

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-376/23-24 Dated 2-May-23
Buyer (Bill to) STATE BANK OF INDIA- RACPC BELAPUR Estate Department Corporate Center, 4th Floor, CIDCO Tower No. 4, Railway Station Building, C.B.D Belapur, Navi Mumbai- 400614 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Delivery Note AGAINST REPORT Mode/Terms of Payment Other References
	Reference No. & Date. Buyer's Order No. Dated
	Dispatch Doc No. 31138 / 2300381 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			₹ 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. Uday Kashiram Kamble & Mrs. Vidisha Uday Kamble - Residential Flat No. 307, 3rd Floor, Wing - I, ""Panvel Pride"", Village - Kevale, Taluka - Panvel, District - Raigad, PIN - 410 206, 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**

Ratul
 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. Uday Kashiram Kamble & Mrs. Vidisha Uday Kamble**

Residential Flat No. 307, 3rd Floor, Wing - I, "**Panvel Pride**", Village – Kevale, Taluka – Panvel,
District – Raigad, PIN – 410 206, State – Maharashtra, Country – India.

Latitude Longitude: 19°01'17.0"N 73°09'20.8"E

Valuation Prepared for:

State Bank of India

RACPC Belapur Branch

Estate Department Corporate Centre, 4th Floor, CIDCO Tower No. 4, Railway Station Building, C.B.D.
Belapur, Navi Mumbai – 400 614, State – Maharashtra, Country – India.



Our Pan India Presence at :

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

Regd. Office : 121, 1st Floor, Akruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

VALUATION OPINION REPORT

This is to certify that the under-construction property bearing Residential Flat No. 307, 3rd Floor, Wing - I, "Panvel Pride", Village – Kevale, Taluka – Panvel, District – Raigad, PIN – 410 206, State – Maharashtra, Country – India belongs to **Mr. Uday Kashiram Kamble & Mrs. Vidisha Uday Kamble**.

Boundaries of the property.

North : Internal Road
South : Internal Road
East : Shri Radha Krishna Apartment
West : Guru Mauli Apartment

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 for this particular purpose at **₹ 28,32,000.00 (Rupees Twenty Eight Lakh Thirty Two Thousand Only)**. As per Site Inspection 10% 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

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME/TCC/2021-22/85/13

Encl: Valuation report.

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: 2023.05.02 13:44:21 +05'30'

Auth. Sign.



Our Pan India Presence at :

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

Regd. Office : 121, 1st Floor, Ackruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (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 Belapur Branch
 Estate Department Corporate Centre,
 4th Floor, CIDCO Tower No. 4, Railway
 Station Building, C.B.D. Belapur, Navi Mumbai – 400 614,
 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	: 25.04.2023
	b) Date on which the valuation is made	: 02.05.2023
3.	List of documents produced for perusal: i) Copy of Agreement for sale dated 22.10.2020 Between M/s. Ashiana Lifestyle (the Promoter) and Mr. Uday Kashiram Kamble & Mrs. Vidisha Uday Kamble (the Allottees). ii) Copy of RERA Registration Certificate No. P52000021424 dated 28.06.2019. iii) Copy of Commencement Certificate CIDCO / Naina / Panvel / Kevale / BP – 414 / CC / 2019 / SAP / 537 / 650 dated 31.05.2019 issued by CIDCO. iv) Copy of Approved Plan No. CIDCO / Naina / Panvel / Kevale / BP – 414 / CC / 2019 / SAP / 537 / 650 dated 31.05.2019 issued by CIDCO. (As downloaded from RERA site).	
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. Uday Kashiram Kamble & Mrs. Vidisha Uday Kamble <u>Address:</u> Residential Flat No. 307, 3 rd Floor, Wing - I, "Panvel Pride", Village – Kevale, Taluka – Panvel, District – Raigad, PIN – 410 206, State – Maharashtra, Country – India. <u>Contact Person:</u> Mr. Satish Pandit (Supervisor) Contact No. 9820055866 Joint Ownership Details of ownership shares is not available
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a residential flat in under construction building. The flat is located on 3 rd floor in the said under construction building. As per Approved plan, the composition of flat will be 1 Bedroom + Living Room + Kitchen + WC + Bath + Passage + (i.e. 1BHK with WC + Bath). The property is at 7.2 Km. travelling distance from nearest railway station Panvel.

		As per Site Inspection, Land Excavation work is in progress.	
Stage of Construction			
If under construction, extent of completion			
	Foundation	Completed	RCC plinth
	Total	10% work completed	Completed
6.	Location of property		:
a)	Plot No. / Survey No.	:	Gut No. 75/1 A
b)	Door No.	:	Residential Flat No. 307
c)	C.T.S. No. / Village	:	Village – Kevale
d)	Ward / Taluka	:	Taluka – Panvel
e)	Mandal / District	:	District – Raigad
f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Plan No. CIDCO / BP - 16582 / TPO (NM & K) / 2019 / 4598 dated 25.05.2019 issued by CIDCO. (As downloaded from RERA site).
g)	Approved map / plan issuing authority	:	CIDCO. (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	:	Building is under construction
7.	Postal address of the property		:
			Residential Flat No. 307, 3 rd Floor, Wing - I, " Panvel Pride ", Village – Kevale, Taluka – Panvel, District – Raigad, PIN – 410 206, State – Maharashtra, Country – India.
8.	City / Town		:
	Residential area		:
	Commercial area		:
	Industrial area		:
9.	Classification of the area		:
	i) High / Middle / Poor		:
	ii) Urban / Semi Urban / Rural		:
10.	Coming under Corporation limit / Village Panchayat / Municipality		:
			Village – Kevale CIDCO
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		:
	North		:
	South		:
	East		:
		As per actual Site	As per Documents
	North	Internal Road	Survey No. 3
	South	Internal Road	Survey No. 75/4 (Ram Krishna Academy School)
	East	Shri Radha Krishna	Survey No. 71 & Survey



8.	Quality of Construction	:	Building is under construction
9.	Appearance of the Building	:	Building is under construction
10.	Maintenance of the Building	:	Building is under construction
11.	Facilities Available	:	
	Lift	:	Proposed 2 Lifts
	Protected Water Supply	:	Proposed Municipal Water supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed Stilt Car Parking space
	Is Compound wall existing?	:	Proposed, yes
	Is pavement laid around the building	:	Proposed, yes
III	FLAT		
1	The floor in which the flat is situated	:	3 rd Floor
2	Door No. of the flat	:	Residential Flat No, 307
3	Specifications of the flat	:	
	Roof	:	Proposed R.C.C. Slab
	Flooring	:	Proposed Vitrified tiles flooring
	Doors	:	Proposed Teak wood door framed with flush doors
	Windows	:	Proposed Powder coated aluminum sliding windows
	Fittings	:	Proposed Concealed plumbing with C.P. fittings. Proposed Concealed wiring
	Finishing	:	Proposed Cement Plastering
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?	:	Building is under construction
7	Sale Deed executed in the name of	:	Mr. Uday Kashiram Kamble & Mrs. Vidisha Uday Kamble
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. = 384.00 (As per Mulyankan Patrak)
10	What is the floor space index (app.)	:	As per CIDCO norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 302.00 Enclosed Balcony Area in Sq. Ft. = 52.00 Total Carpet Area in Sq. Ft. = 354.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Proposed for residential purpose
14	Is it Owner-occupied or let out?	:	Building is under construction



Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat (incl. car parking, if provided)	354.00 Sq. Ft.	8,000.00	28,32,000.00
2	Wardrobes			
3	Showcases /			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
Total / Realizable value of the property				28,32,000.00
Insurable value of the property (384.00 Sq. Ft. x 2,500.00)				9,60,000.00
Guideline value of the property (384.00 Sq. Ft. x 4,162.00)				15,98,208.00

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

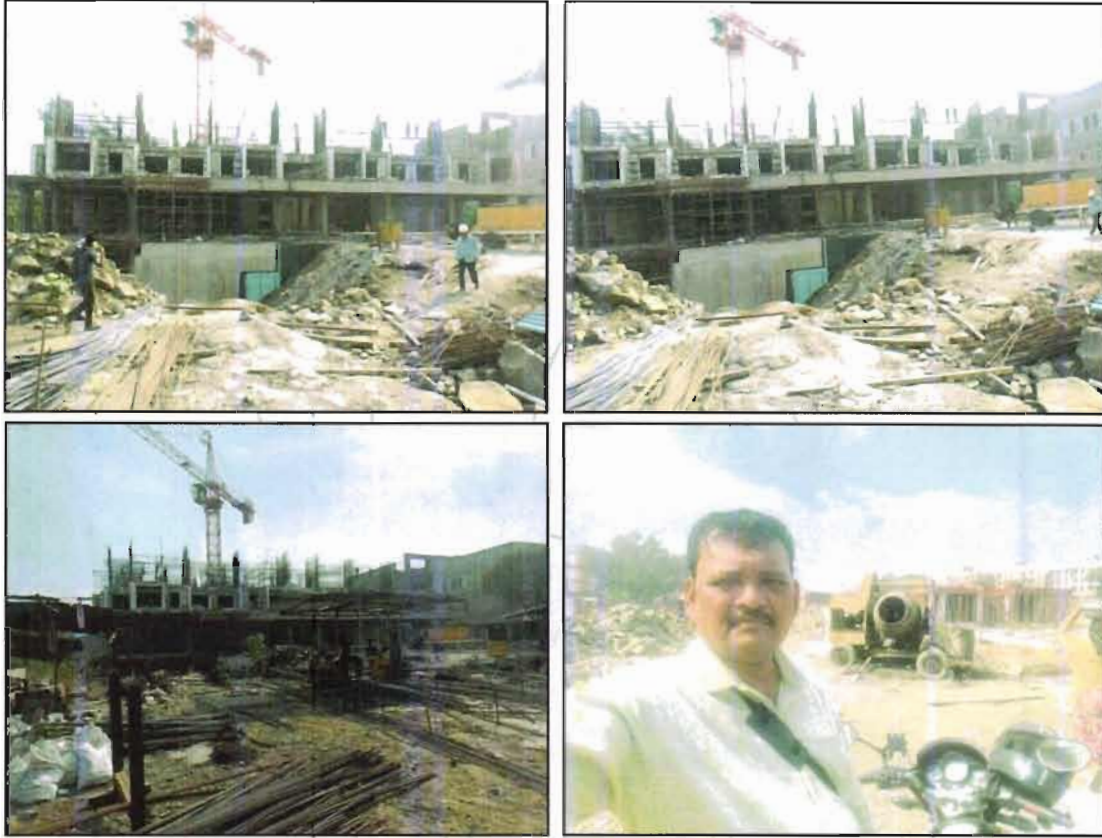
The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must 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 ₹ 7,500.00 to ₹ 8,500.00 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 ₹ 8,000.00 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	₹ 7,000.00 Expected rental income per month after building completion
iii) Any likely income it may generate	Rental Income

Think.Innovate.Create

Actual site photographs



Think.Innovate.Create

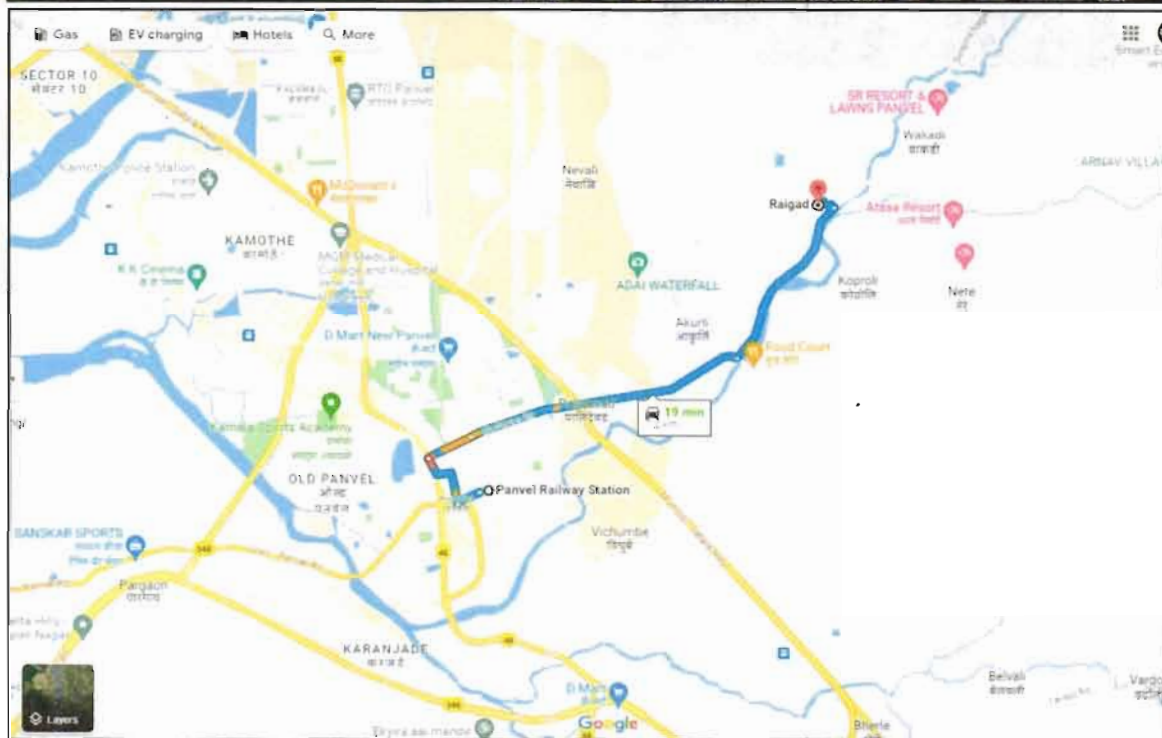
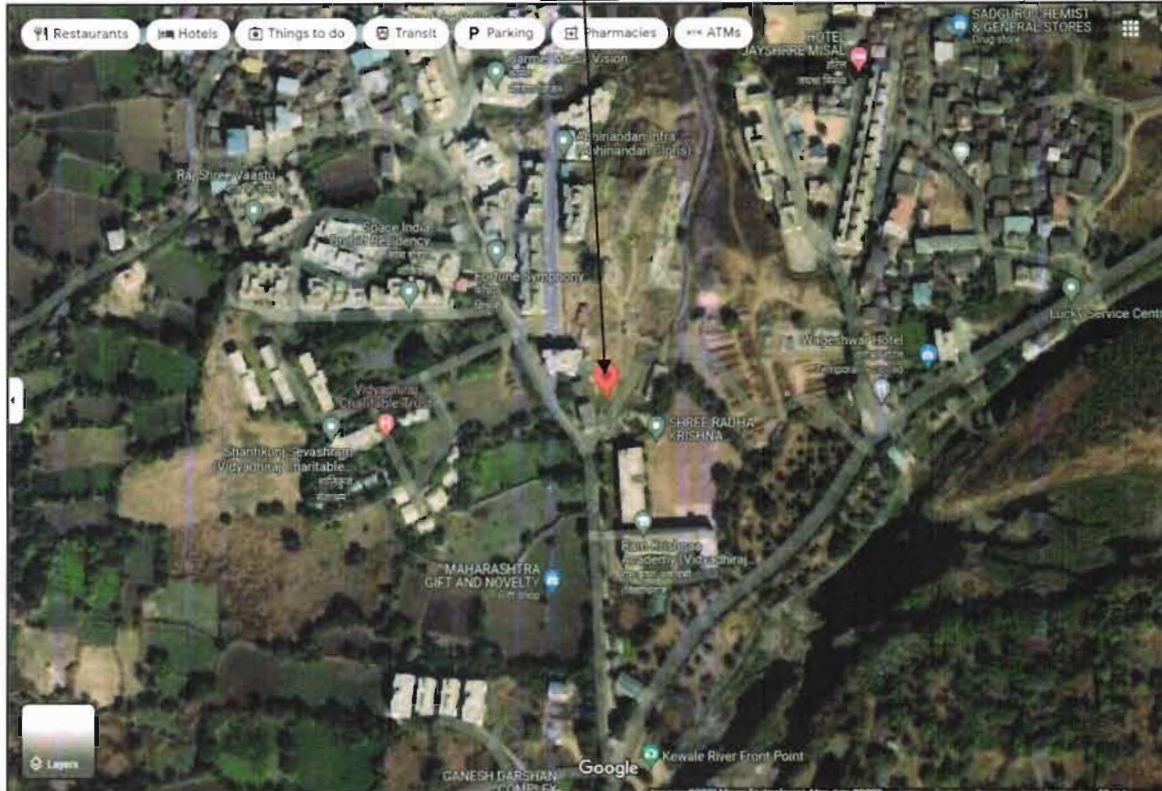


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Route Map of the property


Site u/r



Latitude Longitude: 19°01'17.0"N 73°09'20.8"E

Note: The Blue line shows the route to site from nearest railway station (Panvel – 7.2 Km.)

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

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Valuation Rules
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Year: 2023/2024
Annual Statement of Rates
Language: English

Selected District: रावणपूर
 Select Taluka: पनवेल
 Select Village: केळकरे
 Vibhag Number: 5

Assessment Type	Assessment Range	Rate Rs/-
हायवेचरील जमिनी	0-0.00	4500
मावळगायील मिळकती	0-0.00	5510
आंबा-फळवाग	0-0.00	0
काजू-फळवाग	0-0.00	0
नारळ-फळवाग	0-0.00	0
केळी-फळवाग	0-0.00	0
सदनिका	0-0.00	44800
पुचाने	0-0.00	65800
		1 2 3 4

Stamp Duty Ready Reckoner Market Value Rate for Flat	44,800.00			
No Increase on Flat Located on 3 rd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	44,800.00	Sq. Mtr.	4,162.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	-			
The difference between land rate and building rate (A - B = C)	-			
Depreciation Percentage as per table (D) [100% - 0%] (Age of the Building - 0 Years)	-			
Rate to be adopted after considering depreciation [B + (C x D)]	-	Sq. Mtr.	-	Sq. Ft.

Multi-Storied building with Lift

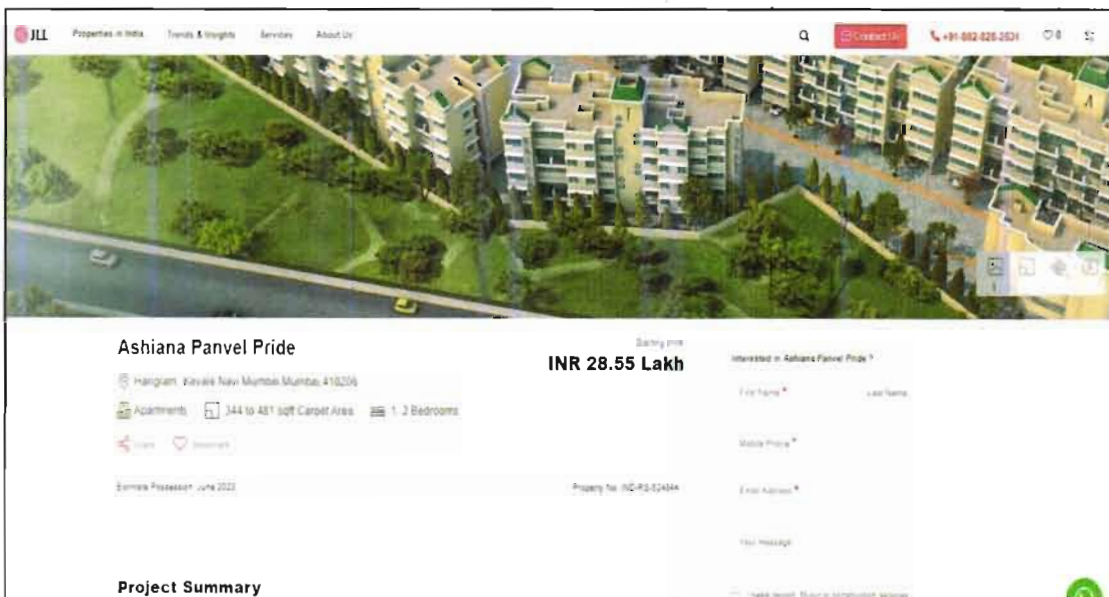
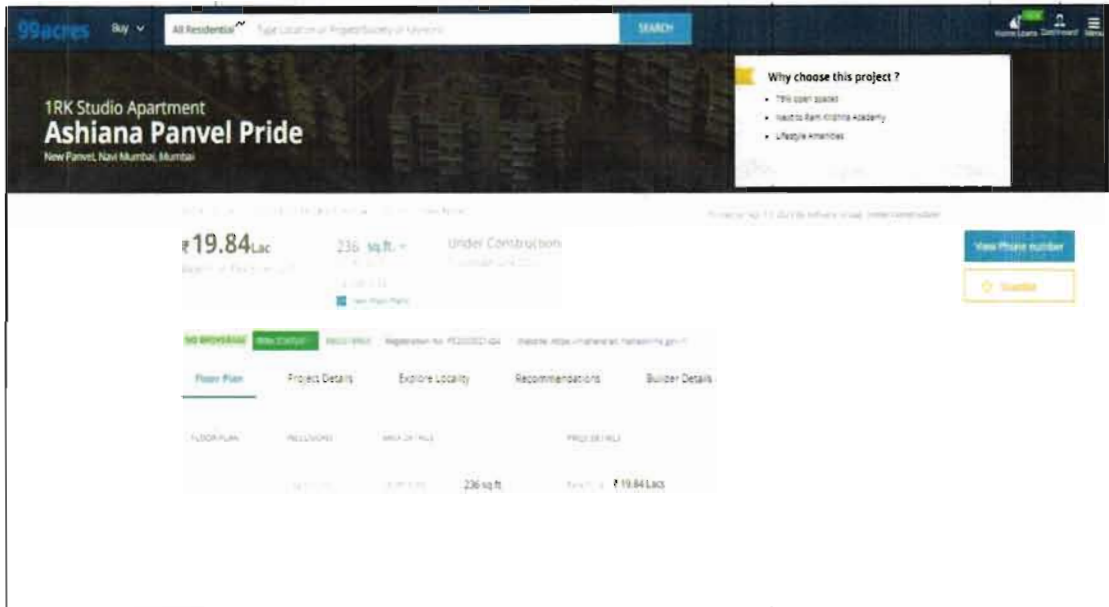
For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	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



Price Indicators

dwello MUMBAI the right address is waiting

Panvel Pride
Kewale, Panvel Mumbai

PROJECT PROGRESS
 Current Status: ONGOING
 JUN 2019 Started
 JUN 2024 Possession

MAHA RERA - REGISTRATION NUMBER
 P52000021424

GALLERY

1 BHK 317.87 SQ. FT.
 Usable Carpet Area: 163 SQ. FT.
 ₹ 31 LACS*
 REQUEST FINAL PRICE

Vishal Bagaria
 +912235005636

EXPLORE USING WEB STORY

99acres Buy + Rent Mumbai X 455 TOPS Post property

Why you should consider Ashiana Panvel Pride?

- 15% open spaces
- Next to Ram Krishna Mandir
- Lifestyle Amenities

Download Brochure

1 BHK Apartment ₹ 27.84 L + Govt. Charge
 2 BHK Apartment ₹ 43.33 L + Govt. Charge
 1 RK Studio Apartment ₹ 19.84 L + Govt. Charge

Floor Plans & Pricing

1 BHK Apartment Price on request (630 sq.ft. [58.32 sq.m])
 2 BHK Apartment ₹ 37.61 L (337.73 sq.ft. [31.05 sq.m])

Sale Instance

347286 27-04-2023 Note - Generated Through eSearch Module For original report please contact concern SRC office		सूची क्र.2	दुपयन निबंधक : दु. नि. पन्पंर 1 दस्ता क्रमांक : 3472/2023 नोंदणी : Regn 83m
गावाचे नाव : कैवाले			
(1) विलेखाचा प्रकार	करारनामा		
(2) मीटरदला	2762500		
(3) बाजारभाड भाडेपट्ट्याचा बाबतितपट्टाकार आकारणी देणे की घट्टेदार ते नमुद करावे	1628211.2		
(4) भू मापन पोटशिसा व धरक्रमांक, अस्त्यास	1) पातिकेचे नाव: रायगड इतर वर्णन : इतर माहिती: सदनिका क्र 203 दुसरा मजला, बी विंग, पनवेल प्राईड, गट नं. 75 1 ए मौजे केवाले, ता. पनवेल, जि. रायगड क्षेत्र 28 540 चौ मी कारपेट एरिया- 5.550 चौ मी एन्क्लॉज बाल्कनी एरिया (GAT NUMBER : 75 1A)		
(5) क्षेत्रफळ	28 540 चौ मीटर		
(6) अकारणी किराया जुडी देण्यात असेल ठेका.			
(7) दस्तऐवज करून देणा.या तिष्ठून ठेवणा.या पक्षकाराचे नाव किंवा दिशाणी न्यायालयाचा हुकुमनामा किंवा अदेश अस्त्यास प्रतिवादिचे नाव व पत्ता.	1) नाव .ने अविधान लाईफटाईम रफे भागीदार विंगर के मेहता क. ज. वे कु. मु. संपुत वषा कोणी . - धप. 25 पत्ता. - प्लॉट नं. , माळा नं. , इमारतीचे नाव , ब्लॉक नं. , रोड नं. म्हावीर रॉडिंग सेंटर - 2, पहिला मजला, सेक्टर (1) बस टेंपेट जयक. नैरुड इस्ट. लबी मुंबई, महाराष्ट्र, THANE. पिन कोड- 400706 पिन नं. - ABMEFA6025E		
(8) दस्तऐवज करून देणा.या पक्षकाराचे व किंवा दिशाणी न्यायालयाचा हुकुमनामा किंवा अदेश अस्त्यास प्रतिवादिचे नाव व पत्ता.	1) नाव .जीतेश बबन खामकर . - धप. 36, पत्ता. - प्लॉट नं. , माळा नं. , इमारतीचे नाव , ब्लॉक नं. , रोड नं. 242, पिरि घाडी, खेड, मुरडे, रत्नागिरी, महाराष्ट्र, रत्नागिरी. पिन कोड- 415709 पिन नं. - BSTPK3018G 2) नाव .रमणी रीतेश खामकर . - धप. 29, पत्ता. - प्लॉट नं. , माळा नं. , इमारतीचे नाव , ब्लॉक नं. , रोड नं. 242, पिरि घाडी, खेड, मुरडे, रत्नागिरी, महाराष्ट्र, रत्नागिरी, महाराष्ट्र, रत्नागिरी. पिन कोड- 415709 पिन नं. - JTFPK9212M		
(9) दस्तऐवज करून दिल्याचा दिनांक	17/04/2023		
(10) दस्त नोंदणी केल्याचा दिनांक	17/04/2023		
(11) अनुक्रमांक, खंड व पृष्ठ	3472/2023		
(12) बाजारभाडप्रमाणे मुद्रांक शुल्क	165800		
(13) बाजारभाडप्रमाणे नोंदणी शुल्क	27700		



Think.Innovate.Create

As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications **₹ 28,32,000.00 (Rupees Twenty Eight Lakh Thirty Two Thousand Only)**. As per Site Inspection 10% Construction Work is Completed.

Place: Mumbai

Date: 02.05.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Sharadkumar
B. Chalikwar**

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME/TCC/2021-22/85/13

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: 2023.05.02 13:44:44 +05'30'

Auth. Sign.

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

Signature

(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

Enclosures		
	Declaration-cum-undertaking from the valuer (Annexure – I)	Attached
	Model code of conduct for valuer (Annexure – II)	Attached

- 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 AEAPC0117Q
- 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 Chairman & Managing 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.

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **2nd May 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advice because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Sales representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Total Carpet Area in Sq. Ft. = 354.00** in the name **Mr. Uday Kashiram Kamble & Mrs. Vidisha Uday Kamble**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

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

Not a Structural Survey

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

Other

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

Legal

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

Property specific assumptions

Based on inputs received from the Sales representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Total Carpet Area in Sq. Ft. = 354.00.**

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.

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.

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: 2023.05.02 13:44:57 +05'30'

Auth. Sign.

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Govt. Reg. Valuer

Chartered Engineer (India)

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

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