

**VALUATION REPORT OF**

**IMMOVABLE PROPERTY FOR**

**MR. DHARMARAO RAJARAM VALLAKATI**

**PROPERTY ADDRESS**

**FLAT NO. 603, 6TH FLOOR, WING – B, RUPAREL REGALIA COMPLEX,  
NEAR HUBTOWN VEDANT PROJECT, DR. AMBEDKAR ROAD,  
VILLAGE – SION, CTS NO. 12, SION (E), TALUKA – MUMBAI,  
DISTRICT – MUMBAI 400 022.**



**SUBMITTED TO**  
**STATE BANK OF INDIA**  
**R.A.C.P.C (GHATKOPAR)**

**Sanjay S. Dalvi**  
**REGISTERED VALUERS, CONSULTING ENGINEERS & SURVEYORS**

Office Address : 307, 3rd Floor, Hanuman Industrial Estate, Near Wadala Ram Mandir,  
 G. D. Ambekar Marg, Wadala (W), Mumbai – 400031.

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STATE BANK OF INDIA BRANCH:		SBI RACPC GHATKOPAR
<b>VALUATION REPORT (IN RESPECT OF FLATS)</b>		
(To be filled in by the Approved Valuer)		
<b>I. GENERAL</b>		
1	Purpose for which the valuation is made	Assessment of Fair Market Value for loan purpose.
2	Date of inspection	29/07/2022.
	Date on which the valuation is made	30/07/2022.
3	List of documents produced for perusal	Index II & Commencement Certificate
	Descriptions	Name of Approving Authority
		Approval No. & Date
i)	Copy of Index II	The Joint Sub – Registrar, Mumbai – 2 Approval No. 1565/2021 Dated: 01/02/2021
ii)	Copy of Commencement Certificate – Plinth level	SRA Approval No. SRA/ENG /3294 / FN/ML/AP Dated: 24/02/2020
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)	<b>MR. DHARMARAO RAJARAM VALLAKATI</b>  PROPERTY ADDRESS: FLAT NO. 603, 6 <sup>TH</sup> FLOOR, WING – B, RUPAREL REGALIA COMPLEX, NEAR HUBTOWN VEDANT PROJECT, DR. AMBEDKAR ROAD, VILLAGE – SION, CTS NO. 12, SION (E), TALUKA – MUMBAI, DISTRICT – MUMBAI - 400 022.
5	Brief description of the property	The subject property is 2 BHK Residential Flat Situated in Middle Class area
6	Location of property	Sion East
a)	Plot No. / Survey No.	CTS No. 12
b)	Door No.	Flat No. 603
c)	T. S. No. / Village	CTS No. 12
d)	Ward / Taluka	Mumbai
e)	Mandal / District	Mumbai
f)	Date of issue and validity of layout of approved map	Approval No. SRA/ENG/3294/FN/ML/AP Dated: 24/02/2020 (C.C. is re-endorsed as per last approved amended plan)
g)	Approved map / plan issuing authority	SRA
h)	Whether genuineness or authenticity of approved map/ plan is verified	Plan not verified as building is under construction.
i)	Any other comments by our empanelled valuers on	-
7	Postal address of the property	FLAT NO. 603, 6 <sup>TH</sup> FLOOR, WING – B, RUPAREL REGALIA COMPLEX, NEAR HUBTOWN VEDANT PROJECT, DR. AMBEDKAR ROAD, VILLAGE – SION, CTS NO. 12, SION (E), TALUKA – MUMBAI, DISTRICT – MUMBAI - 400 022.
	City / Town	Mumbai
8	Area	Residential
9	Classification of the area:	
I	High / Middle / Poor	Middle Class



li	Urban / Semi Urban / Rural	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	Corporation limit	
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	NA	
12	Boundaries of the property	As per the Deed	Actuals
	East	NA	C - Wing
	West	NA	SRA Building
	North	NA	A - Wing
	South	NA	Road
13	Latitude, Longitude & Co-ordinates of flat	19.037010	72.868078
14	Extent of the site	-	
15	Extent of the site considered for valuation (least of 13 A & 13 B)	NA	
16	Whether occupied by the owner / tenant?	Under Construction Building	
16.1	If occupied by tenant, since how long? Rent received per month.	Name	
		Rent per month	
		since how long	
II.	<b>APARTMENT BUILDING</b>		
1	Nature of the Apartment	Residential	
2	Location	Sion (E)	
	CTS./ Survey/ Plot No.	CTS No. 12	
	Block/ Sector No./Ward No.	NA	
	Village/ Municipality / Corporation	Corporation	
	Door No., Street or Road (Pin Code)	Flat No. 603, Dr. Ambedkar Road	
3	Description of the locality Residential / Commercial / Mixed	Residential	
4	Year of Construction	Under Construction Building	
5	Number of Floors	5 + 22 upper floors as per site information	
6	Type of Structure	RCC Frame Structure	
7	Number of Dwelling units in the building	6 Flats per floor	
8	Quality of Construction	Under Construction Building	
9	Appearance of the Building	Under Construction Building	
10	Maintenance of the Building	Under Construction Building	
11	Facilities Available	Under Construction Building	
	Lift	3 Lifts	
	Protected Water Supply	Under Construction Building	
	Underground Sewerage	Under Construction Building	
	Car Parking - Open/ Covered	No Car Parking	
	Does Compound wall exist?	Under Construction Building	
	Is pavement laid around the Building	Under Construction Building	
III	<b>FLAT</b>		
1	The floor on which the flat is situated	6 <sup>th</sup> Floor	
2	Door No. of the flat	Flat No. 603	
3	Specifications of the flat	The subject property is 2 BHK Residential Flat	
	Roof	RCC	
	Flooring	Under Construction Building	
	Doors	Under Construction Building	
	Windows	Under Construction Building	
	Fittings	Under Construction Building	




	Finishing	Under Construction Building
4	House Tax	Documents not provided to us.
	Assessment No.	Documents not provided to us.
	Tax paid in the name of	Documents not provided to us.
	Tax amount	Documents not provided to us.
5	Electricity Service Connection no.	Documents not provided to us.
	Meter Card is in the name of	Documents not provided to us.
6	How is the maintenance of the flat?	Under Construction Building
7	Sale Deed executed in the name of	MR. DHARMARAO RAJARAM VALLAKATI
8	What is the undivided area of land as per Sale Deed?	NA
9	What is the plinth/Built up area of the flat?	RERA C.A. 610 Sq. Ft. (As per Index II)
	As per Plan	No
	As per Physical Measurements	Internal visit not allowed
Q	As per documents	RERA C.A. 610 Sq. Ft. (As per Index II)
	Carpet Area considered for the purpose of Valuation Report	RERA C.A. 610 Sq. Ft. (As per Index II)
10	What is the floor space index(FSI) (app.)	NA
11	Is it Posh/ I class / Medium / Ordinary?	Medium
12	Is it being used for Residential or Commercial purpose?	Residential
13	Is it Owner-occupied or let out?	Under Construction Building
14	If rented, what is the monthly rent?	Rs. 40,000/-
<b>IV</b>	<b>MARKETABILITY</b>	
1	How is the marketability?	Good
2	What are the factors favoring for an extra Potential Value?	The subject property is in good locality & all amenities available in nearby said property.
3	Any negative factors are observed which affect the market value in general?	No
<b>V</b>	<b>Rate</b>	
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)	Rs.18,000/-to Rs.22,000/- per Sq. Ft. on Carpet Area depending upon location & amenities available in the said project.
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).	Rs.20,000/- per Sq. Ft. on Carpet Area
3	Break - up for the rate	
i)	Building + Services per Sq. Ft.	Rs.3,000/-
ii)	Land + Others per Sq. Ft.	Rs.19,000/-
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	Department of Registration & Stamp Government of Maharashtra is Rs.1,41,250/- per Sq. Mtr. for Residential Flat located at Village-Sion



Department of Registration & Stamps Government of Maharashtra		नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन		
नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन बाजारमूल्य दर पत्रक				
<a href="#">Home</a>	<a href="#">Valuation Rules</a>	<a href="#">User Manual</a>	<a href="#">Close</a> <a href="#">Feedback</a>	
Year 20222023	Annual Statement of Rates		Language English	
Selected District	मुंबई(वेन)			
Select Village	सायन डिप्लोमन			
Search By	* Survey No    Location			
Enter Survey No	12	Search		
पत्रकक्रमांक	पुढी वर्षातील	निवासी संपत्तिकर	अडिग दुकरने	
19/124 -अध्याय - सायन डिप्लोमन भागीत दुर्गदर रेलवे साईनला पुर्वीकडील सर्व भाग	68200	141250	162440 183100 141250	
			एकक (Rs./)	
			प्रीक्स मीटर	
			अट्रिब्युट नंबर	
<b>VI</b>	<b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>			
a.	Depreciated building rate per Sq. ft.	N.A. as building is under construction.		
	Replacement cost of flat with Services {V (3)i} per Sq. ft.	-		
	Age of the building (Approx.)	-		
	Life of the building estimated	-		
	Depreciation percentage assuming the salvage value as 10%	-		
	Depreciated Ratio of the building	-		
b.	Total composite rate arrived for valuation			
	Depreciated building rate VI (a)	-		
	Rate for Land & other V (3)ii	-		
	Total Composite Rate	-		
<b>VII</b>	<b>Details of Valuation:</b>			
Sr.No.	Description	Qty.	Rate per Sq. Ft. in Rs.	Estimated Value in Rs.
1	Present value of the Flat	610 Sq. Ft.	Rs. 20,000/-	Rs. 1,22,00,000/-
2	Car Parking			
3	Wardrobes			0
4	Showcases			0
5	Kitchen Arrangements			0
6	Superfine Finish			0
7	Interior Decorations			0
8	Electricity deposits / electrical fittings, etc.,			0
9	Extra collapsible gates / grill works etc.,			0
10	Potential value, if any			0
11	Others			0
	<b>Total</b>			<b>Rs. 1,22,00,000/-</b>
12	Insurable Value In Rs.	Built Up Area	Cost of Construction	
		671 Sq. Ft.	Rs. 3,000/-	Rs. 20,13,000/-
(Valuation: Here, the approved valuer should discuss in details his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast/ tidal level must be incorporated) and their effect on i) Saleability ii) Likely rental value in future and iii) any likely income it may generate may be discussed).				
Photograph of owner/representative with property in background to be enclosed.				
Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites				



As a result of my appraisal and analysis, it is my considered opinion that the Fair Realisable value of the above property in the prevailing condition with aforesaid specifications is Rs.		Rs. 1,28,00,000/-
<b>Remarks :</b> 1. We have released report on the basis of provided documents i.e. Copy of Index II & Commencement Certificate. 2. Property inspected by our Site Engineer – Mr. Santosh Rane. 3. Property identified with Mr. Kunal Patel (Sales) - 8291271682. 4. Possession 2024 as per site information. 5. Building is 50% completed as per my opinion. 6. Internal visit & photographs not allowed at site.		
Place:	Mumbai	Date
		30/07/2022.
Signature (Name and Official Seal of the Approved Valuer)		
For Bank Use		
The undersigned has inspected the property detailed in the Valuation Report dated: 30/07/2022. We are satisfied that the fair realizable value of the property is Rs. 1,22,00,000/- (In words One Crore Twenty Two Lakhs Only).		
Date	30/07/2022.	
Signature (Name of the Branch Manager with office Seal)		
Enclose:		
TO BE OBTAINED FROM VALUERS ALONGWITH THE VALUATION REPORT		
1. Declaration-cum-undertaking from the valuer (Annexure-I)		
2. Model code of conduct for valuer (Annexure II)		
(Annexure-I)		
<b>Format of undertaking to be submitted by Individuals/ proprietor/ partners/ directors DECLARATION- CUM- UNDERTAKING</b>		
I, Mr. Sanjay S Dalvi son of Mr. Shrikant Dalvi do hereby solemnly affirm and state that:		
1	I am a citizen of India	
2	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.	
3	The information furnished in my valuation report dated is true and correct to the best of my knowledge and belief and I have made an impartial land true valuation of the property.	30/07/2022.
4	I have personally inspected the property on The work is not subcontracted to any other valuer and carried out by myself.	29/07/2022.
5	Valuation report is submitted in the format as prescribed by the Bank.	
6	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.	
7	I have not been removed/dismissed from service/employment earlier.	
8	I have not been convicted of any offence and sentenced to a term of imprisonment.	
9	I have not been found guilty of misconduct in professional capacity.	
10	I have not been declared to be unsound mind.	
11	I am not an undischarged bankrupt or have not applied to be adjudicated as a bankrupt.	
12	I am not an undischarged insolvent.	
13	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 suchpenalty.	

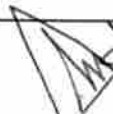
14	I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957, or Gift Tax Act 1958 and		
15	My PAN Card number/Service Tax number as applicable is .....		
16	I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.		
17	I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.		
18	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.		
19	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.		
20	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)		
21	I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)		
22	I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)		
23	My CIBIL Score and credit worthiness is as per Bank's guidelines.		
24	I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.		
25	I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.		
26	Further, I hereby provide the following information.		
<b>Sr.No.</b>	<b>Particulars</b>	<b>Valuer comment</b>	
1	background information of the asset being valued;	The subject property is 2 BHK Residential Flat	
2	purpose of valuation and appointing authority	Loan Purpose for State Bank of India	
3	identity of the valuer and any other experts involved in the valuation;	Self	
4	disclosure of valuer interest or conflict, if any;	No	
5	date of appointment, valuation date and date of report;	Date of Appointment- 29/07/2022. Valuation date- 30/07/2022. Date of Report- 30/07/2022.	
6	inspections and/or investigations undertaken;	Physically site verified.	
7	nature and sources of the information used or relied upon;	Surrounding locality, Present Market condition & our judgment.	
8	procedures adopted in carrying out the valuation and valuation standards followed;	Composite Rate	
9	restrictions on use of the report, if any;	For said purpose only.	
10	major factors that were taken into account during the valuation;	Present Market enquiries, Area of flat & condition	
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.	-	
	<b>Place:</b>	Mumbai	<b>Date</b> 30/07/2022.
	<b>Signature</b> <b>(Name of the Approved Valuer and Seal of the Firm / Company)</b>		
	<b>(Annexure-II)</b>		
	<b>MODEL CODE OF CONDUCT FOR VALUERS</b>		
	<b>Integrity and Fairness</b>		
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.
<b>Professional Competence and Due Care</b>	
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
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.
<b>Independence and Disclosure of Interest</b>	
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.
<b>Confidentiality</b>	
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.
<b>Information Management</b>	
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 authorized by the authority, the registered valuers organization 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 organization 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.		
<b>Gifts and hospitality.</b>			
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.		
<b>Remuneration and Costs.</b>			
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. <b>Occupation, employability and restrictions.</b>		
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 organization Discredits the profession.		
<b>Miscellaneous</b>			
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.		
Signature of the valuer			
Name of the Valuer		SANJAY S DALVI	
Registration Number		CAT-1/378 OF 1988	
Address of the valuer		REGISTERED VAUERS, CONSULTING ENGINEERS & SURVEYORS Office Address : 307,3rd Floor, Hanuman Industrial Estate, Near Wadala Ram Mandir, G. D. Ambekar Marg, Wadala(W), Mumbai – 400031.	
Place:	Mumbai	Date	30/07/2022.

## RATES REFERENCES

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Sion, Mumbai

## ₹ 1.28 Cr to 1.30 Cr

Stage: **Mid Stage Construction**

**Project Size**  
245 Units | 1.5 Acres

**Configurations:** 1 BHK-3 BHK Flat from 610 Sq Ft to 816 Sq Ft (Carpet)

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**2 Beds** **2 Baths** **Semi-Furnished**

<b>Carpet Area</b> 610 sqft * ₹20,492/sqft	<b>Developer</b> <b>Ruparel Realty</b>	<b>Project</b> <b>Ruparel Regalia</b>
<b>Floor</b> 7 (Out of 22 Floors)	<b>Transaction Type</b> Resale	<b>Facing</b> West
<b>Furnished Status</b> Semi-Furnished	<b>Type Of Ownership</b> Freehold	<b>Age Of Construction</b> Under Construction

Contact Agent

Get Phone No.

👤 Last contact made 3 days ago



### PHOTOGRAPHS



## LOCATION PLAN



## SATELLITE VIEW

