

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 GHATKOPAR RACPC GHATKOPAR BRANCH, OPP. DAMODAR PARK, ASHOK SILK MILLS COMPOUND, L. B. S. MARG, GHATKOPAR (W), MUMBAI-400086 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Invoice No. PG-852/23-24 Dated 30-May-23 Delivery Note Mode/Terms of Payment AGAINST REPORT Reference No. & Date. Other References Buyer's Order No. Dated Dispatch Doc No. 31636 / 2300852 Delivery Note Date Dispatched through Destination Terms of Delivery
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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**

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

Remarks:

Mrs. Priya Hitesh Sawant - Residential Flat No. B-405,
 4th Floor, B Wing, "Krishna Residency", Chinchvali
 Shekin, Opp. Lowjee Railway Station, Lowjee, Khopoli,
 PIN - 410203, 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

for Vastukala Consultants (I) Pvt Ltd

[Signature]
 Authorized Signatory

This is a Computer Generated Invoice



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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Priya Hitesh Sawant**

Residential Flat No. B-405, 4th Floor, B Wing, "**Krishna Residency**", Chinchvali Shekin,
Opp. Lowjee Railway Station, Lowjee, Khopoli, PIN – 410203, State – Maharashtra, Country – India.

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Latitude Longitude: 18°48'32.9"N 73°20'05.1"E

Valuation Done for:




**State Bank of India
RACPC Ghatkopar Branch**

Retail Assets Centralised Processing Centre, 1st Floor, Ashok Silk Mills Compound, LBS Marg,
Ghatkopar (West), Mumbai – 400 086, 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, Ackruti 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 property bearing Residential Flat No. B-405, 4th Floor, B Wing, "Krishna Residency", Chinchvali Shekin, Opp. Lowjee Railway Station, Lowjee, Khopoli, PIN – 410203, State – Maharashtra, Country – India belongs to **Mrs. Priya Hitesh Sawant**.

Boundaries of the property.

North	:	Open Plot
South	:	Internal Road
East	:	Residential Building
West	:	Garden

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 ₹ **24,58,300.00 (Rupees Twenty Four Lakh Fifty Eight Thousand Three Hundred Only)**.

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

Digitally signed by MANOJ BABURAO CHALIKWAR, DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., ou=VASTUKALA CONSULTANTS (I) PVT. LTD., email=manoj@vastukala.com, c=IN



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
Encl. Valuation Report



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Thane	Nanded	Indore	Raipur
Delhi NCR	Nashik	Ahmedabad	Jaipur

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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 Ghatkopar Branch**

Retail Assets Centralised Processing Centre,

1st Floor, Ashok Silk Mills Compound, LBS Marg,

Ghatkopar (West), Mumbai – 400 086,

State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	
1.	Purpose for which the valuation is made	: To assess realizable value of the property for Bank Loan Purpose.
2.	a) Date of inspection	: 29.05.2023
	b) Date on which the valuation is made	: 30.05.2023
3.	List of documents produced for perusal:	
	1. Copy of Agreement for Sale dated 31.03.2023 (4 Pages from Agreement).	
	2. Copy of Occupancy Certificate No. KMC / Town Planner / BP / 3178 dated 26.03.2021 issued by Khopoli Municipal Council.	
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)	: Mrs. Priya Hitesh Sawant Address: Residential Flat No. B-405, 4 th Floor, B Wing, "Krishna Residency", Chinchvali Shekin, Opp. Lowjee Railway Station, Lowjee, Khopoli, PIN – 410203, State – Maharashtra, Country – India. Contact Person: Mr. Deepak (Builder's Person) Contact No.: 9029013241 Sole Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a residential flat located on 4 th floor. The composition of flat is 1 Bedroom + Living Room + Kitchen + WC + + Bath Passage + Flowerbed + Cupboard Area + Passage (i.e., 1BHK with WC & Bath). The property is at 69 M. walkable distance from nearest railway station Lowjee.
6.	Location of property	:
	a) Plot No. / Survey No.	: Survey No. 21/2b
	b) Door No.	: Residential Flat No. B-405
	c) T.S. No. / Village	: C.T.S. No. 875 (Part) of Village – Chinchvali Shekin
	d) Ward / Taluka	: Taluka – Khalapur
	e) Mandal / District	: District – Raigad
	f) Date of issue and validity of layout of approved map / plan	: As Occupancy Certificate is received may be assumed that the construction is as per sanctioned plan.
	g) Approved map / plan issuing authority	:
	h) Whether genuineness or authenticity	:

	of approved map/ plan is verified														
	i) Any other comments by our empanelled valuers on authentic of approved plan	N.A.													
7.	Postal address of the property	:	Residential Flat No. B-405, 4 th Floor, B Wing, "Krishna Residency", Chinchvali Shekin, Opp. Lowjee Railway Station, Lowjee, Khopoli, PIN – 410203, State – Maharashtra, Country – India.												
8.	City / Town	:	Lowjee, Khopoli												
	Residential area	:	Yes												
	Commercial area	:	No												
	Industrial area	:	No												
9.	Classification of the area	:													
	i) High / Middle / Poor	:	Middle Class												
	ii) Urban / Semi Urban / Rural	:	Urban												
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Village – Chinchvali Shekin Khopoli Municipal Council												
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No												
12.	Boundaries of the property		As per actual Site												
	North	:	Open Plot												
	South	:	Internal Road												
	East	:	Residential Building												
	West	:	Garden												
			As per Agreement												
	North	:	Details not available												
	South	:	Details not available												
	East	:	Details not available												
	West	:	Details not available												
13.	Dimensions of the site		N. A. as property under consideration is a flat in an apartment building.												
			A												
			As per the Deed												
			B												
			Actual												
	North	:	-												
	South	:	-												
	East	:	-												
	West	:	-												
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 397.00 (Area as per actual site measurement)												
			Area as per Agreement for Sale are as under:												
			<table border="1"> <thead> <tr> <th>Particulars</th> <th>Carpet Area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Carpet Area</td> <td>277.00</td> </tr> <tr> <td>Balcony Area</td> <td>79.00</td> </tr> <tr> <td>Cupboard Area</td> <td>9.00</td> </tr> <tr> <td>Open Terrace Area</td> <td>38.00</td> </tr> <tr> <td>Total Carpet Area</td> <td>403.00</td> </tr> </tbody> </table>	Particulars	Carpet Area in Sq. Ft.	Carpet Area	277.00	Balcony Area	79.00	Cupboard Area	9.00	Open Terrace Area	38.00	Total Carpet Area	403.00
Particulars	Carpet Area in Sq. Ft.														
Carpet Area	277.00														
Balcony Area	79.00														
Cupboard Area	9.00														
Open Terrace Area	38.00														
Total Carpet Area	403.00														
			Built Up Area in Sq. Ft. = 484.00 (Carpet + 20%)												
14.	Latitude, Longitude & Co-ordinates of flat	:	18°48'32.9"N 73°20'05.1"E												

15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Area as per Agreement for Sale are as under:	
			Particulars	Carpet Area in Sq. Ft.
			Carpet Area	277.00
			Balcony Area	79.00
			Cupboard Area	9.00
			Open Terrace Area	38.00
			Total Carpet Area	403.00
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant	
II APARTMENT BUILDING				
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Survey No. 21/2b, C.T.S. No. 875 (Part) of Village – Chinchvali Shekin	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Chinchvali Shekin Kohpoli Municipal Council	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. B-405, 4 th Floor, B Wing, “ Krishna Residency ”, Chinchvali Shekin, Opp. Lowjee Railway Station, Lowjee, Khopoli, PIN – 410203, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2021 (As per Occupancy Certificate)	
5.	Number of Floors	:	Stilt + 7 Upper Floors	
6.	Type of Structure	:	R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	8 Flats on 4 th Floor	
8.	Quality of Construction	:	Good	
9.	Appearance of the Building	:	Good	
10.	Maintenance of the Building	:	Good	
11.	Facilities Available	:		
	Lift	:	2 Lifts	
	Protected Water Supply	:	Municipal Water supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	:	Open / Covered Car Parking	
	Is Compound wall existing?	:	Yes	
	Is pavement laid around the building	:	Yes	
III FLAT				
1	The floor in which the flat is situated	:	4 th Floor	
2	Door No. of the flat	:	Residential Flat No. B-405	
3	Specifications of the flat	:		
	Roof	:	R.C.C. Slab	
	Flooring	:	Vitrified flooring	
	Doors	:	Teak Wood door framed with flush doors	

	Windows	:	Powder Coated Aluminum Sliding windows												
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with Concealed												
	Finishing	:	Cement Plastering												
4	House Tax	:													
	Assessment No.	:	Details not available												
	Tax paid in the name of:	:	Details not available												
	Tax amount:	:	Details not available												
5	Electricity Service connection No.:	:	Details not available												
	Meter Card is in the name of:	:	Details not available												
6	How is the maintenance of the flat?	:	Good												
7	Sale Deed executed in the name of	:	Mrs. Priya Hitesh Sawant												
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. = 484.00 (Carpet + 20%)												
10	What is the floor space index (app.)	:	As per KMC norms												
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 397.00 (Area as per actual site measurement) Area as per Agreement for Sale are as under:												
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Cupboard Area	9.00														
Open Terrace Area	38.00														
Total Carpet Area	403.00														
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium												
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose												
14	Is it Owner-occupied or let out?	:	Vacant												
15	If rented, what is the monthly rent?	:	₹ 5,000.00 Expected rental income per month												
IV	MARKETABILITY														
1	How is the marketability?	:	Good												
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area												
3	Any negative factors are observed which affect the market value in general?	:	No												
V	Rate														
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 5,500.00 to ₹ 6,500.00 per Sq. Ft. on Carpet Area												
2	Assuming it is a new construction, what is the	:	₹ 6,100.00 per Sq. Ft. on Carpet Area												

	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	: ₹ 2,500.00 per Sq. Ft.
	II. Land + others	: ₹ 3,600.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: ₹ 36,500.00 per Sq. M. i.e. ₹ 3,391.00 per Sq. Ft.
5	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	: It is a foregone conclusion that market value is always more than the RR price. As the RR Rates are Fixed by respective State Government for computing Stamp Duty / Rgstn. Fees. Thus the difference varies from place to place and Location, Amenities per se as evident from the fact that even RR Rates Decided by Government Differ.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	Depreciated building rate	:
	Replacement cost of flat with Services (v(3)i)	: ₹ 2,500.00 per Sq. Ft.
	Age of the building	: 2 Years
	Life of the building estimated	: 58 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	: N.A. as building age is below 5 years
	Depreciated Ratio of the building	: -
b	Total composite rate arrived for Valuation	:
	Depreciated building rate VI (a)	: ₹ 2,500.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 3,600.00 per Sq. Ft.
	Total Composite Rate	: ₹ 6,100.00 per Sq. Ft.
	Remarks:	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	403.00 Sq. Ft.	6,100.00	24,58,300.00
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			24,58,300.00
	Insurable value of the property (484.00 X 2,500.00)			12,10,000.00
	Guideline value of the property (As per Index II)			14,80,002.00

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.

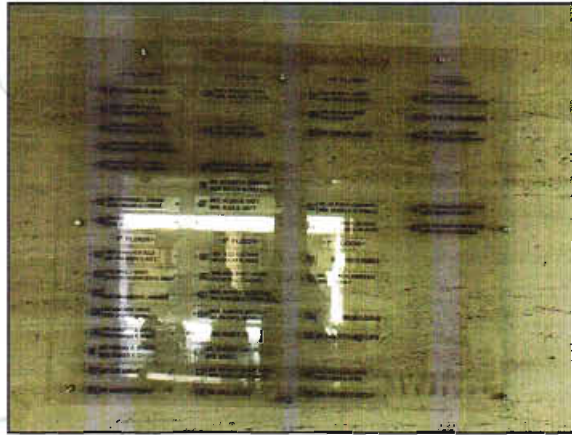
In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

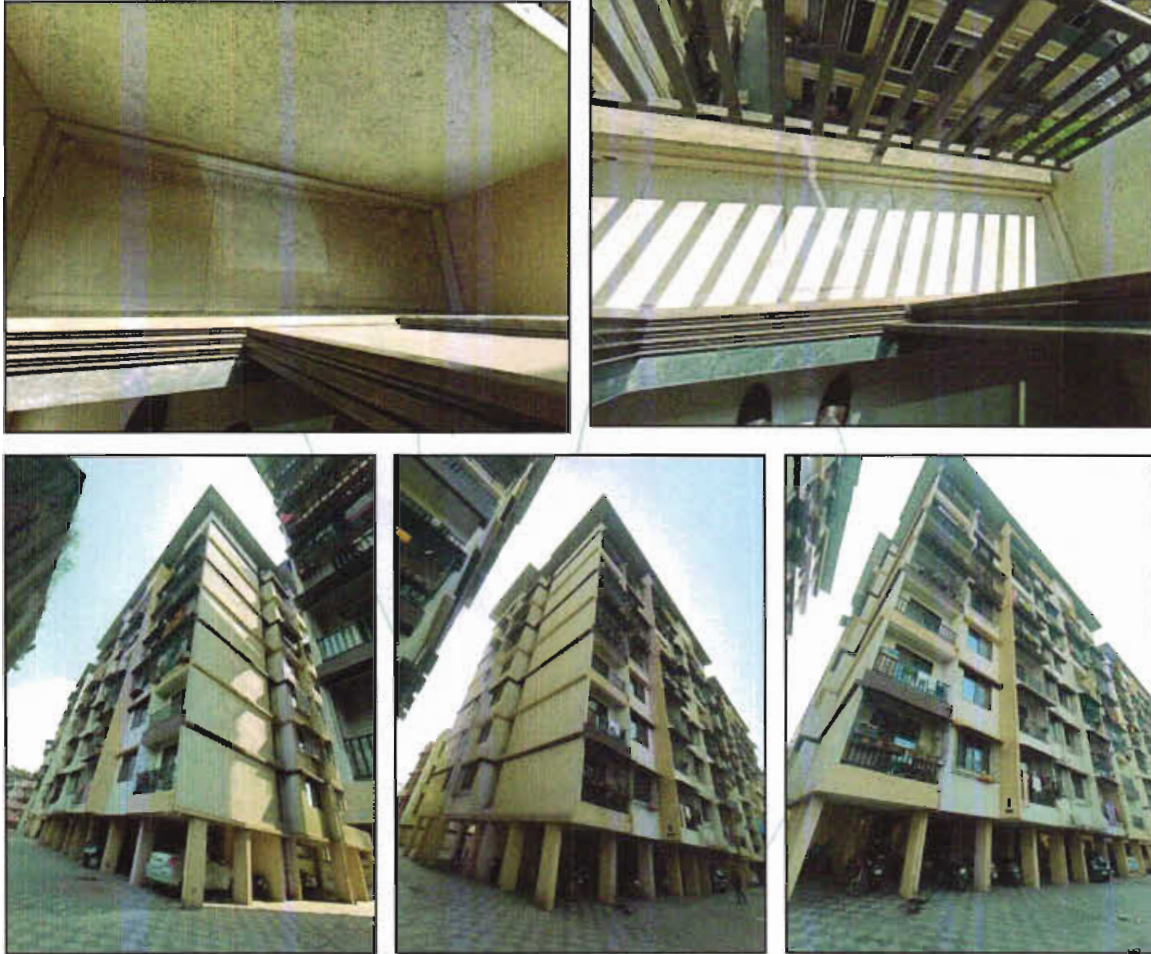
The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must 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 ₹ 5,500.00 to ₹ 6,500.00 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 ₹ 6,100.00 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	₹ 5,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

Actual site photographs



Actual site photographs



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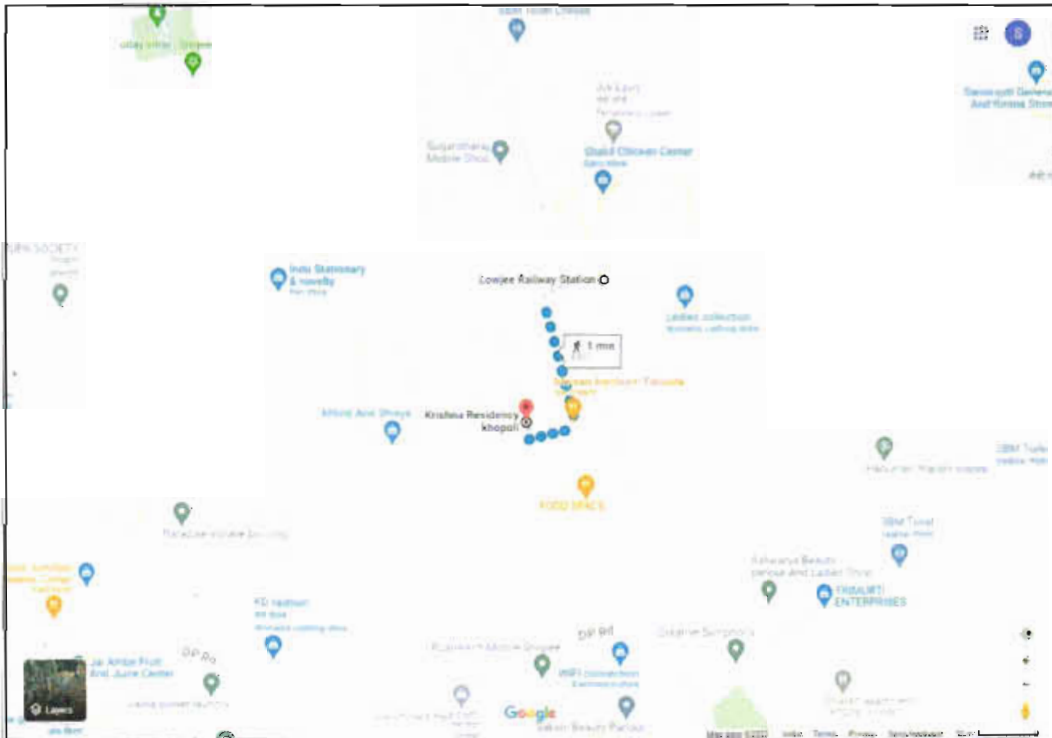


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Route Map of the property

Site, u/r



Latitude Longitude: 18°48'32.9"N 73°20'05.1"E

Note: The Blue line shows the route to site from nearest railway station (Lowjee – 63 M.)



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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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Annual Statement of Rates

Year: 2023/2024

Selected District: रायगड

Select Taluka: खालापूर

Select Village: मीठे : खोपोली खोपोली नगरपालिका

Search By: Survey No Location

Enter Survey No: 875

Language: English

जप विभाग	खुली वर्गमीन	निवासी सदनिका	गोंडिस	दुकाने	खोपोनिक	एकक (Rs./)	Attribute
17/48-मीठा- सखेच क्रं 17 मुन्बदर विभाग 7 व 8	7310	36500	40300	45600	40300	चौ. मीटर	सि.डी.एच. तंत्र

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Price Indicators

NOBROKER

1 BHK Flat in Leena Lawjee Residency For Sale in Khandivli

₹ 24 Lacs
₹ 13,756/Month
648 sq ft

Overview

Type of Building	1 BHK	Orientation	East
Floor	13	Furnishing	Semi-Furnished
Area	648 sq ft	Property Type	Residential
Construction Status	Ready to Move	Viewing	Book

2018/7/14

NOBROKER

2 BHK Flat in Maraj Maa Shri Vidya For Sale in Khandivli

₹ 23 Lacs
₹ 13,182/Month
412 sq ft

Overview

Type of Building	2 BHK	Orientation	East
Floor	13	Furnishing	Semi-Furnished
Area	412 sq ft	Property Type	Residential
Construction Status	Ready to Move	Viewing	Book

May 16, 2022



Sales Instance

1458462 29-05-2023 Note :-Generated Through eSearch Module. For original report please contact concern SRO office.	सूची क्र . २	दुय्यम निबंधक दु.नि. खालापूर दस्तावेज क्रमांक : 1458/2023 नोंदणी Regn.63m
गाव: चिंचवली शेकीन		
(1) दस्तऐवज प्रकार	करारनामा	
(2) मोबदला	2269000	
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टाकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	1345901	
(4) भूमापन. पोटहिस्सा व घरक्रमांक (असल्यास)	इतर माहिती: इतर माहिती: सदनिका क्र.बी-306,तिसरा मजला,बी विंग,किष्णा रेसिडेन्सी,सिटी सर्व्हे क्र.875 पी.सर्व्हे क्र. 212 बी.चिंचवली शेकीन,ऑप.लवजी रेल्वे स्टेशन,खोपोली,जि.रायगड. क्षेत्र 25.89 चौ.मी.कारपेट । 5.18 चौ.मी.बाल्कनी । 2.34 चौ.मी.सी.बी = 2.21 चौ.मी.ओपन टेरेस/डब्ल्यु एस(भोगवटा प्रमाणपत्र प्राप्त क्र.जा.क्र.के.एम.सी. नगर रचना वा.प. 3178 दिनांक 26/03/2021)रायगड	
(5) क्षेत्रफळ	25.89चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे एस.पी.कंसट्रक्शन वर्क भागीदार एन.डी.ठेसिया यांचे कु.मु. म्हणून अक्षय राम पाटील -- 27 प्लॉट नं. - माळा नं. - इमारतीचे नाव: 01, क्रिस्टल अपार्टमेंट, प्लॉट क्र 24, से 11, पनवेल माथेरान रोड, नवीन पनवेल ईस्ट, ता.पनवेल, जि.रायगड, ब्लॉक नं. - रोड नं. - , महाराष्ट्र. सर्व्हे क्र. 410206 AAHFS2101K	
(8) दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) योगेश गोविंद साळुंके -- 39 प्लॉट नं. - , माळा नं. - , इमारतीचे नाव: ११, लालचक्की रोड, दुर्गा नगर, ब्राम्हण पाडा, नॅशनल हायस्कुल, उल्हासनगर, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, ठाणे. 421004 BLFIPS5039P 1) पूजा योगेश साळुंके -- 29 प्लॉट नं. - , माळा नं. - , इमारतीचे नाव ११, लालचक्की रोड, दुर्गा नगर, ब्राम्हण पाडा, नॅशनल हायस्कुल, उल्हासनगर, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, ठाणे 421004 MQNXP86372L	
(9) दस्तऐवज करून दिल्याचा दिनांक	28/03/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	28/03/2023	
(11) अनुक्रमांक: खंड व पृष्ठ	1458/2023	
(12) बाजारभावप्रमाणे मुद्रांक शुल्क	136150	
(13) बाजारभावप्रमाणे नोंदणी शुल्क	100	
(14) नोंदणी		
मूल्यांकनासाठी विचारात घेतलेला तपशील -		

Sales Instance

1564462 29-05-2023 Note :-Generated Through eSearch Module,For original report please contact concern SRO office.	सूची क्र . २	दुय्यम निबंधक दु.नि. खालापूर दस्तावेज क्रमांक. 1564:2023 नोंदणी: Regn 63m
गाव: चिंचवली शेकीन		
(1)दस्तावेज प्रकार	करारनामा	
(2)मोबदला	2277700	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टाकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	1534380	
(4) भूमापन, पोटहिस्सा व घरक्रमांक (असल्यास)	इतर माहिती: , इतर माहिती: सदनिका क्र.बी-703.सातवा मजला.बी विंग,क्रिष्णा रेसिडेन्सी,सिटी सर्व्हे क्र.875 पी,सर्व्हे क्र. 21/2 बी,चिंचवली शेकीन,ऑप.लवजी रेल्वे स्टेशन,खोपोली,जि.रायगड. क्षेत्र 26.15 चौ.मी.कारपेट + 5.40 चौ.मी.बाल्कनी + 2.34 चौ.मी.सी.बी + 2.29 चौ.मी.ओपन टेरेस/डब्ल्यु एस/भोगवटा प्रमाणपत्र प्राप्त क्र.जा.क्र.के.एम.सी. नगर रचना/वा.प./3178/दिनांक 26/03/2021)रायगड	
(5)क्षेत्रफळ	26.15चौ.मीटर	
(6)आकारणी किंवा जुळी देण्यात असेल तेव्हा		
(7)दस्तावेज करून देणाऱ्या /सिद्ध ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे एस पी कॅस्टलेशन तर्फे भागीदार एन डी ठेक्क्या घेणे कु.मु. म्हणून अमर अरुण अखले - - 33 प्लॉट नं - माळा नं. - इमारतीचे नाव -०१ क्रिस्टल अपार्टमेंट. प्लॉट क्र २५, से.१९, पनवेल माथेरान रोड, नवीन पनवेल ईस्ट, ता पनवेल, जि रायगड, ब्लॉक नं. - रोड नं. - , महाराष्ट्र राईगड(०) 410206 AAHFS916JK	
(8)दस्तावेज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) संतोष दिवाकर तावडे - - 54 प्लॉट नं. - माळा नं. - , इमारतीचे नाव: ५, केदार सोसायटी, महंत रोड, श्री क्रिष्णा एजन्सी जवळ, वितेपार्ले ईस्ट, मुंबई, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, मुंबई, 400057 ADSPJ0691H 1) संजना संतोष तावडे - - 50 प्लॉट नं. - माळा नं. - , इमारतीचे नाव: ५, केदार सोसायटी, महंत रोड, श्री क्रिष्णा एजन्सी जवळ, वितेपार्ले ईस्ट, मुंबई, ब्लॉक नं. - , रोड नं. - , महाराष्ट्र, मुंबई 400057 ADPT7783J	
(9)दस्तावेज करून दिल्याचा दिनांक	31/03/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	31/03/2023	
(11)अनुक्रमांक, खंड व पृष्ठ	1564/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	136700	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासठी विचारत घेतलेला तपशील -		



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Sales Instance

408462 29-05-2023 Note :-Generated Through eSearch Module For original report please contact concern SRO office.	सूची क्र . २	दुय्यम निबंधक दु.नि. खालापूर दस्तावेज क्रमांक: 408/2023 नोंदणी: Regn.63m
गाव: चिंचवली शेकीन		
(1) दस्तावेज प्रकार	करारनामा	
(2) मोबदला	2118000	
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतीत पट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	1268922	
(4) भूमापन, पोटहिस्सा व घरक्रमांक (असल्यास)	इतर माहिती: , इतर माहिती: सदनिका क्र.ए-305,तिसरा मजला,ए विंग,क्रिष्णा रेसिडेन्सी,सिटी सर्व्हे क्र.875 पी.सर्व्हे क्र. 21/2 बी,चिंचवली शेकीन,ऑप लवजी रेल्वे स्टेशन,खोपोली,जि.रायगड. क्षेत्र 25.95 चौ.मी.कारपेट + 2.9 चौ.मी.बाल्कनी - 2.36 चौ.मी.सी.बी. - 2.4 चौ.मी.ओपन टेरेस/डब्ल्यु.एस/(भोगवटा प्रमाणपत्र प्राप्त क्र.जा.क्र.के.एम.सी./नगर रचना वा.प./3178-दिनांक 26.03/2021)रायगड	
(5) क्षेत्रफळ	25 95 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असलेले तेंव्हा		
(7) दस्तावेज करून देणाऱ्या / लिहून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे. एस.पी. कंसट्रक्शन तर्फे भागीदार एन.डी. ठेसिया यांचे कु.मु. म्हणून अक्षय राम पाटील . . 27 प्लॉट नं. . माळा नं. . इमारतीचे नाव: ०१, किस्टल अपार्टमेंट, प्लॉट क्र २५, से १९, पनवेल माथेरान रोड, नवीन पनवेल ईस्ट, ता.पनवेल, जि.रायगड, ब्लॉक नं. . रोड नं. . महाराष्ट्र, इईयाईनं: 410206 AAHPS9101K	
(8) दस्तावेज करून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) किशोर कुंडलिक चव्हाण . . 36 प्लॉट नं. . माळा नं. . इमारतीचे नाव: रूम क्र.ए-२०३, अमोल अपार्टमेंट, प्लॉट क्र बी-१८५/१८६, से १९, कोपरखेरणे, नवी मुंबई, ब्लॉक नं. . रोड नं. . महाराष्ट्र, ठाणे, 400709 AOZPC8664F	
(9) दस्तावेज करून दिल्याचा दिनांक	23/01/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	23/01/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	408/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	127100	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14) शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील -		

Sales Instance

1242462 29-05-2023 Note :-Generated Through eSearch Module,For original report please contact concern SRO office	सूची क्र . २	दुय्यम निबंधक दु.नि. खालापूर दस्तऐवज क्रमांक.:1242/2023 नोंदणी: Regn 63m
गाव: चिंचवली शेकीन		
(1)दस्तऐवज प्रकार	करारनामा	
(2)मोबदला	2278000	
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टेकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	1209464	
(4)भूतापन,पोटहिस्सा व घरक्रमांक (असल्यास)	इतर माहिती . इतर माहिती: सदनिका क्र.ए-110,पहिला मजला,ए विंग,क्रिष्णा रेसिडेन्सी,सिटी सर्व्हे क्र.875 पी.सर्व्हे क्र. 21/2 बी,चिंचवली शेकीन,ऑप.लवजी रेल्वे स्टेशन,खोपोली,जि.रायगड. क्षेत्र 25.05 चौ.मी.कारपेट + 4.53 चौ.मी.बाल्कनी + 1.75 चौ.मी.सी.बी. - 3.64 चौ.मी.ओपन टेरेस/डब्ल्यु एस(भोगवटा प्रमाणपत्र प्राप्त क्र.जा.क्र.के.एम.सी./नगर रचना/वा.प./3178/दिनांक 26/03/2021)रायगड	
(5)क्षेत्रफळ	25.05चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा		
(7)दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) मे. एस पी कंसट्रक्शन तर्फे भागीदार एन डी ठेस्विया यांचे कु.मु. म्हणून विनोद प्रकाश शिंदे . - 2? प्लॉट नं. . माळा नं. . इमारतीचे नाव -१ क्रिस्टल अपार्टमेंट. प्लॉट क्र.२५. से १९. पनवेल माथेरान रोड, नवीन पनवेल ईस्ट, ता.पनवेल, जि.रायगड, ब्लॉक नं. . रोड नं. . महाराष्ट्र, राईगार(ं): 410206 AAHFS9101K	
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) कर्मावती देवी अशोककुमार देवी . - 40 प्लॉट नं. . माळा नं. . इमारतीचे नाव: भैरवी मंदिर, रोड टी मुळगाव, साजगाव, पो.शिळफाटा, ता.खालापूर, जि.रायगड, ब्लॉक नं. . रोड नं. . महाराष्ट्र, राईगार(ं): 410203 FFZPD6662G 1) अशोककुमार भैरवराज यादव . - 48 प्लॉट नं. . माळा नं. . इमारतीचे नाव: भैरवी मंदिर, रोड टी मुळगाव, साजगाव, पो.शिळफाटा, ता.खालापूर, जि.रायगड, ब्लॉक नं. . रोड नं. . महाराष्ट्र, राईगार(ं): 410203 AELPV3024M	
(9)दस्तऐवज करून दिल्याचा दिनांक	10/03/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	10/03/2023	
(11)अनुक्रमांक खंड व पृष्ठ	1242/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	136700	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	100	
(14)शेरा		
मूल्यांकनासाठी विचारात घेतलेला तपशील .		

(Annexure – I)

DECLARATION-CUM-UNDERTAKING

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

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 30.05.2023 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 29.05.2023. 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
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty

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

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was purchased by Mrs. Priya Hitesh Sawant from M/s. S. P. Construction vide Agreement for Sale dated 31.03.2023.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, RACPC Ghatkopar, Mumbai to assess value of the property for Bank Loan purpose
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Abhijit More – 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 – 29.05.2023 Valuation Date - 30.05.2023 Date of Report - 30.05.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 29.05.2023
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc.
11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **30th 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 Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **403.00 Sq. Ft. Carpet Area** in the name **Mrs. Priya Hitesh Sawant**. 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 **Mrs. Priya Hitesh Sawant**. 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 **403.00 Sq. Ft. Carpet Area**.

Condition & Repair

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

Valuation Methodology

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

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 **403.00 Sq. Ft. Carpet Area.**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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

(Annexure – II)**MODEL CODE OF CONDUCT FOR VALUERS****Integrity and Fairness**

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

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

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

Confidentiality

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

Information Management

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

Gifts and hospitality:

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

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

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

Remuneration and Costs.

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

Occupation, employability and restrictions.

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

Miscellaneous

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**MANOJ BABURAO
CHALIKWAR**

Digital signature of MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS PRIVATE LIMITED,
ou=Director,
2.5.4.22=f60229c-01ac75f115011b1e216d1f1-3496553353453,
3.3.1.3.1=74637416345453, postalCode=400086, serialNumber=
serialNumber=41450a0040b10908b2a51a80c57b011f11d1,
2a19f48e2c7ea10786264c, cn=MANOJ BABURAO
CHALIKWAR
Date: 2022.05.30 11:02:07 +05'30'

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

Think.Innovate.Create