

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-2400/23-24 Delivery Note	Dated 8-Sep-23 Mode/Terms of Payment Other References
Buyer (Bill to) UNION BANK OF INDIA Mohammed Ali Road Branch 56,Karim Building,Mohammed Ali Road ,Mumbai-400003 GSTIN/UIN : 27AAACU0564G3ZF State Name : Maharashtra, Code : 27	Reference No. & Date. Buyer's Order No. Dispatch Doc No. 3593 /2302464 Dispatched through Terms of Delivery	Delivery Note Date Destination

Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	5,000.00
	CGST			450.00
	SGST			450.00
	Total			₹ 5,900.00

Amount Chargeable (in words) E. & O.E

Indian Rupee Five Thousand Nine Hundred Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	5,000.00	9%	450.00	9%	450.00	900.00
Total	5,000.00		450.00		450.00	900.00

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

Company's Bank Details

Bank Name : **UNION BANK OF INDIA**
 A/c No. : **635301010050194**
 Branch & IFS Code : **Bandra East & UBIN0563536**

Remarks:

Sharmila Ravindra Angara, Niraj Ravindra Angara & Ravindra Poonamchand Angara - Residential Flat No. 2004, 20th Floor, Wing - A, "Monte South Titlis", Monte South, Khatau Mill Compound, Bapurao Jagtap Marg, Near Fire Brigade, Byculla (West), Mumbai - 400 008, 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



UPI Virtual ID : Vastukala@icici

for **Vastukala Consultants (I) Pvt Ltd**

Gitanjali
Kulaye

Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Sharmila Ravindra Angara, Niraj Ravindra Angara & Ravindra Poonamchand Angara**

Residential Flat No. 2004, 20th Floor, Wing – A, "**Monte South Titlis**", Monte South, Khatau Mill Compound,
Bapurao Jagtap Marg, Near Fire Brigade, Byculla (West), Mumbai – 400 008,
State – Maharashtra, Country – India.

Longitude Latitude: 18°58'26.2"N 72°49'49.3"E

Valuation Prepared for:

Union Bank of India




Mohammed Ali Road Branch

56, Karim Building, Mohammed Ali Road, Mumbai – 400 003,
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 for under construction property bearing Residential Flat No. 2004, 20th Floor, Wing – A, "Monte South Titlis", Monte South, Khatau Mill Compound, Bapurao Jagtap Marg, Near Fire Brigade, Byculla (West), Mumbai – 400 008, State – Maharashtra, Country – India belongs to **Sharmila Ravindra Angara, Niraj Ravindra Angara & Ravindra Poonamchand Angara.**

Boundaries of the property.

North : Tank Pakhadi Road
South : Megharaj Sethi Marg
East : Monte South Road
West : 3rd Cross Lane

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 ₹ 5,63,40,000.00 (Rupees Five Crore Sixty Three Lakh Forty Thousand Only). As per Site Inspection 90% Construction Work is Completed.

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

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

**Sharadkumar
B. Chalikwar**

Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.09.09 11:24:43 +05'30'

Auth. Sign.



Sharadkumar B. Chalikwar

Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. (N) CCIT/1-14/52/2008-09
UBI Emp. No. ROS:ADV:Valuer/033:008:2021-22
Encl: Valuation report.



Our Pan India Presence at :

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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

			under construction building. The composition of flat is 3 Bedrooms + Living Room + Kitchen + Servant Room + 4 Toilets + Passage (i.e., 3BHK with Servant Room + 4 Toilets). The property is at 600 Mtr. walkable distance from nearest railway station Byculla. At the time of inspection, the property was under construction. Extent of completion are as under:	
	Foundation	Completed	RCC Plinth	Completed
	Basement	Completed	Ground/Stilt Floors	Completed
	Podium	Completed	Amenity Floors	Completed
	Floors	Completed	Internal & External Brick Work	Completed upto 51 Floors
	Internal & External Plastering	Completed upto 51 Floors	Flooring, Tiling, Kitchen	Completed upto 51 Floors
	Internal & External Painting	Completed upto 51 Floors	Electrification, Plumbing, Sanitary	Completed upto 51 Floors
	Doors and Windows	Completed upto 51 Floors	Lift Installation	Completed
	Total	90% Work Completed		
6.	Location of property	:		
	a) Plot No. / Survey No.	:	-	
	b) Door No.	:	Residential Flat No. 2004	
	c) C.T.S. No. / Village	:	C.T.S. No. 1798 (Part) & 1841 (Part) of Byculla Division	
	d) Ward / Taluka	:	E Ward	
	e) Mandal / District	:	District – Mumbai City	
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Approved Plan No. EB / 5709 / E / A dated 08.07.2022 issued by Municipal Corporation of Greater	
	g) Approved map / plan issuing authority	:	Mumbai. (As downloaded from RERA site).	
	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. 2004, 20 th Floor, Wing – A, " Monte South Titlis ", Monte South, Khatau Mill Compound, Bapurao Jagtap Marg, Near Fire Brigade, Byculla (West), Mumbai – 400 008, State – Maharashtra, Country – India.	
8.	City / Town	:	Byculla (West), Mumbai	
	Residential area	:	Yes	
	Commercial area	:	No	
	Industrial area	:	No	
9.	Classification of the area	:		
	i) High / Middle / Poor	:	Middle Class	

	ii) Urban / Semi Urban / Rural	:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Byculla Division 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 Site As per Documents
	North		Tank Pakhadi Road Hafiz Ali Bahadur Road
	South		Megharaj Sethi Marg Meghraj Seth Road
	East		Monte South Road Bapurao Jagtap Marg
	West		3 rd Cross Lane Khan Mohammad Salim Road
13	Dimensions of the site		N. A. as property under consideration is a Residential Flat in a building.
			A B
			As per the Deed Actuals
	North	:	- Float No. 2003
	South	:	- Building Side Margin Space
	East	:	- Building Side Margin Space
	West	:	- Internal Passage
14.	Extent of the site	:	RERA Carpet Area in Sq. Ft. = 1,485.00 Deck Area in Sq. Ft. = 80.00 Total Carpet Area in Sq. Ft. = 1,565.00 (Area as per Agreement for sale) Built Up Area in Sq. Ft. = 1,633.00 (Area as per Agreement for sale)
14.1	Latitude, Longitude & Co-ordinates of Flat	:	18°58'26.2"N 72°49'49.3"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	✓	RERA Carpet Area in Sq. Ft. = 1,485.00 Deck Area in Sq. Ft. = 80.00 Total Carpet Area in Sq. Ft. = 1,565.00 (Area as per Agreement for sale)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant
II	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential
2.	Location	:	
	C.T.S. No.	:	C.T.S. No. 1798 (Part) & 1841 (Part)
	Block No.	:	-
	Ward No.	:	E Ward
	Village / Municipality / Corporation	:	Byculla Division

7	Sale Deed executed in the name of	:	Sharmila Ravindra Angara, Niraj Ravindra Angara & Ravindra Poonamchand Angara
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. = 1,633.00 (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?	:	RERA Carpet Area in Sq. Ft. = 1,485.00 Deck Area in Sq. Ft. = 80.00 Total Carpet Area in Sq. Ft. = 1,565.00 (Area as per Agreement for sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Upper Middle Class
13	Is it being used for Residential or Industrial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Building is under construction
15	If rented, what is the monthly rent?	:	₹ 1,40,000.00 Expected rental income per month after building completion.
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)	:	₹ 35,000.00 to ₹ 37,000.00 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).	:	₹ 36,000.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 3,000.00 per Sq. Ft.
	II. Land + others	:	₹ 33,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office	:	₹ 1,63,284.00 per Sq. M. i.e., ₹ 15,169.00 per Sq. Ft.
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	:	Building is under construction
	Life of the building estimated	:	60 years after completion (Subject to proper, preventive periodic maintenance & structural repairs).
	Depreciation percentage assuming the salvage value as 10%	:	N.A., Building is under construction
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 3,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 33,000.00 per Sq. Ft.
	Total Composite Rate	:	₹ 36,000.00 per Sq. Ft. (Including Car parking)
	Remarks: At the time of visit, Builder has not allowed for Internal measurement of the property.		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per Flat (₹)	Estimated Value (₹)
1	Present total value of the Flat (Including Car parking)	1,565.00 Sq. Ft.	36,000.00	5,63,40,000.00
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 Value of the Property			5,63,40,000.00
	Realizable value of the property			5,07,06,000.00
	Distress value of the property			4,50,72,000.00
	Insurable value of the property (1,633.00 Sq. Ft. X ₹ 3,000.00)			48,99,000.00
	Guideline value of the property (1,633.00 Sq. Ft. X ₹ 15,169.00)			2,47,70,977.00

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.



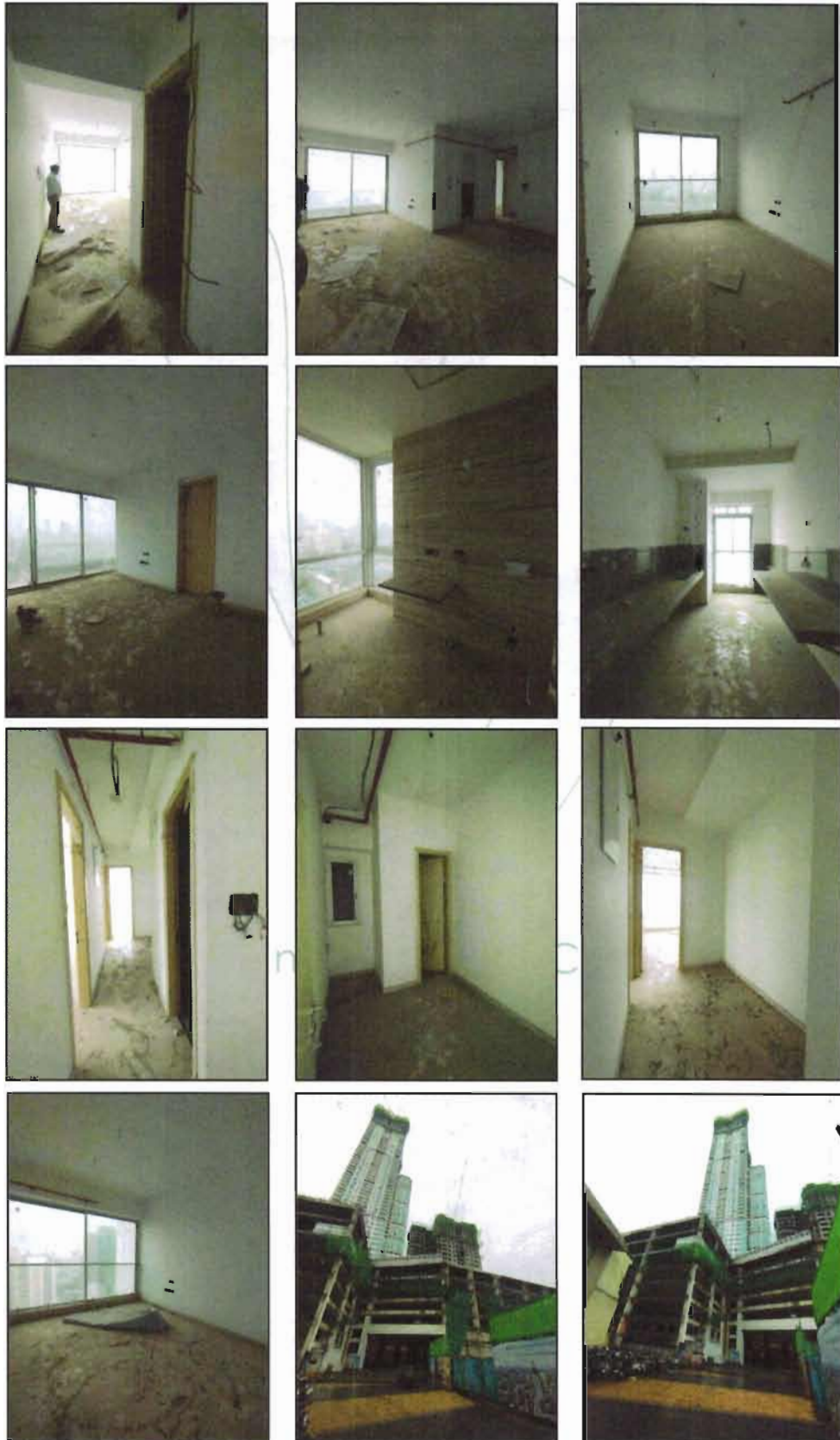
In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

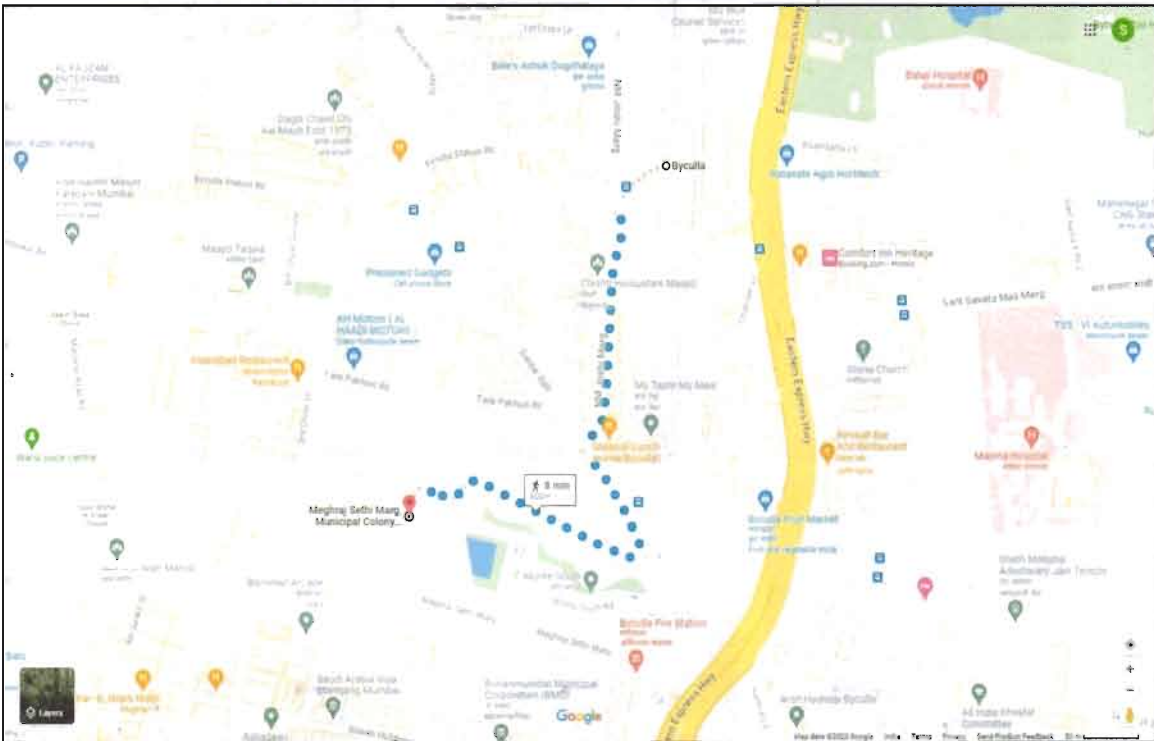
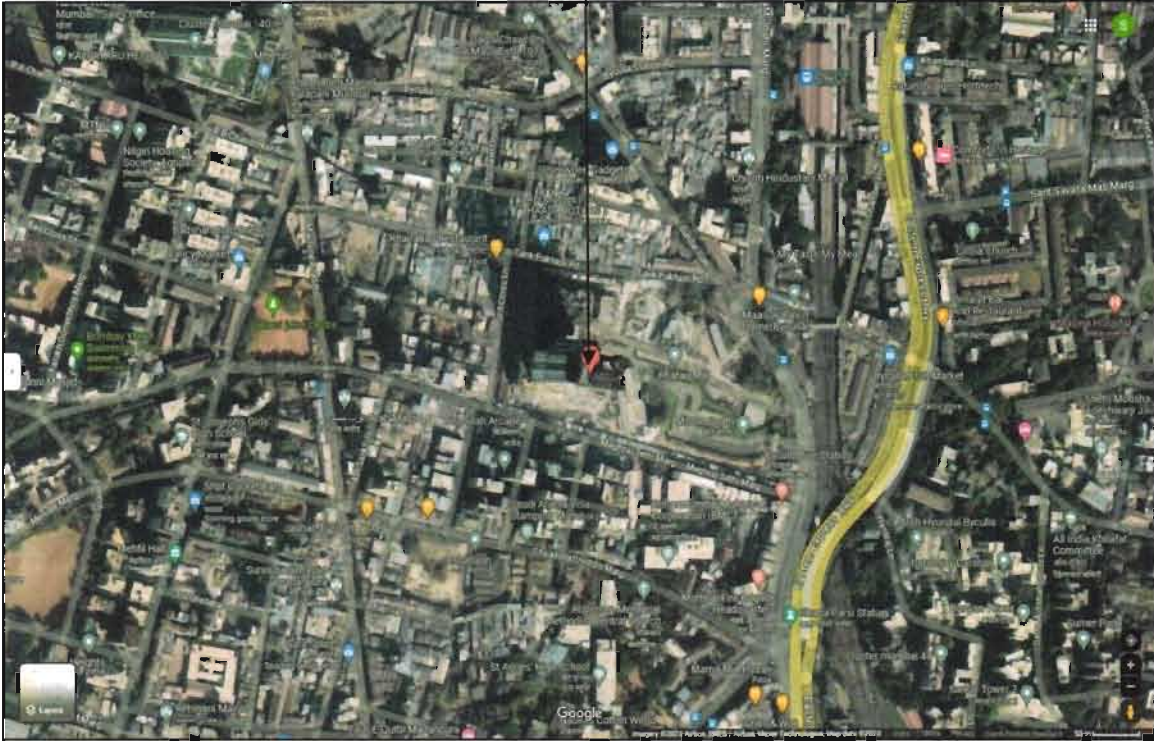
The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must 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 ₹ 35,000.00 to ₹ 37,000.00 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 ₹ 36,000.00 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	-
i) Saleability	Good
ii) Likely rental values in future in	₹ 1,40,000.00 Expected rental income per month after building completion.
iii) Any likely income it may generate	Rental Income

Actual Site Photographs



Route Map of the property site/ur



Longitude Latitude: 18°58'26.2"N 72°49'49.3"E

Note: The Blue line shows the route to site from nearest railway station (Byculla – 600 Mtr.)

Ready Reckoner Rate

Department of Registration & Stamps Government of Maharashtra		नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन				
नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन बाजारमूल्य दर पत्रक						
Home	Valuation Rules	User Manual	Close Feedback			
Annual Statement of Rates			Language English			
Year	20232024					
Selected District	मुंबई(मेन)					
Select Village	भायखळा विल्डीजन					
Search By	<input checked="" type="radio"/> Survey No <input type="radio"/> Location					
Enter Survey No	1798 Search					
व्यवस्थापन	प्लॉट नंबर	निवासी वर्ग	श्रीमं. इ.पाने	श्रीमं.पिक	एकक (R.R.)	Attribute
9/76 -भुभाग - पश्चिमेस मी. अशाद रोड, जेकरा सर्वोच्च पर्यंत उत्तरेस के.आर.राज खाते मार्ग, पुर्वेस माध्य रेल्वे लाईन व दक्षिमेस मिर्जा मासिक रोड (भायखळा वीक) यामधील भुभाग	63050	148440	210400	227300	148440	चौरस मीटर. सि.टी.एच. नंबर.

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,48,440.00			
Increase by 10% on Flat Located on 20 th Floor	14,844.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,63,284.00	Sq. Mtr.	15,169.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			
The difference between land rate and building rate (A – B = C)	00.00			
Depreciation Percentage as per table (D) [100% - 0%] (Age of the Building – 0 Years)	00%			
Rate to be adopted after considering depreciation [B + (C x D)]	00.00	Sq. Mtr.	00.00	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

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₹2.91 Cr (₹1.17 Lk) [View Much More Like This!](#) [Download Brochure](#)

3BHK 1194 Sq. Ft. Flat For Sale Byculla, Mumbai

Monte South

2 Beds 2 Baths 1 Covered Parking Unfurnished Signage view Theme base

Carpet Area 750 sqft + ₹38,000/sqft	Developer Marathon Realty & Adani Group	Project Monte South	Floor 40 (Out of 58 Floors)
Transaction Type New Property	Facing South-West	Lifts 5	Furnishing Status Unfurnished

Contact Agent: Tanay Mukhi +912041444411

Get Phone No. Download Brochure

Contact Agent Get Phone No.

More Details

Price Breakup ₹2.90 Cr | ₹15,000 monthly

Booking Amount ₹10 Lac [Secure Now](#)

square yards Mumbai Buy Rent Projects Agents Services Resources Intelligence

Home Property for Sale in Mumbai Property for Sale in Byculla West Property for Sale in Builder Floor Monte South, Mumbai 3 Bedroom, 1194 Sq. Ft. Builder Floor in 40th Floor Monte South, Mumbai

Marathon Monte South
3 Bedroom 1194 Sq. Ft. Builder Floor in Byculla West Mumbai
Listing ID: 45474262

₹4.59 Cr. [View Loan?](#) Get Free Loan Score

3 Bedrooms + Study Room
Unfurnished
3 Bathroom
1194 Sq. Ft. (Carpet Area)
Creek View

Get Instant Home Loan [Request for Call](#)

Key Highlights

- Prime Location
- Breakthrough Price
- Reputed Builder
- Vastu compliant

Peaceful Vicinity

Available 3 BHK Flat For Sale in Adani And Ram Monte South Byculla West Mumbai

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Property information

Contact our Real Estate Experts

Sachin B Patel
+919200000000

Name: Sachin B Patel
Email ID: sachinbpatel@squareyards.com
Phone Number: +919200000000

Enable updates through WhatsApp [Contact Now](#)

Price Indicators

magicbricks Buy Rent Sell Auction Loans

₹ 5.15 Cr **₹ 5.15 Cr** [View Project](#)

2 BHK 1339 Sq. Ft. Flat For Sale - **Byculla, Mumbai**

3 Beds **3 Baths** **1 Balcony** **Unfurnished** **Service/Club** **Visitor Parking**

Project Area: 1339 sqft • ₹ 21.42/sqft
Transaction Type: New Property

Developer: Marathon Realty & Adani **Group:** Monte South **Floor:** 28 (Out of 62 Floors)

Additional Rooms: 1 Store Room **Facing:** West **Furniture:** UNFURNISHED

Contact Agent: **Rajiv Jhaveri** [Get Phone No.](#) [Download Brochure](#)

Price Breakup: ₹ 5.15 Cr | ₹ 25,75,000 Approx. Registration Charges
Booking Amount: ₹ 60,000 [Secure Now](#)

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Marathon Monte South
2 Bedroom 935 Sq. Ft. Apartment in Byculla West Mumbai
 Living 10-12/2011

₹ 3.5 Cr. **₹ 3.5 Cr.** **₹ 3.5 Cr.**

2 Bedrooms + Pooja Room
Unfurnished
2 Bathroom
935 Sq Ft (Carpet Area)
Road View

Key Highlights: Prime Location, Reputed Builder, Investment Opportunity, Family, Schools in vicinity


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Price Indicators

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₹ 4.45 Cr (EMI: ₹ 2.0L) [Call Eafford!](#) PREMIUM PROJECT

3 BHK 1663 sq-ft Flat For Sale **Byculla, Mumbai**



3 Beds
2 Baths
1 Balcony
2 Covered Parking

Full Class W
Jogging and

Carpet Area 1200 sqft ₹37083/sqft	Developer Marathon Realty & Adani Group	Project Monte South	Floor 25 (Out of 45 Floors)
Transaction Type Resale	Status Ready to Move	Additional Rooms 1 Store Room	Facing North - East

Contact Agent
Get Phone No.

Last contact made 15+ days ago

Contact Agent
Arvind (91-9900000000)

Get Phone No.

[Download Brochure](#)

More Details

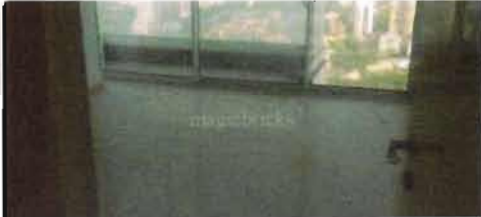
Price Breakup: ₹ 4.45 Cr | ₹ 22,25,000 Approx. Registration Charges | ₹ 27,000 Monthly

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₹ 6.25 Cr (EMI: ₹ 2.8L) [Get loan offers from 2+ banks](#) PREMIUM PROJECT

3 BHK Flat For Sale in Monte South **Byculla, Mumbai**



3 Beds
2 Baths
2 Balconies
Unfurnished

Carpet Area 1556 sqft ₹40167/sqft	Developer Marathon Realty & Adani Group	Project Monte South	Floor 25 (Out of 64 Floors)
Transaction Type Resale	Status Ready to Move	Additional Rooms 1 Store Room	Facing North - East

Contact Owner
Get Phone No.

Last contact made 5 days ago

Contact Owner
Sachin kudave (91-9100000000)

Get Phone No.

[Download Brochure](#)

Sales Instance

12795459	सूची क्र.2	दुय्यम निबंधक : सह दु. नि. मुंबई शहर 3
06-09-2023		दस्ता क्रमांक 12705/2023
Note:-Generated Through eSearch Module, For original report please contact concern SRO office.		नोदणी Regn:63m
गावाचे नाव : भायखळा		
(1) विलेखाचा प्रकार	करारनामा	
(2) मोबदला	46485308	
(3) बाजारभाव/भाडेपट्टयच्या बाबतिलेपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	24904917.88	
(4) भू-नापन, पोटहिस्सा व धरकनांक (असल्यास)	1) पालिकेचे नाव: मुंबई मनपाइतर वर्णन , इतर माहिती: सदनिका नं. बी 3904, माला नं.: 39 वा मजला इमारतीचे नाव: पिलॅटस, मॉन्टे साउथ-पिलॅटस, बी-विंग ब्लॉक नं.: खटाव मिल कंपाऊंड, फायर ब्रिगेडच्या जवळ रोड , बापुराव जगताप मार्ग, भायखळा-पश्चिम मुंबई-400008, इतर माहिती: सदनिका क्षेत्र 119.69 चौ.मी + 4.78 चौ.मी. डेक टेरेस कारपेट एरिया/देरा (प्रमाणे) एक कार पार्किंग ((GAT NUMBER : - : C.T.S. Number : 1798 :))	
(5) क्षेत्रफळ	119.69 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणा-या लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदिसा असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव:-खयम रियल्टर्स आणि ट्रेडर्स एंटरप्राय्सी प्राय्वाटलीने सिलियर मॅनेजर आणि अधिकृत व्यक्ती द्वारकान्ध के. राव .- वय:-56 पत्ता:-प्लॉट नं. ., माला नं. ., इमारतीचे नाव. ., ब्लॉक नं. ., रोड नं. , विखर कॉम्प्लेक्स, श्रीमाली सोसायटी, ब्लॉक नं मिठखाती सिव्हा रोडसय्या जवळ, रोड न नवरंगपुरा अहमदाबाद, गुजरात, गुजरात, अहमदाबाद पिन कोड:-380009 पॅन नं:-ACEFS2816A 2) नाव:-खयम रियल्टर्स आणि ट्रेडर्स एंटरप्राय्सी प्राय्वाटलीने सिलियर मॅनेजर आणि अधिकृत व्यक्ती अनांज एम. गमरे .- वय:-41 पत्ता:-प्लॉट नं. ., माला नं. ., इमारतीचे नाव. ., ब्लॉक नं. ., रोड नं. प्लॉट नं S01, माला नं 8 वा मजला, इमारतीचे नाव विखर कॉम्प्लेक्स, श्रीमाली सोसायटी ब्लॉक न मिठखाती सिव्हा रोडसय्या जवळ, रोड न नवरंगपुरा अहमदाबाद, गुजरात, गुजरात, अहमदाबाद पिन कोड:-380009 पॅन नं:-ACEFS2816A	
(8) दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा अदिसा असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव:-राजकुमार बाबुलाल सकारिया .- वय:-55, पत्ता:-प्लॉट नं. ., माला नं. ., इमारतीचे नाव. ., ब्लॉक नं. ., रोड नं:- ५५०१ सुमेर टॉवर मोतीबा लेन टेलिकोन एक्सचेंज समोर, मङ्गाव मुंबई, महाराष्ट्र, MUMBAI पिन कोड:-400010 पॅन नं:-AACPS6390P 2) नाव:-दीप राजकुमार सकारिया .- वय:-54, पत्ता:-प्लॉट नं. ., माला नं. ., इमारतीचे नाव. ., ब्लॉक नं. ., रोड नं. ५५०१ सुमेर टॉवर मोतीबा लेन टेलिकोन एक्सचेंज समोर, मङ्गाव, मुंबई, महाराष्ट्र, MUMBAI पिन कोड:-400010 पॅन नं:-ABFPS2724P 3) नाव:-यश राजकुमार सकारिया तर्फे कु भु खडपुन राजकुमार बाबुलाल सकारिया .- वय:-55, पत्ता:-प्लॉट नं. ., माला नं. ., इमारतीचे नाव. ., ब्लॉक नं. ., रोड नं. ५५०१ सुमेर टॉवर मोतीबा लेन टेलिकोन एक्सचेंज समोर, मङ्गाव मुंबई, महाराष्ट्र, MUMBAI पिन कोड:-400010 पॅन नं:-EDOPS2659G 4) नाव:-बाबुलाल सुनिलाल सकारिया .- वय:-84, पत्ता:-प्लॉट नं. ., माला नं. ., इमारतीचे नाव. ., ब्लॉक नं. ., रोड नं. ५५०१ सुमेर टॉवर मोतीबा लेन टेलिकोन एक्सचेंज समोर, मङ्गाव, मुंबई, महाराष्ट्र, MUMBAI पिन कोड:-400010 पॅन नं:-AMGPS9283D	
(9) दस्तऐवज करून दिनाचा दिनांक	23/06/2023	
(10) दस्ता नोदणी केल्याचा दिनांक	24/06/2023	
(11) अनुक्रमिक खंड व पृष्ठ	12705/2023	

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 ₹ 5,63,40,000.00 (Rupees Five Crore Sixty Three Lakh Forty Thousand Only). The Realizable Value of the above property is ₹ 5,07,06,000.00 (Rupees Five Crore Seven Lakh Six Thousand Only). The Distress Value is ₹ 4,50,72,000.00 (Rupees Four Crore Fifty Lakh Seventy Two Thousand Only).

Place: Mumbai

Date: 08.09.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.09.09 11:25:20 +05'30'

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

UBI Emp. No. ROS:ADV:Valuer/033:008:2021-22

The undersigned has inspected the property detailed in the Valuation Report dated _____

on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____

only).

Date

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Signature

(Name of the Branch Manager with Flat Seal)

Enclosures	
Declaration From Valuers (Annexure – II)	Attached
Model code of conduct for valuer (Annexure – III)	Attached

Annexure – II

DECLARATION FROM VALUERS

I, hereby declare that:

- a. The information furnished in my valuation report dated 08.09.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative have personally inspected the property on 06.09.2023. The work is not sub - contracted 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;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. 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.
- g. 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.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III - A signed copy of same to be taken and kept along with this declaration)
- i. I am Chairman & Managing Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

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



Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was purchased by Sharmila Ravindra Angara, Niraj Ravindra Angara & Ravindra Poonamchand Angara from Swayam Realtors and Traders LLP vide Agreement for sale dated 20.06.2018.
2.	Purpose of valuation and appointing authority	As per the request from Union Bank of India, Mohammed Ali Road Branch to assess fair market Value of the property for Bank Loan Purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Chandan Singh – Valuation Engineer Shobha Kuperkar – Technical Manager Shamal Bodke – 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 – 06.09.2023 Valuation Date – 08.09.2023 Date of Report – 08.09.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done 06.09.2023
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

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

Not a Structural Survey

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

Other

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

Legal

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

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Total Carpet Area in Sq. Ft. = 1,565.00.**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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

Annexure - III

MODEL CODE OF CONDUCT FOR VALUERS {Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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. (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
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.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.09.09 11:25:39 +05'30'



Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

UBI Emp. No. ROS:ADV:Valuer/033:008:2021-22