

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-1232/23-24	Dated 23-Jun-23
Buyer (Bill to) STATE BANK OF INDIA - RACPC CHINCHPOKALI RACPC, Voltas House, 1st Floor, Dr. Ambedkar Marg, Chinchpokali (East), Mumbai - 400 033 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. 32004 / 2301235	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				In₹ 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

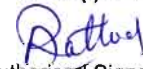
Tax Amount (in words) : **Indian Rupee Four Hundred Fifty Only**

Remarks:
 Mr. Anthony D'souza & Mrs. Florence D'souza -
 Residential Flat No. 903, 9th Floor, Tower – A,
 "Venezia", Fiorenza Co-op. Hsg. Soc. Ltd., Off. Western
 Express Highway, Next to Hub Mall, Goregaon (East),
 Mumbai – 400 063, State – Maharashtra, Country –
 India
 Company's PAN : **AADCV4303R**
Declaration
 NOTE – AS PER MSME RULES INVOICE NEED TO
 BE CLEARED WITHIN 45 DAYS OR INTEREST
 CHARGES APPLICABLE AS PER THE RULE.
 MSME Registration No. - 27222201137

Company's Bank Details
 Bank Name : **State Bank of India**
 A/c No. : **32632562114**
 Branch & IFS Code : **MIDC Andheri (E) & SBIN0007074**



UPI Virtual ID : vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

 Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Anthony D'souza & Mrs. Florence D'souza**

Residential Flat No. 903, 9th Floor, Tower – A, "**Venezia**", Fiorenza Co-op. Hsg. Soc. Ltd.,
Off. Western Express Highway, Next to Hub Mall, Goregaon (East), Mumbai – 400 063,
State – Maharashtra, Country – India.

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Latitude Longitude: 19°09'12.9"N 72°51'20.5"E

Valuation Prepared for:

State Bank of India

RACPC – Chinchpokli (East) Branch

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

Vastukala Consultants (I) Pvt. Ltd.

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

To,
The Assistant General Manager,
State Bank of India
RACPC – Chinchpokli (East) Branch
 Retail Assets Centralised Processing Centre,
 Mumbai South Voltas House, 'A', 1st Floor,
 Dr. Ambedkar Road, Chinchpokli (East),
 Mumbai – 400 033, State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

I		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	:	21.06.2023
	b)	Date on which the valuation is made	:	23.06.2023
3.	List of documents produced for perusal:			
	1) Copy of Agreement for Sale dated 02.12.2011. 2) Copy of Part Occupancy Certificate No. CHE / 8846 / BPWS / AP dated 29.04.2016 issued by Municipal Corporation of Greater Mumbai. 3) Copy of Amended Commencement Certificate No. CHE / 8846 / BPWS / AP / FCC / 2 / Amend dated 31.03.2016 issued by Municipal Corporation of Greater Mumbai (As downloaded from MCGM portal).			
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. Anthony D'souza & Mrs. Florence D'souza Address: Residential Flat No. 903, 9 th Floor, Tower – A, "Venezia", Fiorenza Co-op. Hsg. Soc. Ltd., Off. Western Express Highway, Next to Hub Mall, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India. Contact Person: Mrs. Florence D'souza (Owner) Contact No. 9820063191 Joint Ownership Details of ownership share is not available	
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	The property is a Residential Flat No. 903 located on 9 th Floor. The composition of Flat is 3 Bedrooms + Living Room + Dining Room + Kitchen + 3 Toilets + Passage + Balcony + Dry Balcony Area. (i.e., 3BHK with 3 Toilets). The property is at 550 Mtr. Walkable distance from nearest railway station Ram Mandir.	
6.	Location of property	:		
	a)	Plot No. / Survey No.	:	Survey No. 587(P) & 586(P) at Pahadi Village &

			Survey No. 258(P) of Goregaon Village	
	b)	Door No.	:	Residential Flat No. 903
	c)	C.T.S. No. / Village	:	C.T.S. No. 586/1 at Village Pahadi & C.T.S. No. 257/G (P) at Village Goregaon
	d)	Ward / Taluka	:	Ward – 'P/South', Taluka – Borivali
	e)	Mandal / District	:	District – Mumbai Suburban
	f)	Date of issue and validity of layout of approved map / plan	:	As Part Occupancy Certificate is received 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	:	N.A.
7.	Postal address of the property		:	Residential Flat No. 903, 9 th Floor, Tower – A, "Venezia", Fiorenza Co-op. Hsg. Soc. Ltd., Off. Western Express Highway, Next to Hub Mall, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India.
8.	City / Town		:	Goregaon (East), Mumbai Suburban
	Residential area		:	Yes
	Commercial area		:	No
	Industrial area		:	No
9.	Classification of the area		:	
	i) High / Middle / Poor		:	Middle Class
	ii) Urban / Semi Urban / Rural		:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality		:	Village – Pahadi Goregaon East Municipal Corporation of Greater Mumbai
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area		:	No
12.	Boundaries of the property			As per actual site As per document
	North		:	Hub Mall Details not available
	South		:	Minal Tai Gore Flyover Details not available
	East		:	Western Express Highway Details not available
	West		:	Nirlon Knowledge Park Details not available
13.	Dimensions of the site			N. A. as property under consideration is a flat in an apartment building.
				A B As per the Deed Actual
	North		:	- -
	South		:	- -
	East		:	- -

	West	:	-
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 1,304.00 (Area as per Actual site measurement) Carpet Area in Sq. Ft. = 1,378.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 1,654.00 (Area as per Index II) All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale area is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.
14.	Latitude, Longitude & Co-ordinates of flat	:	19°09'12.9"N 72°51'20.5"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 1,378.00 (Area as per Agreement for Sale)
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied
II	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential
2.	Location	:	
	C.T.S. No.	:	Survey No. 587(P) & 586(P) at Pahadi Village & Survey No. 258(P) of Goregaon Village CTS No. 586/1 at Village Pahadi & CTS No. 257/G (P) at Village Goregaon
	Block No.	:	-
	Ward No.	:	Ward - 'P/South'
	Village / Municipality / Corporation	:	Village - Pahadi Goregaon East Municipal Corporation of Greater Mumbai
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 903, 9 th Floor, Tower - A, "Venezia", Fiorenza Co-op. Hsg. Soc. Ltd., Off. Western Express Highway, Next to Hub Mall, Goregaon (East), Mumbai - 400 063, State - Maharashtra, Country - India.
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	2016 (As per Part Occupancy Certificate)
5.	Number of Floors	:	2 Basement + (Pt) Ground + (Pt) Stilt + 6 Podiums + 7 to 45 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	4 Flats on 9 th Floor

8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	5 Lifts
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Along with 2 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	:	9 th Floor
2	Door No. of the flat	:	Residential Flat No. 903
3	Specifications of the flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Wooden + Vitrified tiles flooring
	Doors	:	Teak Wood door framed with flush doors
	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. Anthony D'souza & Mrs. Florence D'souza
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. = 1,654.00 (Area as per Index II)
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. = 1,304.00 (Area as per Actual site measurement) Carpet Area in Sq. Ft. = 1,378.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 1,19,500.00 Expected rental income per month

IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 34,000.00 to ₹ 36,000.00 per Sq. Ft. on Carpet Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	:	₹ 35,000.00 per Sq. Ft. on Carpet Area ₹ 34,685.00 per Sq. Ft. (after depreciation)
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 3,000.00 per Sq. Ft.
	II. Land + others	:	₹ 32,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 1,49,898.00 per Sq. M. i.e., ₹ 13,926.00 per Sq. Ft.
	Guideline rate (after depreciation)	:	₹ 1,43,845.00 per Sq. M. i.e., ₹ 13,363.00 per Sq. Ft.
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of flat with Services (v(3)i)	:	₹ 3,000.00 per Sq. Ft.
	Age of the building	:	7 Years
	Life of the building estimated	:	53 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	7.00%
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,685.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 32,000.00 per Sq. Ft.

Total Composite Rate	: ₹ 34,685.00 per Sq. Ft. (Including Car Parking)
Remark:	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat	1,378.00 Sq. Ft.	34,685.00	4,77,95,930.00
2	Showcases / Wardrobes			
3	Kitchen arrangements			
4	Superfine finish			
5	Interior Decorations			
6	Electricity deposits / electrical fittings, etc.			
7	Extra collapsible gates / grill works etc.			
8	Potential value, if any			
9	Others			
Total / Realizable value of the property				4,77,95,930.00
Insurable value of the property (1,654.00 X 3,000.00)				49,62,000.00
Guideline value of the property (1,654.00 X 13,363.00)				2,21,02,402.00

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.

The 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 ₹ 34,000.00 to ₹ 36,000.00 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 ₹ 34,685.00 per Sq. Ft. on Carpet Area (after depreciation) 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	-
i) Saleability	Good
ii) Likely rental values in future in	₹ 1,19,500.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

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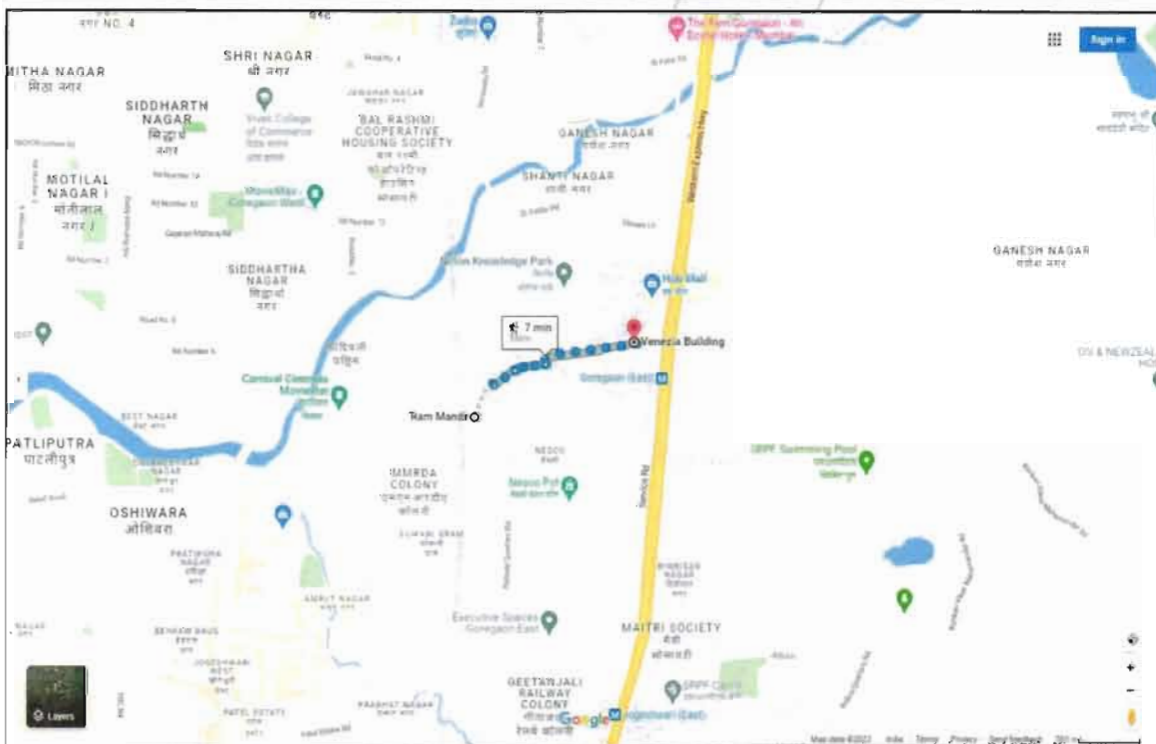
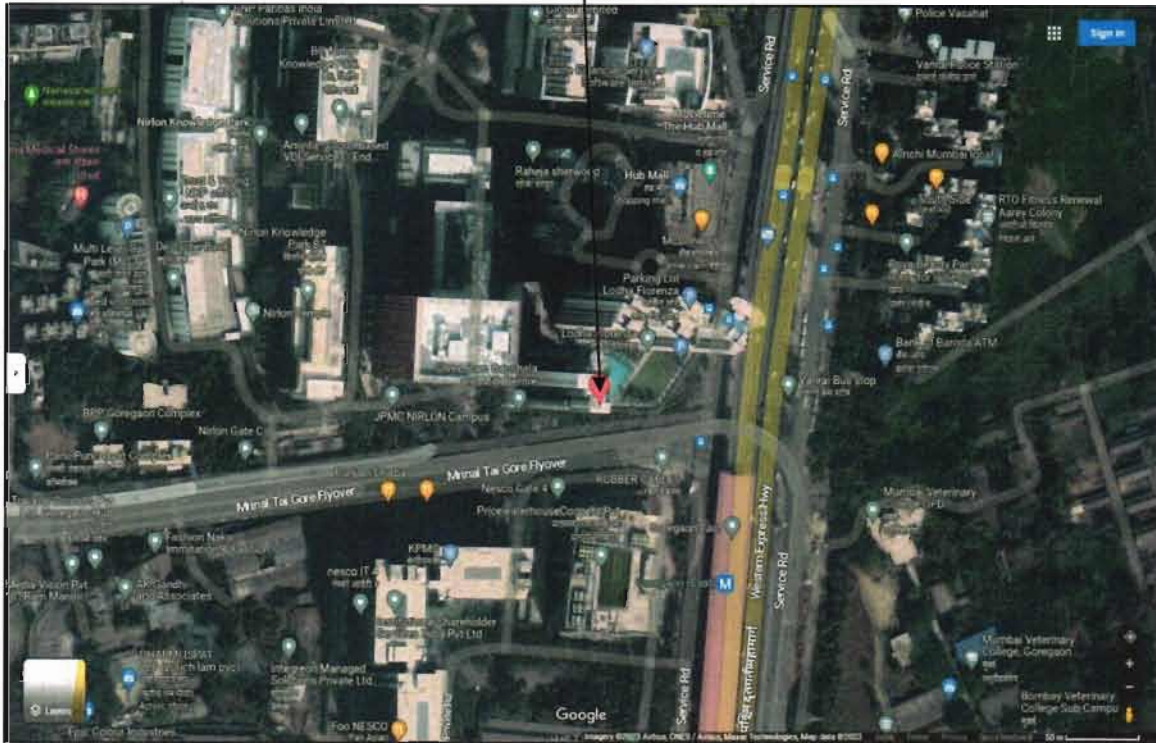


Actual site photographs



Route Map of the property

Site,u/r



Latitude Longitude: 19°09'12.9"N 72°51'20.5"E

Note: The Blue line shows the route to site from nearest railway station (Ram Mandir – 550 Mt.)

Ready Reckoner Rate

DIVISION / VILLAGE : PAHADI GOREGAON EAST Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation 'A' Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: Goregaon Station to the North up to Express Highway Joining Road, Express Highway, to the East Village Boundary to the South, Railway to the West.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub-Zone	Land	Residential	Office	Shop	Industrial
58	58/271	63420	142760	164170	218200	342760
411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586pt, 587, 588, 603, 604						
Compare With Previous Year						

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,42,760.00			
Increase by 6% on Flat Located on 9 th Floor	7,138.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,49,898.00	Sq. Mtr.	13,926.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	63,420.00			
The difference between land rate and building rate (A – B = C)	93,616.00			
Depreciation Percentage as per table (D) [100% - 7%] (Age of the Building – 7 Years)	93%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,43,845.00	Sq. Mtr.	13,363.00	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

Price Indicators

₹4.25 Cr Get ₹1,27,500 cashback on Home Loan PREMIUM PROJECT

3 BHK, 1650 Sq. Ft. Flat For Sale: **Goregaon East, Mumbai**

3 Beds **4 Baths** **2 Balconies** **2 Covered Parking** **Health club** **Golf Course**

Carpet Area: 1250 sqft ₹34,000/sqft	Developer: Lodha	Project: Lodha Florencia	Transaction Type: Resale
Status: Ready to Move	Facing: North	Lifts: 4	Furnished Status: Furnished

Contact Agent
 Certified Agent | Locality Specialist
Simon +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 |

I Agree to Magicbricks Terms of Use

Get Contact Details

Contact Agent **Get Phone No.** Last contact made 9 days ago

More Details

Price Breakup: **₹4.25 Cr | ₹21,25,000** Approx. Registration Charges: **₹20,000** Monthly

Booking Amount: **₹5.0 Lac**

₹3.81 Cr Get ₹1,10,500 cashback on Home Loan PREMIUM PROJECT VERIFIED ON SITE

3 BHK, 1650 Sq. Ft. Flat For Sale: **Aarey Milk Colony, Mumbai**

3 Beds **3 Baths** **3 Balconies** **2 Covered Parking** **Health club** **Golf Course**

Carpet Area: 1072 sqft ₹35,541/sqft	Developer: Lodha	Project: Lodha Florencia	Floor: 10 (Out of 45 Floors)
Transaction Type: Resale	Status: Ready to Move	Additional Rooms: 1 Study Room	Facing: East

Contact Agent
 Certified Agent
Pawan Chhabra +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 |

I Agree to Magicbricks Terms of Use

Get Contact Details

Contact Agent **Get Phone No.** Last contact made 98 days ago

More Details

Price Breakup: **₹3.81 Cr | ₹19,05,000** Approx. Registration Charges: **₹18,000** Monthly

Price Indicators

This screenshot shows a property listing on the 99acres website. The property is a 3BHK 3Baths unit with a price of ₹3.85 Cr. The listing includes a main image of the interior, a 'Property (15)' and 'Society (27)' section, and a 'Places nearby' section. The property details include: Carpet area: 1892 sq.ft., 3.85 Cr+ Govt Charges & Tax (₹ 21,289 per sq.ft.), 10% of all Floors, and 1 to 5 Year D/E. The society details include: 3 Bedrooms, 3 Bathrooms, 3 Balcony with Puja Room, Store Room, Lodia Florencia, Goregaon East, Mumbai Andheri-Dahisar, and 1 to 5 Year D/E.

This screenshot shows another property listing on the 99acres website. The property is a 3BHK 3Baths unit with a price of ₹4.78 Cr. The listing includes a main image of the interior, a 'Property (5)' and 'Society (27)' section, and a 'Places nearby' section. The property details include: Carpet area: 1778 sq.ft., 4.78 Cr+ Govt Charges & Tax (₹ 26,987 per sq.ft.), 20% of all Floors, and 1 to 5 Year D/E. The society details include: 3 Bedrooms, 3 Bathrooms, 3 Balcony with Puja Room, Servant Room, Lodia Florencia, Goregaon East, Mumbai Andheri-Dahisar, and 1 to 5 Year D/E.

Sales Instance

5766324 23-06-2023 Note -Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र . २	दुय्यम निबंधक सह दु.नि. बोरीवली 1 दस्तऐवज क्रमांक.: 5766/2023 नोंदणी: Regn.63m
गाव: पी.एस.पहाडीगोरेगांव		
(1)दस्तऐवज प्रकार	करारनामा	
(2)मोबदला	28800000	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	24409860.72	
(4) भूमापन ,घोटहिस्सा व घरक्रमांक (असल्यास)	सदनिका नं: ए 2502, माळा नं: 25 वा मजला,विंग ए,वेनेझिया,, इमारतीचे नाव: लोढा फिओरेन्झा,फिओरेन्झा को. ऑफ. हौ. सोसा. ली. ब्लॉक नं: गोरगांव पूर्व मुंबई - 400063. रोड : ऑफ वेस्टर्न एक्सप्रेस हायवे,नियर हब मॉल, इतर माहिती: सदनिकेचे एकूण क्षेत्रफळ 838 चौ फुट कारपेट व सोबत एक कार पार्किंग स्पेस नं. 154 पोडीयम लेवल पी-5 मध्ये P.L.I: PS0407181470000 Mumbai Ma.na.pa.	
(5)क्षेत्रफळ	93.46चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7)दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) करण शंकरलाल भानुशाली 30 प्लॉट नं: 2502, माळा नं: 25, विंग ए, वेनेझिया, इमारतीचे नाव लोढा फिओरेन्झा, फिओरेन्झा को. ऑफ हौ सोसा ली. , ब्लॉक नं: गोरगांव पूर्व मुंबई, रोड नं: ऑफ वेस्टर्न एक्सप्रेस हायवे, नियर हब मॉल, महाराष्ट्र, MUMBAI. 400063 AZVPPB7324E 2) नयना शंकरलाल भानुशाली 52 प्लॉट नं: 2502, माळा नं: 25, विंग ए, वेनेझिया, इमारतीचे नाव लोढा फिओरेन्झा, फिओरेन्झा को. ऑफ. हौ सोसा. ली. ब्लॉक नं: गोरगांव पूर्व, रोड नं: ऑफ वेस्टर्न एक्सप्रेस हायवे, नियर हब मॉल, महाराष्ट्र, मुंबई - 400063 ABKPB14528G 3) शंकरलाल भानुशाली 63 प्लॉट नं: 2502, माळा नं: 25, विंग ए, वेनेझिया, इमारतीचे नाव लोढा फिओरेन्झा, फिओरेन्झा को. ऑफ. हौ सोसा. ली., ब्लॉक नं: गोरगांव पूर्व, रोड नं: ऑफ वेस्टर्न एक्सप्रेस हायवे, नियर हब मॉल, महाराष्ट्र, MUMBAI. 400063 ABSPB1272C	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) सोनाली राजेश जामनानी 56 प्लॉट नं: 3802 ए. माळा नं: 38, इमारतीचे नाव: फिओरेन्झा सीएचएस लिमिटेड. ब्लॉक नं: गोरगांव पूर्व, रोड नं: ऑफ वेस्टर्न एक्सप्रेस हायवे, नियर हब मॉल, महाराष्ट्र, MUMBAI. 400063 AATPJ0012G 1) राजेश मनोहर जामनानी 58 प्लॉट नं: 3802 ए, माळा नं: 38, इमारतीचे नाव: फिओरेन्झा को. ऑफ. हौ सोसा. ली. , ब्लॉक नं: गोरगांव पूर्व, रोड नं: ऑफ वेस्टर्न एक्सप्रेस हायवे, नियर हब मॉल,, महाराष्ट्र, MUMBAI. 400091 ABSP13232E	
(9)दस्तऐवज करून दिल्याचा दिनांक	18/04/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	18/04/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	5766/2023	
(12)बाजारभावप्रमाणे मुद्रांक शुल्क	1728000	
(13)बाजारभावप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील .-		

Sales Instance

870324 23-06-2023 Note: -Generated Through eSearch Module, For original report please contact concern SRO office	सूची क्र. २	दुयम निबंधक सह दु.नि. बोरीवली 1 दस्तावेज क्रमांक.: 870:2023 नोंदणी. Regn.63m
गाव: पी.एस.पहाडीगोरेगांव		
(1) दस्तावेज प्रकार	करारनामा	
(2) मोबदला	46900000	
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतीत पट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	38720439.64	
(4) भूमापन, पोटहिस्सा व घरक्रमांक (असल्यास)	सदनिका नं: 1703, माळा नं: 17 वा मजला, इमारतीचे नाव: व्हेनेझिया (टॉवर - ए), लोढा फिओरेन्झा, ब्लॉक नं: गोरेगांव पूर्व, मुंबई - 400063, रोड : ऑफ वेस्टर्न एक्सप्रेस हायवे. इतर माहिती: फिओरेन्झा को ऑप ही सोसायटी लिमिटेड सदनिका चे एकूण क्षेत्रफळ 1378 चौ. फुट कारपेट म्हणजेच 128.07 चौ. मी कारपेट व सोबत 2 कारपार्किंग नं. 205 व 206 (पी 4 लेव्हल) PUI: PS0407181470000 Mumbai Ma.na.pa.	
(5) क्षेत्रफळ	153.68 चौ. मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तावेज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) अजय कुमार 38 प्लॉट नं. सदनिका नं. 1206ए, माळा नं 12 वा मजला, इमारतीचे नाव: अशोक टॉवर्स, ब्लॉक नं. परेल, मुंबई, रोड नं: डॉ. बी. ए. रोड, महाराष्ट्र, मुंबई, 400012, ADVPTJ4906E 2) गोपाल तेजवानी 25 प्लॉट नं. सदनिका नं. 1206ए, माळा नं: 12 वा मजला, इमारतीचे नाव: अशोक टॉवर्स, ब्लॉक नं. परेल, मुंबई, रोड नं: डॉ. बी. ए. रोड, महाराष्ट्र, मुंबई, 400012, ADVPT5336L	
(8) दस्तावेज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) नेहा अगरवाला 38 प्लॉट नं: सदनिका नं. सी-1602, माळा नं: -, इमारतीचे नाव: रहेजा शेरवूड, ब्लॉक नं: गोरेगांव पूर्व, मुंबई, रोड नं: हब मॉल च्या मागे, महाराष्ट्र, MUMBAI, 400063, AEUPJ2541R 1) निरज अगरवाला 41 प्लॉट नं. सदनिका नं. सी-1602, माळा नं: -, इमारतीचे नाव: रहेजा शेरवूड, ब्लॉक नं: गोरेगांव पूर्व, मुंबई, रोड नं: हब मॉल च्या मागे, महाराष्ट्र, मुंबई, 400063, ATIBPA5309E	
(9) दस्तावेज करून दिल्याचा दिनांक	18/01/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	18/01/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	870/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	2814000	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14) शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील -		

(Annexure – I)

DECLARATION-CUM-UNDERTAKING

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

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 23.06.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 21.06.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty

- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property was purchased by Mr. Anthony D'souza & Mrs. Florence D'souza from M/s. Lodha Pranik Landmark Developers Pvt. Ltd. vide Agreement for sale dated 02.12.2011.
2.	Purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC – Chinchpokli (East) 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 Deepak Jain – 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 - 21.06.2023 Valuation Date - 23.06.2023 Date of Report - 23.06.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 21.06.2023
7.	Nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • 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;	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 residential 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

Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Mr. Anthony D'souza & Mrs. Florence D'souza**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

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

Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring **1,378.00 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 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 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

(Annexure – II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.

For VASTUKALA CONSULTANTS (I) PVT. LTD. *innovate.Create*

MANOJ BABURAO
CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Digitally signed by MANOJ BABURAO, CHALIKWAR
DN: cn=MANOJ BABURAO, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
c=INDIA,
1.3.4.201922266423560360c159e268591349673233d93f
321152791718186852c9e80c0e400061e04d48a88e1e,
email=manojbaburao@vastukala.com, cn=MANOJ BABURAO, CHALIKWAR
Date: 2023.06.29 16:07:55 +05'30'

Auth. Sign.