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
Buyer (Bill to)
STATE BANK OF INDIA
RACPC SION BRANCH
B-603 & 604,Kohinoor City,Commercial-1 6th Floor,Kirol Road,Off L.B.S.Marg,Kurla (West), Mumbai - 400070

: 27AAACS8577K2ZO

: Maharashtra, Code: 27

State - Maharashtra, Country - India

GSTIN/UIN

State Name

Invoice No.	Dated
PG-434/23-24	5-May-23
Delivery Note	Mode/Terms of Payment
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No.	Delivery Note Date
31239 / 2300441	
Dispatched through	Destination
Terms of Delivery	

SI No.	Particulars	/	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST	997224	18 %	2,500.00 225.00 225.00
		Total			₹ 2,950.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Two Thousand Nine Hundred Fifty Only

HSN/SAC	Taxable	Cen	tral Tax	Sta	ate Tax	Total
	Value	Rate	Amount	Rate	Amount	Tax 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

Company's Bank Details

Bank Name : State Bank of India

A/c No. 32632562114

Branch & IFS Code: MIDC Andheri (E) & SBIN0007074

Remarks:

Mr. Rajkumar Munib Maurya & Mrs. Rita Rajkumar Maurya - Residential Flat No. 2102, 21st Floor, Building No. C-1, "Divine Heights", Sudama Greens, Diva Shill Road, Village - Dawale, Diva (East), Thane - 400 612, 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

Authorised Signatory

This is a Computer Generated Invoice



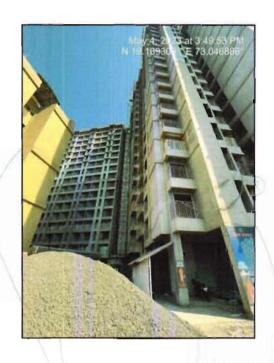


CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Rajkumar Munib Maurya & Mrs. Rita Rajkumar Maurya

Residential Flat No. 2102, 21st Floor, Building No. C-1, "**Divine Heights**", Sudama Greens, Diva Shill Road, Village – Dawale, Diva (East), Thane – 400 612, State – Maharashtra, Country – India.

Latitude Longitude: 19°10'08.7"N 73°02'49.7"E

Think.Innovate.Create

Valuation Done for: State Bank of India RACPC Sion Branch

B-603 & 604, Kohinoor City, Commercial-1, 6th Floor, Kirol Road, Off L.B.S. Marg, Kurla (West), Mumbai, Pin Code – 400 070, State – Maharashtra, Country – India.



 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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: SBI / RACPC Sion Branch / Mr. Rajkumar Munib Maurya (31239/2300441)

Page 2 of 25

Vastu/Mumbai/05/2023/31239/2300441 05/19-62-SKVS Date: 05.05.2023

VALUATION OPINION REPORT

This is to certify that the under-construction property bearing Residential Flat No. 2102, 21st Floor, Building No. C-1, "Divine Heights", Sudama Greens, Diva Shill Road, Village - Dawale, Diva (East), Thane - 400 612, State Maharashtra, Country - India belongs to Mr. Raikumar Munib Maurya & Mrs. Rita Raikumar Maurya.

Boundaries of the property.

North Greens Road & Open Plot

South Open Plot East Open Plot West Diva Shill Road

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 ₹ 39,44,000.00 (Rupees Thirty Nine Lakh Forty Four Thousand Only). As per Site Inspection 58% 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.

MANOJ BABURAO CHALIKWAR

Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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

Encl: Valuation report.





Ahmedabod 9 Jaipur

mumbai@vastukala.org

Vastukala Consultants (I) Pvt. Ltd.

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

To,
The Branch Manager,
State Bank of India
RACPC Sion Branch
B-603 & 604, Kohinoor City,
Commercial-1, 6th Floor, Kirol Road,
Off L.B.S. Marg, Kurla (West),
Mumbai, Pin Code – 400 070,
State – Maharashtra, Country – India

VALUATION REPORT (IN RESPECT OF FLAT)

1	Gen	eral		
1.	Purp	oose for which the valuation is made	:	To assess fair market value of the property for Bank Loan Purpose.
2.	a)	Date of inspection	:	04.05.2023
	b)	Date on which the valuation is made	:	_05.05.2023
3.	1. 0 2. 0 3. 0	of documents produced for perusal: Copy of Agreement for Sale dated 21.04.20 Copy of RERA Registration Certificate No. F Copy of Amended Commencement Certific dated 12.04.2023 issued by Thane Municipa	2517 ate	700019573 dated 02.08.2019. No. V. P. No. S11 / 0051 / 12 / TMC / TDD / 4368 / 23
4.	(es)	ne of the owner(s) and his / their address with Phone no. (details of share of each er in case of joint ownership)	: V	Mr. Rajkumar Munib Maurya & Mrs. Rita Rajkumar Maurya Address: Residential Flat No. 2102, 21st Floor, Building No. C-1, "Divine Heights", Sudama Greens, Diva Shill Road, Village – Dawale, Diva (East), Thane – 400 612, State – Maharashtra, Country – India. Contact Person: Mr. Saheel (Sales Person) Contact No.: 7718870045 Joint Ownership (Details of ownership share not available)
5.		f description of the property (Including sehold / freehold etc.)	:	The property is a residential Flat No. 2102 in under construction building. The flat is located on 21st floor in the said under construction building. As per site information, the composition of flat is 1 Bedroom + Living Room + Kitchen + 2 Toilets + Passage + Flowerbed Area (i.e., 1BHK + 2 Toilets). The property is at 2.6 Km distance from nearest railway station Diva Junction.





					At the time of inspec	tion building was under
					construction.	
	Found	ation	Completed	R	CC Plinth	Completed
	RCC F	loors	17th Floor Completed	In	ternal & External Brickwork	15th Floor Completed
	Interna	al Plastering	15th Floor Completed	E	kternal Plastering	15th Floor Completed
	Floorin	ng	15th Floor Completed	To	otal	58% work completed
6.	Location	n of property		:		
	a)	Plot No. / Sur	vey No.	:	Survey No. 167/2A, 3	
	b)	Door No.		:	Residential Flat No. 2102	<u>_</u>
	c)	T.S. No. / Villa	age	:	Village – Dawale	
	d)	Ward / Taluka		i 9	Taluka – Thane	
	e)	Mandal / Distr	and the same of th	Ž.	District – Thane	
	f)	approved map	<u> </u>		Copy of approved building not verified.	plans were not provided and
	g)		o / plan issuing authority	:		
	h)		uineness or authenticity nap/ plan is verified	:	N.A.	
	i)	,	comments by our valuers on authentic of		N.A.	
7.	Postal a	address of the	property	:	"Divine Heights", Sudama	21st Floor, Building No. C-1, a Greens, Diva Shill Road, st), Thane – 400 612, State –
8.	City / To	own	1	1	Diva (East), Thane	
		ntial area	1	:	Yes	
	Comme	ercial area		:	No	
	Industri			:	No	
9.	Classifi	cation of the a	rea	:		
	i) High	/ Middle / Poor	Think Inno	V	Middle Class	
	ii) Urba	n / Semi Urbar			Urban	
10.	Coming	under Cor	poration limit / Village	:	Village - Dawale	
	Pancha	yat / Municipa	lity		Thane Municipal Corporation	on
11.	Govt. 6 Act) or	enactments (e	der any State / Central .g., Urban Land Ceiling agency area/ scheduled aa	:	No	
12.	Bounda	ries of the pro	perty		As per actual Site	As per Agreement
	North			;	Greens Road & Open Plot	Details not available
	South			:	Open Plot	Details not available
	East			:	Open Plot	Details not available
	West			:	Diva Shill Road	Details not available
13	Dimens	sions of the site	9		N. A. as property under of	consideration is a flat in an





A B As per the Deed Actual
As per the Deed Actual
North South East West :
South East South
East Section Feath Section
West : Carpet Area in Sq. Ft. = 464.00 (Area as per Index II) Built Up Area in Sq. Ft. = 510.00 (Carpet area + 10%) 14. Latitude, Longitude & Co-ordinates of flat : 19°10′8.7°N 73°02′49.7°E Extent of the site considered for Valuation (least of 13A& 13B) 16. Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month. II APARTMENT BUILDING 1. Nature of the Apartment : Residential 2. Location : Survey No. 167, Hissa No. 2A, Survey No. 167, F. No. 3 Block No. : Survey No. 167, Hissa No. 2A, Survey No. 167, F. No. 3 Block No. : Village / Municipality / Corporation : Village – Dawale Thane Municipal Corporation Door No., Street or Road (Pin Code) : Residential Flat No. 2102, 21st Floor, Building No. "Divine Heights", Sudama Greens, Diva Shill R Village – Dawale, Diva (East), Thane – 400 612, Sta Maharashtra, Country – India. 3. Description of the locality Residential / Residential
14. Extent of the site 15. Extent of the site considered for Valuation (least of 13A& 13B) 16. Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month. 17. Nature of the Apartment 28. Location C.T.S. No. 19°10'08.7"N 73°02'49.7"E Carpet Area in Sq. Ft. = 464.00 (Area as per Index II) Building is under construction Extent of the Apartment in Residential C.T.S. No. Survey No. 167, Hissa No. 2A, Survey No. 167, H. No. 3 Block No. Ward No. Village / Municipality / Corporation Door No., Street or Road (Pin Code) Door No., Street or Road (Pin Code) 3. Description of the locality Residential / Commercial / Mixed Carpet Area in Sq. Ft. = 464.00 (Carpet area + 10%) Survey No. 19°10'08.7"N 73°02'49.7"E Carpet Area in Sq. Ft. = 510.00 (Carpet area + 10%) Survey In 19°10'08.7"N 73°02'49.7"E Carpet Area in Sq. Ft. = 510.00 (Carpet area + 10%) Survey In 19°10'08.7"N 73°02'49.7"E Carpet Area in Sq. Ft. = 510.00 (Carpet area + 10%) Survey In 19°10'08.7"N 73°02'49.7"E Carpet Area in Sq. Ft. = 510.00 (Carpet area + 10%) Survey In 19°10'08.7"N 73°02'49.7"E Carpet Area in Sq. Ft. = 464.00 (Area as per Index II) Building is under construction Survey No. 167, Hissa No. 2A, Survey No. 167, H. No. 3 Extent of the Apartment in Sq. Ft. = 464.00 (Area as per Index II) Survey No. 167, Hissa No. 2A, Survey No. 167, H. No. 3 Extent of the Apartment in Sq. Ft. = 464.00 (Area as per Index II) Survey No. 167, Hissa No. 2A, Survey No. 167, H. No. 3 Extent of the Apartment in Sq. Ft. = 464.00 (Area as per Index II) Survey No. 167, Hissa No. 2A, Survey No. 167, H. No. 3 Extent of the Apartment in Sq. Ft. = 464.00 (Area as per Index II) Survey No. 167, Hissa No. 24, Survey No. 167, H. No. 3 Extent of the Apartment in Sq. Ft. = 464.00 (Area as per Index II) Survey No. 167, Hissa No. 24, Survey No. 167, H. No. 2102, 21st Floor, Building No. "Divine Heights", Sudama Greens, Diva Shill R. Village — Dawale, Diva (East), Thane — 400 612, Standard Parket Index Index Ind
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Thane Municipal Corporation Door No., Street or Road (Pin Code) : Residential Flat No. 2102, 21st Floor, Building No. "Divine Heights", Sudama Greens, Diva Shill R Village – Dawale, Diva (East), Thane – 400 612, Sta Maharashtra, Country – India. 3. Description of the locality Residential / Commercial / Mixed Thane Municipal Corporation Residential Flat No. 2102, 21st Floor, Building No. "Divine Heights", Sudama Greens, Diva Shill R Village – Dawale, Diva (East), Thane – 400 612, Sta Maharashtra, Country – India.
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"Divine Heights", Sudama Greens, Diva Shill R Village – Dawale, Diva (East), Thane – 400 612, Sta Maharashtra, Country – India. 3. Description of the locality Residential / : Residential Commercial / Mixed
Village – Dawale, Diva (East), Thane – 400 612, Standarashtra, Country – India. 3. Description of the locality Residential / : Residential Commercial / Mixed
Maharashtra, Country – India. 3. Description of the locality Residential / : Residential Commercial / Mixed
Description of the locality Residential / : Residential Commercial / Mixed
Commercial / Mixed
TO A CLEAR DE CONSTITUCION DE LA LA BUILDION IS TROPE CONSTITUCION
6. Type of Structure : Proposed R.C.C. Framed Structure
7. Number of Dwelling units in the building : Proposed 15 Flats on 21st Floor
0 0 8 4 0 0 1
8. Quality of Construction : Good
Appearance of the Building : Building is under construction
9. Appearance of the Building : Building is under 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 :
9. Appearance of the Building : Building is under construction 10. Maintenance of the Building : Building is under construction 11. Facilities Available : Proposed 3 Lifts
9. Appearance of the Building : Building is under construction 10. Maintenance of the Building : Building is under construction 11. Facilities Available :





	Car parking - Open / Covered	:	Proposed Stilt + Open Car Parking
	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	:	21st Floor
2	Door No. of the flat	:	Residential Flat No. 2102
3	Specifications of the flat	:	
	Roof	:	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	i	Proposed Concealed plumbing with C.P. fittings. 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. Rajkumar Munib Maurya & Mrs. Rita Rajkumar Maurya
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. = 510.00 (Carpet area + 10%)
10	What is the floor space index (app.)	1	As per TMC norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 464.00 (Area as per Index II)
12	Is it Posh / I Class / Medium / Ordinary?	V	Medium Create
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
15	If rented, what is the monthly rent?	:	₹ 10,000.00 Expected rental income per month after building completion
IV	MARKETABILITY		zanang completion
1	How is the marketability?	<u> </u>	Good
2	What are the factors favouring for an extra	:	Located in developed area
	Potential Value?		
3	Any negative factors are observed which affect	:	No
.,	the market value in general?		
V	Rate	:	# 0 500 00 to # 0 500 00 to 0
1	After analyzing the comparable sale instances,	:	₹ 8,500.00 to ₹ 9,500.00 per Sq. Ft. on Carpet Area





	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)		
2	Assuming it is a new construction, what is the	:	₹8,500.00 per Sq. Ft.
	adopted basic composite rate of the flat under		
	valuation after comparing with the		
	specifications and other factors with the flat		
	under comparison (give details).		
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 3,000.00 per Sq. Ft.
	II. Land + others	:	₹ 5,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's	:	₹ 60,145.00 per Sq. M.
	office		i.e. ₹ 5,588.00 per Sq. Ft.
5	In case of variation of 20% or more in the	212.0	It is a foregone conclusion that market value is always
	valuation proposed by the Valuer and the		more than the RR price. As the RR Rates area Fixed by
	Guideline value provided in the State Govt.	~_	respective State Government for computing Stamp Duty
	notification or Income Tax Gazette justification		/ Rgstn. Fees. Thus the differs from place to place and
	on variation has to be given		Location, Amenities per se as evident from the fact than
			even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER		/
	DEPRECIATION		<u> </u>
а	Depreciated building rate	:	7
	Replacement cost of flat with Services (v(3)i)		₹ 3,000.00 per \$q. 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	21.	N.A. as building is under construction
	salvage value as 10%		
	Depreciated Ratio of the building	\/	ate Create
b	Total composite rate arrived for Valuation		Section of the Committee of the Committe
	Depreciated building rate VI (a)	:	₹ 3,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 5,500.00 per Sq. Ft.
	Total Composite Rate	:	₹ 8,500.00 per Sq. Ft.
		S S	tatus has been provided by Sales Person Mr. Saheel
	(Contact No. 7304129747).		

Details of Valuation:

Sr.	Description	Qty.	Rate per	Estimated
No.			unit (₹)	Value (₹)
1 .	Present value of the flat	464.00 Sq. Ft.	8,500.00	39,44,000.00
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		39,44,000.00
	Insurable value of the property (510.00 X 3,000.00)		15,30,000.00
	Guideline value of the property (As per Index II)	~	26,67,340.00

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

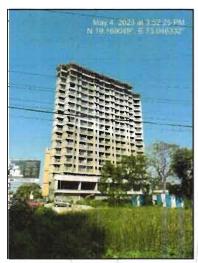
The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must 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 ₹ 8,500.00 to ₹ 9,500.00 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 ₹ 8,500.00 per Sq. Ft. on Carpet Area for valuation.

Impend	ling threat of acquisition by government for road	
widenin	ng / publics service purposes, sub merging &	
applica	bility of CRZ provisions (Distance from sea-cost /	
tidal lev	vel must be incorporated) and their effect on	
i)	Saleability	Good
ii)	Likely rental values in future in	₹ 10,000.00 Expected rental income per month after
		building completion.
iii)	Any likely income it may generate	Rental Income





Actual site photographs









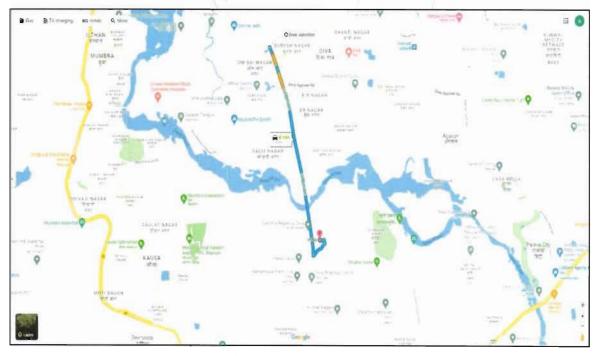
Think.Innovate.Create



Route Map of the property

Site_lu/r





Latitude Longitude: 19°10'08.7"N 73°02'49.7"E

Note: The Blue line shows the route to site from nearest railway station (Diva Junction– 2.6 Km.)



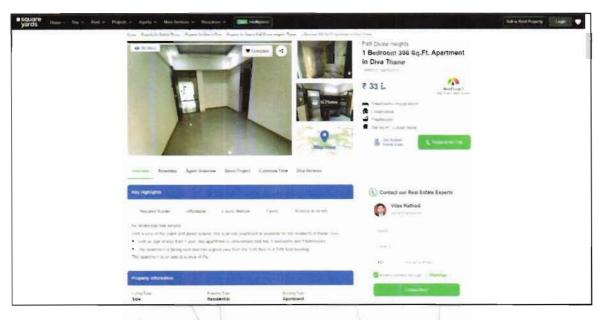
Ready Reckoner Rate

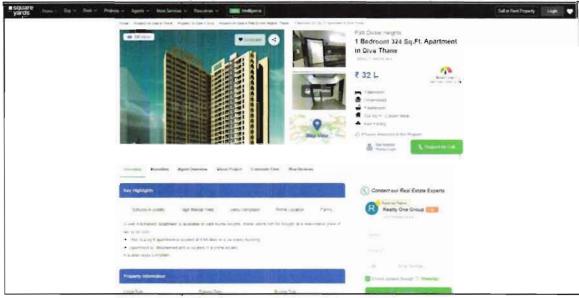


Think.Innovate.Create



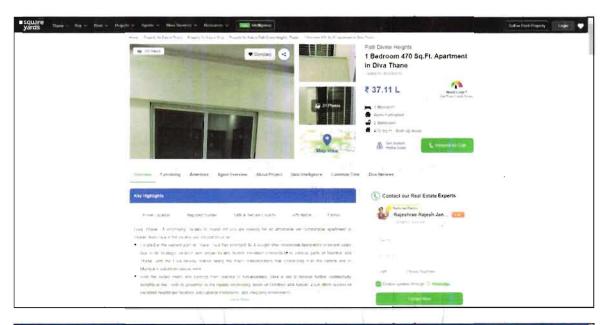
Price Indicators

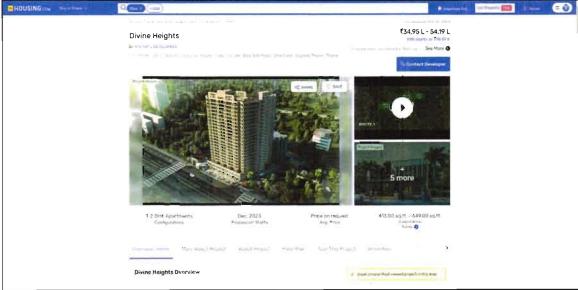






Price Indicators







Sale Instance

दस्त कमांक · 2191/2023 नोदणी Regn.63m गावाचे नाव : डावले टू सेल ह सेल ह सेल ह नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: 104, माळा नं: पहिला मजला, वे नाव: सुदामा ग्रीन्स, ब्लॉक नं: दिवा शिळ रोड.डावले खार्डीगाव, रोड होठाणे महाराष्ट्र 400612. इतर माहिती: सदिनका क्षेत्र 27.44 ची. मी. कारपेट((Number: 167/3, 167/2/A.)) होटी में नं -AYSPB95516 होटी पैन नं -AYSPB95516 होती सेले. रोड नं दिवा शिळ पनवेल रोड, दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन होती सेले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र , हमारतीचे नाव, दिवा शिळ पनवेल रोड, दिवा पूर्व ठाणे पिन होती पत्र नं नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र , हमारतीचे नाव, दिवा शिळ के नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , हमारतीचे नाव, दिवा शिळ के नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , हमारतीचे नाव, दिवा शिळ के नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र , हमारतीचे नाव, दिवा शिळ के नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र , स्वान के किए माजवा हे , इमारतीचे नाव, दिवा शिळ के नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र , स्वान के नं
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टू सेल 20 20 20 20 20 20 20 20 20 2
केचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: 104, माळा नं: पहिला मजला, वे नाव: सुदामा ग्रीन्स, ब्लॉक नं: दिवा शिळ रोड.डावले.खार्डीगाव. रोड ()ठाणे महाराष्ट्र 400612. इतर माहिती: सदिनका क्षेत्र 27.44 ची. मी. कारपेट((Number 167:3, 167:21A.)) ते. मीटर बाईबाई बळीराम बुरुड वय -ऽ पता-प्लॉट नं. स्वताचे घर, माळा नं. , इमारतीचे नाव., ब्लॉक ावले. खार्डीगाव. रोड नं दिवा शिळ पनवेल रोड, दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन 1612 पॅन नं -AYSPB95516 वर्षा अर्थ पता-प्लॉट नं. स्वताचे घर, माळा नं., इमारतीचे नाव. दिवा शिळ के नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन कोड अर्थ होते हैं ने नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र , पता पत्री नं सुवान पाटील तर्के कु मुल्यान । बाकरिता भरत वसंत पाटील वसंत
केचे नाव:ठाणे म.न.पा.इतर वर्णन :सदिनिका नं: 104, माळा नं: पहिला मजला, वे नाव: सुदामा ग्रीन्स. ब्लॉक नं: दिवा शिळ रोड.डावले.खार्डीगाव. रोड ()ठाणे महाराष्ट्र 400612. इतर माहिती: सदिनिका क्षेत्र 27.44 चौ. मी. कारपेट(() Number 167/3, 167/2/A.)) ते. मीटर बाईबाई बळीराम बुरुड वय -ऽ. पता-प्लॉट नं. स्वताचे घर, माळा नं. , इमारतीचे नाव , ब्लॉक ावले, खार्डीगाव, शेड नं दिवा शिळ पनवेल रोड, दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन 1612 पँन नं -४४९१८९५३ व वय -३० पता -प्लॉट नं. स्वताचे घर, माळा नं , इमारतीचे नाव दिवा शिळ कं उत्तरे रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन कोड -बावले दे पूर्व नं - विवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन कोड -बावले दे पूर्व नं नं - विवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन कोड -बावले दे पूर्व नं नं विवा व पता -पता -पता दे नं ऑफिस नंबर बी विग, माळा नं , तळ मजला. नाव सतीच कॉम्प्तेस, ब्लॉक नं दिवा दातिवली रोड, रोड नं. दिवा पूर्व, महाराष्ट्र , महाराष्ट्य , महाराष्ट्र , महाराष्ट्र , महाराष्ट्र , महाराष्ट्र , महाराष्
के चे नाव:ठाणे म.न.पा.इतर वर्णन :सदिनका नं: 104, माळा नं: पहिला मजला, वे नाव: सुदामा ग्रीन्स, ब्लॉक नं: दिवा शिळ रोड.डावले.खार्डीगाव. रोड िठाणे महाराष्ट्र 400612. इतर माहिती: सदिनका क्षेत्र 27.44 ची. मी. कारपेट((Number 167/3, 167/2/A.)) ते.मीटर बाईबाई बळीराम बुरुड वय -ऽन पता-प्लॉट नं. स्वताचे घर, माळा नं. , इमारतीचे नाव ,, ब्लॉक ावले. खार्डीगाव, रोड नं दिवा शिळ पनवेल रोड, दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन 1612 मं नं -8781285516 विकास बळीराम बुरुड वय -३० पता -प्लॉट नं. स्वताचे घर, माळा नं. , इमारतीचे नाव दिवा शिळ क नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन कोड न्याया है में नं - 1632 पाना विकास वळीराम बुरुड वय -३० पता -प्लॉट नं स्वताचे घर, माळा नं , इमारतीचे नाव दिवा शिळ क नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र, ठाणे पिन कोड न्याया है में नं नं - 1632 पाना सतोच कॉम्प्लेस, ब्लॉक नं दिवा दातिवली रोड, रोड नं. दिवा पूर्व, महाराष्ट्र, सम्बर्ग पिन नाव सतोच कॉम्प्लेस, ब्लॉक नं. दिवा दातिवली रोड, रोड नं. दिवा पूर्व, महाराष्ट्र, सम्बर्ग पिन
वे नावः सुदामा ग्रीन्स, ब्लॉक नंः दिवा शिळ रोड.डावले,खार्डीगाव, रोड ()ठाणे महाराष्ट्र 400612. इतर माहितीः सदिनका क्षेत्र 27.44 चौ.मी. कारपेट((Number + 167/3, 167/2/A.)) ते.मीटर बाईबाई बळीराम बुरुड वय - ५.1 पता-प्लॉट नं. स्वताचे घर, माळा नं इमारतीचे नाव ब्लॉक वावले, खार्डीणाव, रोड नं दिवा शिळ पनवेल रोड, दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन 1612 पेंन नं - AYSPB9551G विकास बळीराम बुरुड वय - ३० पता - प्लॉट नं. स्वताचे घर, माळा नं ., इमारतीचे नाव दिवा शिळ के नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र , ठाणे पिन कोड - बाळा है पेंन नं - 163P मान्यता देणार- में पाटील डेव्हलपर्स चे प्रो प्रा सचिन सुदाम पाटील वर्षे कु.मु. म्हणून । बाकरिता भरत वसंत पाटील वय पता - प्लॉट नं अफिस नंवर बी.बीग, माळा नं. तळ मजला. नाव, संतोष कॉम्प्लेस, ब्लॉक नं. दिवा दातिवली रोड, रोड नं. दिवा पूर्व, महाराष्ट्र, मान्यस्तु, पिन 1612 पेंन नं - AQEPP5331R
बाईबाई बळीराम बुरुड वय -s., पता-प्लॉट नं. स्वताचे घर, माळा नं. , इमारतीचे नाव ,, ब्लॉक ावले, खार्डीगाव, रोड नं दिवा शिळ पनवेल रोड, दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र ठाणे पिन 1612 पेंन नं -AYSTE9551G विकास बळीराम बुरुड वय :30 पता -प्लॉट नं: स्वताचे घर, माळा नं , इमारतीचे नाव दिवा शिळ क नं डावले. रोड नं दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र, ठाणे पिन कोड :=100612 पेंन नं - 1639 मान्यता देणार- मे पाटील डेव्हलपर्स चे प्रो प्रा सचिन सुदाम पाटील वर्फे कु.मु. म्हणून बाबाकरिता भरत वसंत पाटील वय पता-प्लॉट नं ऑफिस नंबर बी विंग, माळा नं. तळ मजला. नाव, संतोष कॉम्प्लेस, ब्लॉक नं: दिवा दातिवली रोड, रोड नं. दिवा पूर्व, महाराष्ट्र, THANG पिन
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पिंटू कुमार राय वय -34, पता -प्लॉट नं रूम नंबर 1, चाल नंबर 2, माळा नं इमारतीचे नाव. रिरा गौरी निवास चाल, ब्लॉक नं: स्मशान भूमी रोड. रोड नं: टाटा पावर लाईन दिवा पूर्व ठाणे , 5ाणे पिन कोड:-406612 पॅन नं -CMSPR8441M नितू पिंटू राय वय -32; फ्ता -फॉट नं रूम नंबर 1 , माळा नं . इमारतीचे नाव आई एकविरा स चाल, ब्लॉक नं समशान भूमी रोड टाटा पोवर लाईन, रोड नं. दिवा पूर्व ठाणे महाराष्ट्र , महाराष्ट्र , न कोड:-406612 पॅन नं-CRRP\$20682
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in the limits of any Municipal Corporation or any Cantonment area d to it.
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Sale Instance

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अ बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे।	1786882			
(४) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन इतर माहिती: मौजे डावले ता. जि. ठाणे येथील सर्व्हे नंबर 167 हिस्सा नंबर 2अ मधील सुदामा ग्रीन्स मधील सदिनका क्र. 201.बी-1.दुसरा मजला.दिवा शिळ रोड.खार्डीगाव.दिवा पूर्व क्षेत्रफळ 31.16 चौ. मी.((Survey Number = 167 : HISSA NUMBER . 2A;))			
(5) क्षेत्रफळ	34.166 चौ.मीटर			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.				
ः दस्तऐवज करुन देणाः-मालिहून ठेवणाः-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव-सोनू शिवा बुरुड वय54 पता -प्लॉट नं: खार्डींगाव. माळा नं- दिवा शिळ रोड. इमारतीचे नाव स्वताचे घर. ब्लॉक नं. डावले, रोड नं- दिवा शिळ रोड. महाराष्ट्र, ठाणे पिन कोडबटाबा2 पैन नं - AWGPB6022R 2): नाव:-मान्यता देणार- मे पाटील डेव्हलपर्स तर्फे मालक सचिन सुदाम पाटील च्या तर्फे कु. मु. म्हणुन कबुलीजबाबा करिता भरत वसंत पाटील वय:-30 पत्ता -प्लॉट नं , माळा नं: , इमारतीचे नाव: ब्लॉक नं. बदलापुर पाईपलाईन रोड. ग्रामपंचायत ऑफिस समोर, हेदुठणे, निळजे कल्याण ठाणे. रोड नं , महाराष्ट्र, THANB पिन कोड-ब21204 पॅन नं -AQEPP5331R			
(४)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	इमारतीचे नाव, सोनापूर, ब्लॉक नं शिवजी नगर . नं -AWGPB6022R	पत्ताः प्लॉट नं: मिश्रा चाळ , माळा नं: जयहिंद नगर. रोड नं: मानखुर्द, महाराष्ट्र, मुम्बई िपन कोड::400043 फॅ ट नं, मिश्रा चाळ, माळा नं. जयहिंद नगर, इमारतीचे नाव. , महाराष्ट्र, मुम्बई िपन कोड : 1000/13 फॅन नं -		
(९) दस्तऐवज करून दिल्याचा दिनांक	23/01/2023			
ा ादस्त नोंदणी केल्याचा दिनांक	23 01/2023			
(11) अनुक्रमांक खंड व पृष्ठ	1190/2023			
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	140000			
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	20000			
(1 4)शेरा				
मुल्यांकनासाठी विचारात घेतलेला तपशील.				
मुद्रांक शुल्क आकारताना निवडलेला	(i) within the limits of any Municipal annexed to it.	Corporation or any Cantonment area		



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 ₹ 39,44,000.00 (Rupees Thirty Nine Lakh Forty Four Thousand Only). As per Site Inspection 58% Construction Work is Completed.

Place: Mumbai Date: 05.05.2023

For VASTUKALA CONS	ULTANTS (I) PVT. LTD.
MANOJ BABURAO CHALIKWAR	by WANCI BRADINAC CHALKYRIA THANK A CORPILL TAYTH & BYNK TT SHIPTED, And Self-Suitz-Conference of the Conference of the
Director	Auth. Sign.
Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763 SBI Empanelment No.: SME/T	CC/2021-22/86/3
The undersigned has inspected	the property detailed in the Valuation Report dated
	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-un	dertaking from the valuer (Annexure – I) Attached



Attached

Model code of conduct for valuer (Annexure – II)



(Annexure – I)

DECLARATION-CUM-UNDERTAKING

- I, Manoj Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:
- I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 05.05.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 04.05.2023. The work is not sub contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment

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- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- I. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty



- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- 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 registered under Section 34 AB of the Wealth Tax Act, 1957.
- v. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- w. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- x. I am Director of the company, who is competent to sign this valuation report.
- y. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.

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z. Further, I hereby provide the following information.





Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was purchased by Mr. Rajkumar Munib Maurya & Mrs. Rita Rajkumar Maurya from M/s. Patil Developers vide Agreement for Sale dated 21.04.2023.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Sion Branch to assess value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Nikhil Sonawane – Valuation Engineer Vaishali Sarmalkar – Technical Manager Shyam Kajvilkar – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 04.05.2023 Valuation Date – 05.05.2023 Date of Report – 05.05.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 04.05.2023
7.	nature and sources of the information used or relied upon;	 Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments
8.	procedures adopted in carrying out the	carried out by us Sales Comparison Method
	valuation and valuation standards followed;	
9.	restrictions on use of the report, if any; Think.Innov	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





Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **05**th **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 advise 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 Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring Carpet Area in Sq. Ft. = 464.00 in the name Mr. Rajkumar Munib Maurya & Mrs. Rita Rajkumar Maurya. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.





Property Title

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

Environmental Conditions

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

Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring Carpet Area in Sq. Ft. = 464.00.

Condition & Repair

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

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

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

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the 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.





Valuation Report Prepared For: SBI / RACPC Sion Branch / Mr. Rajkumar Munib Maurya (31239/2300441)

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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 Carpet Area in Sq. Ft. = 464.00.

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.
- The property is valued as though under responsible ownership.
- 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 - II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

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





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

Confidentiality

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

Information Management

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

Gifts and hospitality:

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





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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.

MANOJ BABURAO CHALIKWAR Olymbiy super oz MANCI JANI, FANC CHALASAMA Dir cella unANCHALA CONSULT MANTS BI PRANTY LIMITED. Owendrum. 25 4 20-WEZZOCK MINESSO (1906-190-2005) 1996-1915 (1916-1915) 1527-101 To 1806-592, juentificade-MODRIM, chalanarianthia, varial/Latinova i chalastistadios (1906-1916-1916) 1916-1917 (1926-1916) 946-2859-2918 (1916-1916), consistanci Baltellia Conductional

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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

