06.2023 Date of Report - 23.06.2023
6	inspections and/or investigations undertaken;	Physical Inspection done on - 20.06.2023
7	nature and sources of the information used or relied upon;	Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparative Method
9	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and Commercial application in the locality etc.
11	major factors that were not taken into account during the valuation;	-
12	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 **23rd 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. VCIPL Mumbai (VM) is not liable for any loss occasioned by a decision not to conduct further investigations.

Assumptions

Assumptions are a necessary part of undertaking valuations. VM 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 VM, this information is believed to be reliable but VM 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 VM at the date of this document. VM 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 **1091.00 Sq. Ft. Carpet Area** in the name of **Mr. John Philipose & Mrs. Priya John**. Further, VM has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Mr. John Philipose &**



Mrs. Priya John. 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. VM has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

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

Area

Based on the information provided by the Client's representative, we understand that the Residential Flat, admeasuring **1091.00 Sq. Ft. Carpet Area.**

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts.

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Highest and Best Use model is used for analysing development potential.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Flat and properties that are typically traded on a unit basis.

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

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, VM has not independently verified that information and VM 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. VM 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 **1091.00 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.

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(Annexure-V)

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. 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
DN: cn=MANOJ BABURAO CHALIKWAR, o=PRIVATE LIMITED,
ou=MANOJ,
2.5.4.20=8022b4e4f94888d079b42885919490f5d319411
311327991fa1805632, postalCode=400069, st=Maharashtra,
serialNumber=1436464, email=8022b4e4f94888d079b42885919490f5d319411@40
409442804296327842320f, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.06.23 12:59:47 +05'30'

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

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



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