

# PROFORMA INVOICE

<b>Vastukala Consultants (I) Pvt Ltd</b> B1-001,U/B FLOOR, BOOMERANG,CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. <b>PG-1797/23-24</b>	Dated <b>31-Jul-23</b>
Buyer (Bill to) <b>COSMOS BANK</b> NAUPADA BRANCH Kusumanjali, Opp Deodhar Hospital,Naupada GSTIN/UIN : 27AAIFM1544M1Z0 State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. <b>2836 / 2301854</b>	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	<b>VALUATION FEE</b> <i>(Technical Inspection and Certification Services)</i>	997224	18 %	<b>4,000.00</b>
	<b>CGST</b>			<b>360.00</b>
	<b>SGST</b>			<b>360.00</b>
<b>Total</b>				<b>₹ 4,720.00</b>

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

**Indian Rupee Four Thousand Seven Hundred Twenty Only**

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	4,000.00	9%	360.00	9%	360.00	720.00
<b>Total</b>	<b>4,000.00</b>		<b>360.00</b>		<b>360.00</b>	<b>720.00</b>

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

**Remarks:**

"Mrs. Virmati C. Shah & Mrs. Jigna J. Shah - Residential Flat No. 1001, 10th Floor, Wing - C, Building No. 27, ""Aniruddh Building"", Tilak Nagar Bharat Khand Co-Op. Hsg. Soc. Ltd., Tilak Nagar, Tilak Nagar Road, Village - Chembur, Chembur (West), Mumbai - 4000 89, State - Maharashtra, Country - India"

Company's PAN : **AADCV4303R**

**Declaration**

NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.  
 MSME Registration No. - 27222201137

**Company's Bank Details**

Bank Name : **ICICI BANK LTD**  
 A/c No. : **340505000531**  
 Branch & IFS Code : **THANE CHARAI & ICIC0003405**



UPI Virtual ID : **VASTUKALATHANE@icici**

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

*Rattoel*  
 Authorised 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. Virmati C. Shah & Mrs. Jigna J. Shah**

Residential Flat No. 1001, 10<sup>th</sup> Floor, Wing – C, Building No. 27, "**Aniruddh Building**", Tilak Nagar Bharat Khand Co-Op. Hsg. Soc. Ltd., Tilak Nagar, Tilak Nagar Road, Village – Chembur, Chembur (West), Mumbai – 4000 89, State – Maharashtra, Country – India.

**Latitude Longitude - 19°04'00.4"N 72°53'52.0"E**

### Valuation Done for:

**Cosmos Bank**

**Naupada Thane Branch**

Kusumanjali, Opposite Deodhar Hospital, Naupada, Thane (West),  
State – Maharashtra, Country – India.



**Thane** : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA  
E-mail : [thane@vastukala.org](mailto:thane@vastukala.org), Tel. : 80978 82976 / 90216 25621

#### **Our Pan India Presence at :**

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

**Regd. Office** : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA  
TeleFax : +91 22 28371325/24  
[mumbai@vastukala.org](mailto:mumbai@vastukala.org)



## VALUATION OPINION REPORT

The property bearing Residential Flat No. 1001, 10<sup>th</sup> Floor, Wing – C, Building No. 27, "Aniruddh Building", Tilak Nagar Bharat Khand Co-Op. Hsg. Soc. Ltd., Tilak Nagar, Tilak Nagar Road, Village – Chembur, Chembur (West), Mumbai – 4000 89, State – Maharashtra, Country – India belongs to **Mrs. Virmati C. Shah & Mrs. Jigna J. Shah.**

Boundaries of the property.

North : Internal Road  
South : Mukti Residency  
East : Internal Road  
West : Internal Road / Shiv Sagar Heritage Building

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,70,58,600.00 (Rupees One Crore Seventy Lakh Fifty Eight Thousand Six 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

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01

Digitally signed by MANOJ BABURAO CHALIKWAR  
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,  
ou=admn,  
2.5.4.20=9220a0e4d354c304c79e268531149907303413311  
327761241866432, postalCode=400059, st=Maharashtra,  
serialNumber=14564566@b3@984834334843131180249  
94e2924279427942564c, email=MANOJ.BABURAO@CHALIKWAR  
Date: 2023.07.31 17:54:50 +05'30'

Auth. Sign.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA  
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

### Our Pan India Presence at :

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

Regd. Office : B1-001, U/B Floor, Boomerang,  
Chandivali Farm Road, Andheri (East),  
Mumbai - 400 072, (M.S.), INDIA  
TeleFax : +91 22 28371325/24  
mumbai@vastukala.org

Valuation Report of Residential Flat No. 1001, 10<sup>th</sup> Floor, Wing – C, Building No. 27, "Aniruddh Building",  
Tilak Nagar Bharat Khand Co-Op. Hsg. Soc. Ltd., Tilak Nagar, Tilak Nagar Road, Village – Chembur,  
Chembur (West), Mumbai – 4000 89, State – Maharashtra, Country – India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS,  
FORESTS, MINES AND QUARRIES)

**GENERAL:**

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 31.07.2023 for Banking Purpose
2	Date of inspection	28.07.2023
3	Name of the owner/ owners	<b>Mrs. Virmati C. Shah &amp; Mrs. Jigna J. Shah</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	<b>Address:</b> Residential Flat No. 1001, 10 <sup>th</sup> Floor, Wing – C, Building No. 27, "Aniruddh Building", Tilak Nagar Bharat Khand Co-Op. Hsg. Soc. Ltd., Tilak Nagar, Tilak Nagar Road, Village – Chembur, Chembur (West), Mumbai – 4000 89, State – Maharashtra, Country – India.  <b>Contact Person:</b> Mrs. Jigna J. Shah (Owner) Contact. No. 9930301067
6	Location, street, ward no	Ward No. – M, Tilak Nagar Bharat Khand Co-Op. Hsg. Soc. Ltd., Tilak Nagar, Tilak Nagar Road, Village – Chembur, Chembur (West), Mumbai
	Survey/ Plot no. of land	Survey No. 14, C.T.S. No. 32 (Part) of Village – Chembur
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 650.00 (Area as per Actual Site Measurement)  <b>Built Up Area in Sq. Ft. = 780.00</b>

		(Area as per Sale Deed)
13	Roads, Streets or lanes on which the land is abutting	Tilak Nagar Bharat Khand Co-Op. Hsg. Soc. Ltd., Tilak Nagar, Tilak Nagar Road, Village – Chembur, Chembur (West), Mumbai.
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.  (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	<b>IMPROVEMENTS</b>	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available



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26	<b>RENTS</b>		
	(i)	Names of tenants/ lessees/ licensees, etc	N.A.
	(ii)	Portions in their occupation	Details not provided
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 42,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not provided
27	Are any of the occupants related to, or close to business associates of the owner?		Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.
	<b>SALES</b>		
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records
39	Land rate adopted in this valuation		N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.

40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	<b><i>COST OF CONSTRUCTION</i></b>	
41	Year of commencement of construction and year of completion	Year of Completion – 2008 (As per Approved Plan)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	<b><u>Remark:</u></b>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 31.07.2023 for Residential Flat No. 1001, 10<sup>th</sup> Floor, Wing – C, Building No. 27, "**Aniruddh Building**", Tilak Nagar Bharat Khand Co-Op. Hsg. Soc. Ltd., Tilak Nagar, Tilak Nagar Road, Village – Cherrnbur, Chembur (West), Mumbai – 4000 89, State – Maharashtra, Country – India belongs to **Mrs. Virmati C. Shah & Mrs. Jigna J. Shah**.

### We are in receipt of the following documents:

1	Copy of Sale Deed dated 15.09.2012 between Mr. Jayesh Jayram Patel (the Vendor / Transferor) & Mrs. Virmati C. Shah & Mrs. Jigna J. Shah (the Purchasers/ Transferees) (21 Pages from Documents).
2	Copy of Commencement Certificate No. CE / 5972 / BPES / AM dated 29.02.2008 issued by Municipal Corporation of Greater Mumbai.
3	Copy of Approved Plan No. CE / 5972 / BPES / AM dated 20.02.2008 issued by Municipal Corporation of Greater Mumbai.

### LOCATION:

The said building is located at Survey No. 14, C.T.S. No. 32 (Part) of Village - Chembur, Chembur (West), Mumbai – 4000 89, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a walkable distance 950 M. from Chembur railway station.

### BUILDING:

The building under reference is having Still + 1<sup>st</sup> to 12<sup>th</sup> Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is good. The building is used for residential purpose. 10<sup>th</sup> Floor is having 2 Residential Flats. The building is having 2 lifts.

**Residential Flat:**

The residential flat under reference is situated on the 10<sup>th</sup> Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Dry Balcony + Balcony (i.e. **2 BHK with 2 Toilets**). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters with safety door, Powder Coated Aluminum sliding windows, Concealed electrification & plumbing. The flat condition is good.

**Valuation as on 31<sup>st</sup> July 2023**

<b>The Built Up Area of the Residential Flat</b>	:	<b>780.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	2008 (As per Approved Plan)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	15 years
Cost of Construction	:	780.00 Sq. Ft. X ₹ 2,800.00 = ₹ 21,84,000.00
Depreciation $\{(100-10) \times 15 / 60\}$	:	22.50%
Amount of depreciation		₹ 4,91,400.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,09,956.00 per Sq. M. i.e. ₹ 10,215.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,00,652.00 per Sq. M. i.e. ₹ 9,351.00 per Sq. Ft.
Prevailing market rate	:	₹ 22,500.00 per Sq. Ft.
<b>Value of property as on 31.07.2023</b>	:	<b>780.00 Sq. Ft. X ₹ 22,500.00 = ₹ 1,75,50,000.00</b>

(Area of property x market rate of developed land & Residential premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

<b>Depreciated fair value of the property as on 31.07.2023</b>	:	<b>₹ 1,75,50,000.00 - ₹ 4,91,400.00 = ₹ 1,70,58,600.00</b>
<b>Total Value of the property</b>		<b>₹ 1,70,58,600.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 15,352,740.00</b>
<b>Distress value of the property</b>	:	<b>₹ 13,646,880.00</b>
<b>Insurable value of the property (780.00 Sq. Ft. X ₹ 2,800.00)</b>	:	<b>₹ 21,84,000.00</b>
<b>Guideline Value of the property (780.00Sq.Ft. X ₹ 9,351.00)</b>		<b>₹ 72,93,780.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1001, 10<sup>th</sup> Floor, Wing – C, Building No. 27, "**Aniruddh Building**", Tilak Nagar Bharat Khand Co-Op. Hsg. Soc. Ltd., Tilak Nagar, Tilak Nagar Road, Village – Chembur, Chembur (West), Mumbai – 4000 89, State – Maharashtra,



Country – India. for this particular purpose at ₹ 1,70,58,600.00 (Rupees One Crore Seventy Lakh Fifty Eight Thousand Six Hundred Only). as on 31<sup>st</sup> July 2023.

### NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 31<sup>st</sup> July 2023 is ₹ 1,70,58,600.00 (Rupees One Crore Seventy Lakh Fifty Eight Thousand Six Hundred Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

### **PART III- DECLARATION**

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

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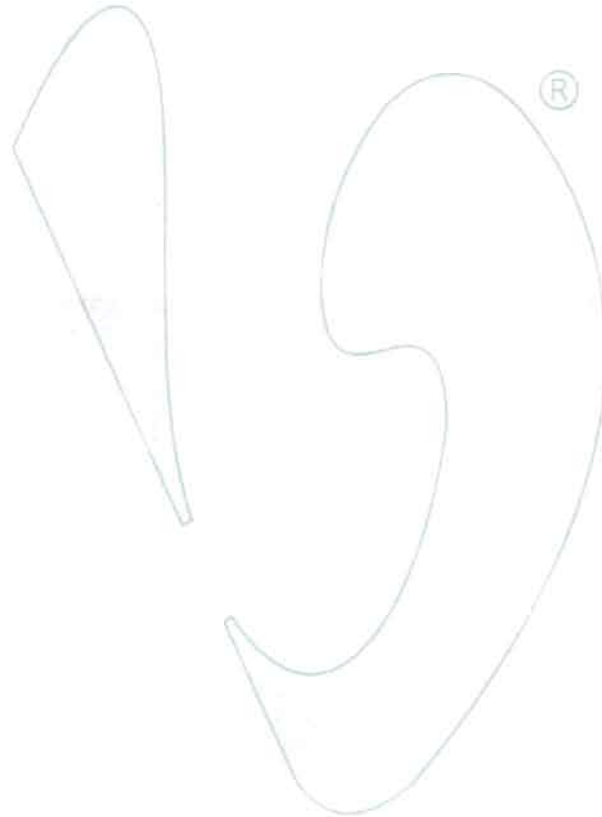
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**ANNEXURE TO FORM 0-1**

Technical details		Main Building
1.	No. of floors and height of each floor	Stillt + 1 <sup>st</sup> to 12 <sup>th</sup> Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 10 <sup>th</sup> Floor
3.	Year of construction	2008 (As per Approved Plan)
4.	Estimated future life	45 Years Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6.	Type of foundations	R.C.C. Foundation
7.	Walls	All external walls are 9" thick and partition walls are 6" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush shutters with safety door
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP false ceiling
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	Yes
14.	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18.	No. of lifts and capacity	2 Lifts
19.	Underground sump – capacity and type of construction	R.C.C tank
20.	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace

21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Chequered tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System



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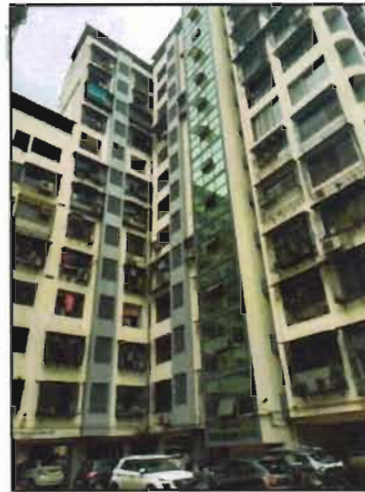
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## Actual site photographs



## Actual site photographs



## Route Map of the property

Site u/r



Latitude Longitude - 19°04'00.4"N 72°53'52.0"E

Note: The Blue line shows the route to site from nearest railway station (Chembur – 950M.)



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## Ready Reckoner Rate

**Valuation For Urban Area**

welcome to valuation of properties in Maharashtra

**Location Details**

District	मुंबई(उत्तरक)	Zone	१६.पूरु - पूर्ण
Address	वि.टी.पूरु, पोर.	Subzone	पुणे: टिळकनगर एवं पुर्वीवर्ती विंगर.

Open	Ready Reckoner	Office	Shop	Industry	Unit
47920	104720	132350	110700	110700	100000

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## Price Indicators

**NOBROKER**

2 BHK Flat In Bharat Khand Chs For Sale In Chembur East  
Mumbai • 1000 Sq Ft • 2 BHK • 1000 Sq Ft • 2 BHK

₹ 1.03 Crores  
₹ 1.03 Lacs/Month  
804 Sqft

2 Bedroom  
2 Bathroom  
14  
1000 Sq Ft

Get Owner's Details

Price trends by 1000sqft

Recent what was not correct in this property

Liked by Broker   Sold Out   View Info

Activity On This Property

Overview			
Age of Building	40 Years	Ownership Type	Self Owned
Performance Charge	₹ 1.5 Per Sq Ft/M	Type	Walled Plot
Multiplex	800 Sq Ft	Carpet Area	670 Sq Ft

**magicbricks**

₹ 1.49 Cr

2 BHK 1071 Sq Ft Flat For Sale - Tilak Nagar, Chembur, Mumbai

2 Beds • 2 Baths • Semi-Furnished

Carpet Area: 377 sqft • ₹ 20,639/sqft

Developer: **Shena Developers**   Project: **Shena Serene**

Floor: 10 (Out of 12 Floors)   Transaction Type: **New Property**   Status: **Ready to Move**

Facing: North - East   Lifts: 2   Furnished Status: **Semi-Furnished**

Contact Agent: **vijay tyagar**

Call Phone No.   Download Brochure

**More Details**

Price Breakup: ₹ 1.49 Cr | ₹ 7.45,000 (Broker Registration Charges) | ₹ 0.0000 (Monthly)

Booking Amount: ₹ 10 Lac **Secure Now**

REDA ID: PS1800027781

Address: 1,Chembur, Mumbai, Tilak Nagar,Chembur, Mumbai - Central,Mumbai, Maharashtra

Landmarks: BKC 151 Min, Tilak Nagar station 5 Min, System Express highway 5 Min





## Price Indicators

The screenshot displays a real estate listing on the Magicbricks website. The listing is for a 2 BHK flat for sale in Tiak Nagar, Chembur, Mumbai. The price is ₹1.80 Cr. The listing includes a gallery of images, a 'Contact Owner' button, and a 'Call Phone No.' button. The 'More Details' section provides the following information:

Property Details	Value
Price Breakup	₹18 Cr
Booking Amount	₹100000 <a href="#">Secure Now</a>
Address	Tiak Nagar Chembur, Mumbai - Central Mumbai, Maharashtra
Furnishing	Unfurnished



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**DECLARATION OF PROFESSIONAL FEES CHARGED**

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

**VALUATION OF THE PROPERTY PREMISES**

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 1,70,58,600.00 (Rupees One Crore Seventy Lakh Fifty Eight Thousand Six Hundred Only).**

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

**MANOJ BABURAO  
CHALIKWAR**

**Director**

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Digitally signed by MANOJ BABURAO CHALIKWAR  
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