

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd 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.	Dated
	PG-1948/23-24	10-Aug-23
	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
Buyer (Bill to) Union Bank Of India Gokhiware Branch Surucha Muldapat Residency , Ground Floor, Pinto Travels Campus, Gokhiware, Vasai East , Palghar-401208 GSTIN/UIN : 27AAACU0564G1ZH State Name : Maharashtra, Code : 27	Buyer's Order No.	Dated
	Dispatch Doc No.	Delivery Note Date
	Dispatched through	Destination
	Terms of Delivery	

Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	997224	18 %	3,000.00
	CGST			270.00
	SGST			270.00
Total				₹ 3,540.00

Amount Chargeable (in words) E. & O.E
Indian Rupee Three Thousand Five Hundred Forty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	3,000.00	9%	270.00	9%	270.00	540.00
Total	3,000.00		270.00		270.00	540.00

Tax Amount (in words) : **Indian Rupee Five Hundred Forty Only**

Remarks:
 Mr. Rajesh Kumar H. Singh & Mr. Vinay Kumar H. Singh
 - Residential Flat No. 204, 2nd Floor, "Hayat Like Co-Op.
 Hsg. Soc. Ltd.", Ajit Nagar, Behind Vithal Mandir, Village
 Waliv, Vasai (East), Taluka - Vasai, District - Palghar,
 PIN - 401208, 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 : **UNION BANK OF INDIA**
 A/c No. : **635301010050194**
 Branch & IFS Code: **Bandra East & UBIN0563536**



UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Kajeme
 Authorised Signatory

This is a Computer Generated Invoice



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Rajesh Kumar H. Singh & Mr. Vinay Kumar H. Singh**

Residential Flat No. 204, 2nd Floor, "Hayat Like Co-Op. Hsg. Soc. Ltd.", Ajit Nagar, Behind Vithal Mandir,
Village Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 401208,
State – Maharashtra, Country – India.

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Longitude Latitude: 19°25'17.9"N 72°51'46.4"E

Valuation Done for: **Union Bank of India** **Gokhiware Branch**

Surucha Muldapat Residency, Ground Floor, Pinto Travels Campus, Gokhiware, Vasai East,
Palghar – 401208, State – Maharashtra, Country – India.



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 OPINION REPORT

This is to certify that the property bearing Residential Flat No. 204, 2nd Floor, "Hayat Like Co-Op. Hsg. Soc. Ltd.", Ajit Nagar, Behind Vithal Mandir, Village Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 401208, State – Maharashtra, Country – India belongs to **Mr. Rajesh Kumar H. Singh & Mr. Vinay Kumar H. Singh.**

Boundaries of the property.

North : Mamta Industrial Estate
South : Internal Road & Sai Palace Building
East : Rajlaxmi Apartment
West : Internal 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 and valued for this particular purpose at **₹ 21,07,875.00 (Rupees Twenty One Lakh Seven Thousand Eight Hundred Seventy Five 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

UBI Emp. No.: ROS:ADV:Valuer/033:008:2021-22

Encl: Valuation report.

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR (I) PRIVATE LIMITED,
ou=Vastu
2.5.4.20=86220644f1d31c48e1f79a286091400f28f81133
3f15278b17a185c52, postalCode=400006, st=Maharashtra,
serialNumber=11, uri=mailto:manojb@vastukala.com, cn=MANOJ BABURAO CHALIKWAR,
Date: 2023.08.30 18:05:11 +0530

Auth. Sign.



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

Vastukala Consultants (I) Pvt. Ltd.

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

To,

The Branch Manager**Union Bank of India****Gokhiware Branch**

Surucha Muldapat Residency,

Ground Floor, Pinto Travels Campus,

Gokhiware, Vasai East, Palghar – 401208,

State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	
1.	Purpose for which the valuation is made	: To assess fair market value of the property for Bank Loan Purpose.
2.	a)	Date of inspection : 09.08.2023
	b)	Date on which the valuation is made : 10.08.2023
3.	List of documents produced for perusal	:
	1. Copy of Agreement for Sale dated 31.07.2017 between M/s. M. M. Enterprises (the Builders) AND Mr. Rajesh Kumar H. Singh & Mr. Vinay Kumar H. Singh (the Purchaser/s) 2. Copy of Occupancy Certificate No. VVCMC / TP / OC / VP-5282 / 30 / 2017-18 dated 14.07.2017 issued by Vasai Virar City Municipal Corporation.	
4	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	Mr. Rajesh Kumar H. Singh & Mr. Vinay Kumar H. Singh Address: Residential Flat No. 204, 2 nd Floor, "Hayat Like Co-Op. Hsg. Soc. Ltd.", Ajit Nagar, Behind Vithal Mandir, Village Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 401208, State – Maharashtra, Country – India. Contact Person: Mr. Vinay Kumar H. Singh (Owner) Contact No.: 88501613296 Joint Ownership (Details of ownership share not available)
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a residential flat located on 2 nd Floor. The composition of flat is 1 Bedroom + Living Room + Kitchen + WC + Bath + Passage + Flowerbed + Dry Balcony Area (i.e., 1BHK + WC + Bath). The property is at 7.1 KM travelling distance from nearest railway station Vasai.
6.	Location of property	:
	a)	Plot No. / Survey No. : Survey No. 29, Hissa No. 1/1 of Village – Waliv

b)	Door No.	:	Residential Flat No. 204
c)	C.T.S. No. / Village	:	Village – Waliv
d)	Ward / Taluka	:	Taluka – Vasai
e)	Mandal / District	:	District – Palghar
f)	Date of issue and validity of layout of approved map / plan	:	Copy of approved building plan were not provided and not verified.
g)	Approved map / plan issuing authority	:	Occupancy Certificate No. VVCMC / TP / OC / VP-5282 / 30 / 2017-18 dated 14.07.2017 issued by Vasai Virar City Municipal Corporation.
h)	Whether genuineness or authenticity of approved map/ plan is verified	:	
i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.	Postal address of the property	:	Residential Flat No. 204, 2 nd Floor, “Hayat Like Co-Op. Hsg. Soc. Ltd.”, Ajit Nagar, Behind Vithal Mandir, Village Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 401208, State – Maharashtra, Country – India.
8.	City / Town	:	Waliv, Vasai (East)
	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 – Waliv Vasai Virar City Municipal Corporation
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 Site
			As per Document
	North	:	Mamta Industrial Estate
	South	:	Internal Road & Sai Palace Building
	East	:	Rajlaxmi Apartment
	West	:	Internal Road
13	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.
			A
			B
			As per the Deed
			Actuals
	North	:	-
	South	:	-



	East	:	-	-
	West	:	-	-
14.	Extent of the site	:	<p>Carpet Area in Sq. Ft. = 357.00 Flowerbed & Dry Balcony Area in Sq. Ft. = 50.00 (Area as per actual site measurement)</p> <p>Carpet Area in Sq. Ft. = 365.00 (Area as per Agreement for Sale)</p> <p>Built -up Area in Sq. Ft. = 438.00 (Carpet Area + 20%)</p> <p>All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale area is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.</p>	
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°25'17.9"N 72°51'46.4"E	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 365.00 (Area as per Agreement for Sale)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied	
II APARTMENT BUILDING				
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	-	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Waliv Vasai Virar City Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 204, 2 nd Floor, " Hayat Like Co-Op. Hsg. Soc. Ltd. ", Ajit Nagar, Behind Vithal Mandir, Village Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 401208, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Industrial / Mixed	:	Residential	
4.	Year of Construction	:	2017 (As per Occupancy Certificate)	
5.	Number of Floors	:	Stilt + 4 Upper Floors	
6.	Type of Structure	:	R.C.C. Framed Structure	
7.	Number of Dwelling Flats in the building	:	9 Flats on 2 nd Floor	
8.	Quality of Construction	:	Good	



9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	1 Lift
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Stillt + Open 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	:	2 nd Floor
2	Door No. of the Flat	:	Residential Flat No. 204
3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak Wood door frame, Flush doors shutters
	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 provided
	Tax paid in the name of:	:	Details not provided
	Tax amount:	:	Details not provided
5	Electricity Service connection No.:	:	Details not provided
	Meter Card is in the name of:	:	Details not provided
6	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	Mr. Rajesh Kumar H. Singh & Mr. Vinay Kumar H. Singh
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 438.00 (Carpet Area + 20%)
10	What is the floor space index (app.)	:	As per VVCMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 357.00 Flowerbed & Dry Balcony Area in Sq. Ft. = 50.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 365.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Industrial	:	Residential purpose

	purpose?		
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	₹ 4,000.00 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 adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 6,000.00 per Sq. Ft. on Carpet Area ₹ 5,775.00 per Sq. Ft. on Carpet Area after depreciation
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500.00 per Sq. Ft.
	II. Land + others	:	₹ 3,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	₹ 39,400.00 per Sq. M. i.e., ₹ 3,660.00 per Sq. Ft.
	Guideline rate (after depreciation)	:	₹ 36,871.00 per Sq. M. i.e., ₹ 3,425.00 per Sq. Ft.
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	:	6 Years
	Life of the building estimated	:	54 Years (Subject to proper, preventive periodic maintenance & structural repairs.)
	Depreciation percentage assuming the salvage value as 10%	:	9.00%
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,275.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 3,500.00 per Sq. Ft.
	Total Composite Rate	:	₹ 5,775.00 per Sq. Ft.
	Remark:		



Details of Valuation:

Sr. No.	Description	Qty.	Rate per Unit (₹)	Estimated Value (₹)
1	Present total value of the Flat	365.00 Sq. Ft.	5,775.00	21,07,875.00
2	Showcases /			
3	Kitchen arrangements			
4	Superfine finish			
5	Interior Decorations			
6	Electricity deposits / electrical fittings, etc.			
7	Extra collapsible gates / grill works etc.			
8	Potential value, if any			
9	Others			
Total Value of the property				21,07,875.00
Realizable value of the property				18,97,088.00
Distress value of the property				16,86,300.00
Insurable value of the property (438.00 X 2,500.00)				10,95,000.00
Guideline value of the property (438.00 X 3,425.00)				15,00,150.00

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 in the locality etc. We estimate ₹ 5,775.00 per Sq. Ft. (After Depreciation) 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	₹ 4,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

Actual Site Photographs



HAYAAT LIKE CO-OP HSG SOC LTD			
1 st FLOOR	2 nd FLOOR	3 rd FLOOR	4 th FLOOR
101 Mr. S. S. K. K. K.	102 Mr. S. S. K. K. K.	103 Mr. S. S. K. K. K.	104 Mr. S. S. K. K. K.
105 Mr. S. S. K. K. K.	106 Mr. S. S. K. K. K.	107 Mr. S. S. K. K. K.	108 Mr. S. S. K. K. K.
109 Mr. S. S. K. K. K.	110 Mr. S. S. K. K. K.	111 Mr. S. S. K. K. K.	112 Mr. S. S. K. K. K.
113 Mr. S. S. K. K. K.	114 Mr. S. S. K. K. K.	115 Mr. S. S. K. K. K.	116 Mr. S. S. K. K. K.
117 Mr. S. S. K. K. K.	118 Mr. S. S. K. K. K.	119 Mr. S. S. K. K. K.	120 Mr. S. S. K. K. K.
121 Mr. S. S. K. K. K.	122 Mr. S. S. K. K. K.	123 Mr. S. S. K. K. K.	124 Mr. S. S. K. K. K.
125 Mr. S. S. K. K. K.	126 Mr. S. S. K. K. K.	127 Mr. S. S. K. K. K.	128 Mr. S. S. K. K. K.
129 Mr. S. S. K. K. K.	130 Mr. S. S. K. K. K.	131 Mr. S. S. K. K. K.	132 Mr. S. S. K. K. K.
133 Mr. S. S. K. K. K.	134 Mr. S. S. K. K. K.	135 Mr. S. S. K. K. K.	136 Mr. S. S. K. K. K.
137 Mr. S. S. K. K. K.	138 Mr. S. S. K. K. K.	139 Mr. S. S. K. K. K.	140 Mr. S. S. K. K. K.
141 Mr. S. S. K. K. K.	142 Mr. S. S. K. K. K.	143 Mr. S. S. K. K. K.	144 Mr. S. S. K. K. K.
145 Mr. S. S. K. K. K.	146 Mr. S. S. K. K. K.	147 Mr. S. S. K. K. K.	148 Mr. S. S. K. K. K.
149 Mr. S. S. K. K. K.	150 Mr. S. S. K. K. K.	151 Mr. S. S. K. K. K.	152 Mr. S. S. K. K. K.
153 Mr. S. S. K. K. K.	154 Mr. S. S. K. K. K.	155 Mr. S. S. K. K. K.	156 Mr. S. S. K. K. K.
157 Mr. S. S. K. K. K.	158 Mr. S. S. K. K. K.	159 Mr. S. S. K. K. K.	160 Mr. S. S. K. K. K.



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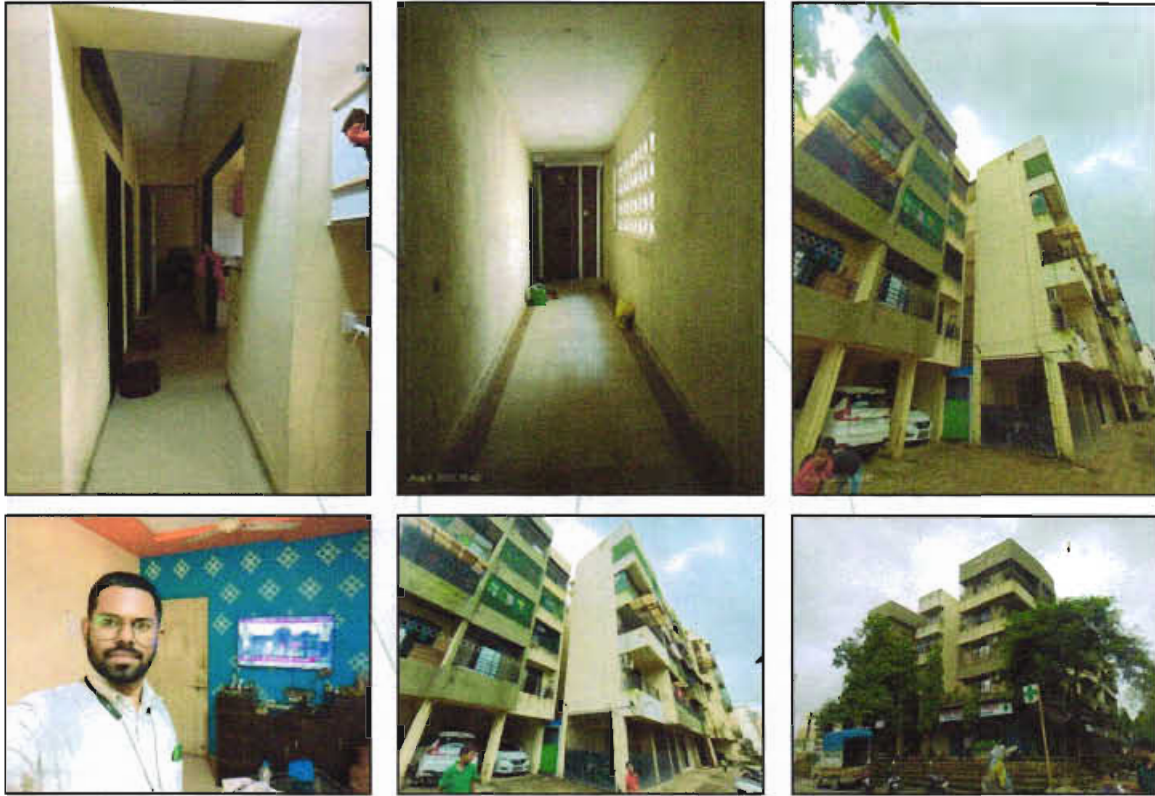
Vastukala Consultants (I) Pvt. Ltd.

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Actual Site Photographs



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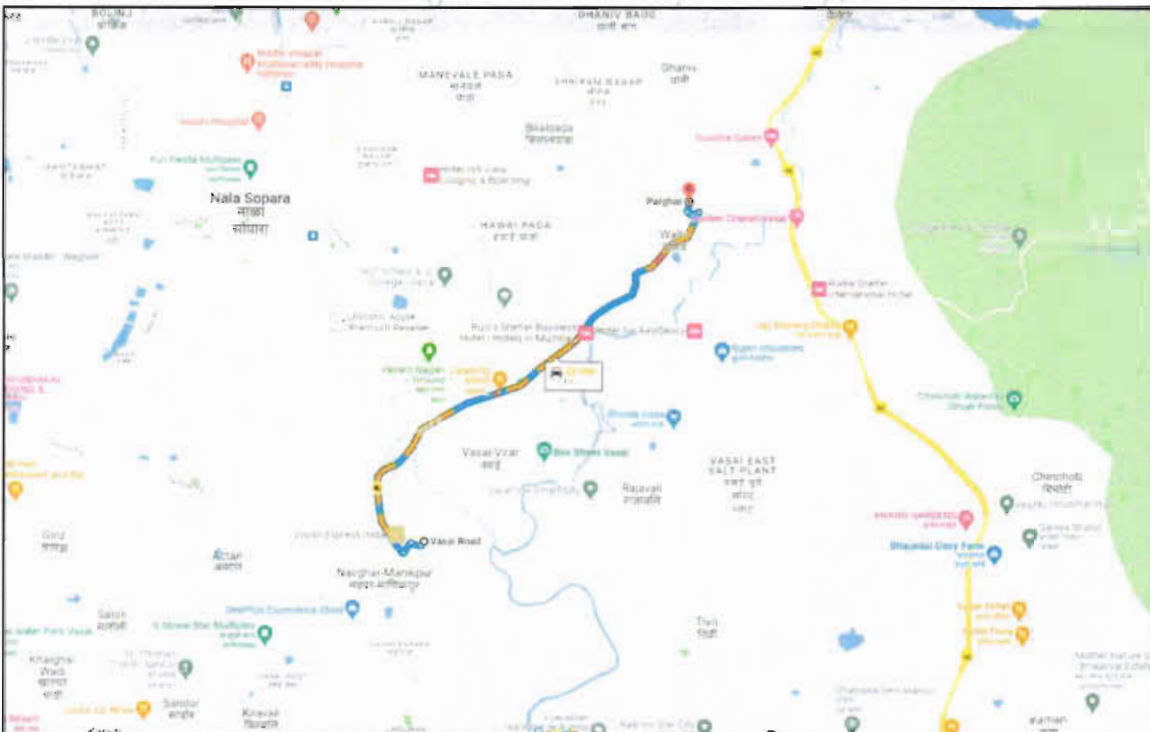
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Route Map of the property


site,ur



Longitude Latitude: 19°25'17.9"N 72°51'46.4"E

Note: The Blue line shows the route to site from nearest railway station (Vasai – 7.1 KM)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 बाजारमूल्य दर पत्रक

Home Valuation Rules User Manual Close Feedback

Year Language

20232024 English

Annual Statement of Rates

Selected District:

Select Taluka:

Select Village:

Search By: Survey No Location

Select	उपविभाग	पूजी अंकीय	निवासी इकायिका	मीटिंग	पुकारे	मीटिंग	एकक (Rs./)
SurveyNo	5-रहियाम व इतर उलयत अनुज्ञेय बाणघाटीय कमिती	8280	47000	54100	60400	54100	चौ. मीटर
SurveyNo	6-रहियाम व इतर उलयत अनुज्ञेय बाणघाटीय कमिती	8980	44900	53400	59600	53400	चौ. मीटर
SurveyNo	7-रहियाम व इतर उलयत अनुज्ञेय बाणघाटीय कमिती	7790	39400	44100	47400	44100	चौ. मीटर
SurveyNo	8-रहियाम व इतर उलयत अनुज्ञेय बाणघाटीय कमिती	8180	43300	49700	54100	49700	चौ. मीटर
SurveyNo	9-रहियाम व इतर उलयत अनुज्ञेय बाणघाटीय कमिती	7710	43200	50000	58000	50000	चौ. मीटर

12

Stamp Duty Ready Reckoner Market Value Rate for Flat	39,400.00			
No Increase on flat located on 2 nd floors	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	39,400.00	Sq. Mtr.	3,660.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	7,790.00			
The difference between land rate and building rate (A – B = C)	31,610.00			
Depreciation Percentage as per table (D) [100% - 8%] (Age of the Building – 8 Years)	92%			
Rate to be adopted after considering depreciation [B + (C x D)]	36,871.00	Sq. Mtr.	3,425.00	Sq. Ft.

Multi-Storeyed building with Lift

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

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate



Price Indicators

NOBROKER 1 BHK Flat in Rajlaxmi Apartment For Sale in Vasai East
 ₹ 33.5 Lacs ₹ 20,346/Month
 1 BHK 1 Bath
 410 sq.ft. Carpet Area

Category	Value	Category	Value
Age of Building	8-10 Years	Furnished Type	Self Owned
Ownership Charges	₹ 1.7 Per Sq./M	Flooring	Marble Tiles
Authority Fee	₹ 0.5 Per Sq.Ft	Carpet Area	410 sq.ft.
Leasing Status	Self Furnished	Facing	East

99acres Buy - Enter Locality / Project / Society / Landmark
 ₹ 36.75 Lac 1 BHK 1 Bath
 Carpet area: 410 sq.ft.
 Places nearby: Mira Road And Brynjar, Mumbai
 Listed on Aug 18, 2023

Sales Instance

4330350

सूची क्र. २

दृश्य निबंधक - सह द. नि. वसई ३

09-08-2023

दस्तावेज क्रमांक: 4330/2023

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Module, For original report please contact
concern SRO office.

नोंदणी:

Regn.63m

गाव : वालीव

(1) दस्तावेज प्रकार	करारनामा
(2) मोबदला	2820000
(3) बाजार भाव (भाडेपट्टीबाबतचा बाबतीत पट्टेदार आकारणी देतो कि पट्टेदार ते नमुद करावे.)	2817000
(4) भूमापन, पोटहिल्ला व परक्रमांक (अमन्यास)	1) इतर माहिती : , इतर माहिती : सदनिका क्र. 405 चौथा मजला हयात लार्डक को ऑप हाऊसिंग सोसायटी लि. वालीव सर्व्हे नं. 29
(5) क्षेत्रफळ	1) 62.44 चौ.मीटर
(6) आकारणी किंवा चुकी देण्यात असेल तेव्हा	
(7) दस्तावेज करार देणाऱ्या / लिहून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश अमान्यास प्रतिवादीचे नाव व पत्ता	1) राजन पूवावेगी नम्बियार 64 प्लॉट नं. : माळा नं. : इमारतीचे नाव : आर सि एफ फॅक्टरी जवळ गेट नं. 2 ब्लॉक नं. : प्लॉट नं 51 म्हेसुर कॉलनी रोड नं. : माहुल रोड चेंबूर महाराष्ट्र MUMBAI. 400074
(8) दस्तावेज करार घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश अमान्यास प्रतिवादीचे नाव व पत्ता	1) मोहमद हुसैन सुभानल्लाह चौधरी 45 प्लॉट नं. : सदनिका क्र. वि 102 माळा नं. : पहिला मजला इमारतीचे नाव : भोगरा बिल्डिंग ब्लॉक नं. : एकराईन नगरी विट्ठल मंदिर समोर रोड नं. : वालीव वसई पूर्व महाराष्ट्र THANE. 401208
(9) दस्तावेज करार दिव्याचा दिनांक	24/02/2023
(10) दस्तावेज नोंदणी केल्याचा दिनांक	24/02/2023
(11) अनुक्रमांक, खंड व पृष्ठ	4330/2023
(12) बाजार भावाप्रमाणे मूद्रांक शुल्क	197400
(13) बाजार भावाप्रमाणे नोंदणी शुल्क	28200
(14) श्रेणी	
मुख्यांकनामाद्वारे विभाग घेतलेला तपशील :-	



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Sales Instance

1360535

सूची क्र. २

द्वयम निबंधक सह दु.नि.वसई 6

09-08-2023

दस्तावेज क्रमांक: 1360/2022

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Module,For original report please contact
concern SRO office.

नोंदणी:

Regn:63m

गाव : बालीव

(1)दस्तावेज प्रकार	करारनामा
(2)मोचदला	1800000
(3)स्वाजागभाव (भाडेपट्ट्याच्या बाबतीलपट्ट्याकर आकारणी देतो कि पट्टेदार ते नमूद करावे)	1665000
(4)अनुमापन ,पोटाहिस्सा व धरकमाक (अमल्यास)	1) इतर माहिती : गाव मोजे बालीव ता.वसई जि.पालघर येथील स.नं. 29 दि.नं.1/1 या मिळकती वरील ह्यात लाईक को.ऑप.हो.सो.लि. या इमारतीमधील सदनिका नं. 404,चौथा मजला,क्षेत्र 32.92 चौ.मी.कारपेट म्हणजेच 40.70 चौ.मी. विल्ट अय हि मिळकत.
(5)क्षेत्रफळ	1) 40.70 चौ.मीटर
(6)आकारणी किंवा नुडी देण्यात असेल तेव्हा	
(7)दस्तावेज करून घेणाऱ्या / लिहून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश अमल्यास प्रतिवादीचे नाव व पत्ता	1) मुजाहिद अहमद शेख -- 61 प्लॉट नं : - माळा नं : - इमारतीचे नाव : ह्यात लाईक को.ऑप.हो.सो.लि. सदनिका नं. 404 चौथा मजला विट्टल मंदिर मागे वसई पूर्व. ब्लॉक नं : - रोड नं : - महाराष्ट्र ठाणे, 401208
(8)दस्तावेज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश अमल्यास प्रतिवादीचे नाव व पत्ता	1) शफीक अमीम खान -- 37 प्लॉट नं : - माळा नं : - इमारतीचे नाव : अमीना नगर शनि महात्मा मंदिर रोड इदगाह मैदान जवळ जोगेश्वरी (पूर्व) मुंबई ब्लॉक नं : - रोड नं : - महाराष्ट्र मुम्बई, 400060
(9)दस्तावेज करून घेण्याचा दिनांक	26/03/2022
(10)दस्ता नोंदणी केल्याचा दिनांक	26/03/2022
(11)अनुक्रमांक,खंड व पृष्ठ	1360/2022
(12)स्वाजागभावाप्रमाणे मूद्रांक शुल्क	108000
(13)स्वाजागभावाप्रमाणे नोंदणी शुल्क	18000
(14)शेरा	
सुल्याकनामाटी विचारात घेतलेला तपशील :-	



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As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is ₹ 21,07,875.00 (Rupees Twenty One Lakhs Seven Thousand Eight Hundred Seventy Five Only). The Realizable Value of the above property is ₹ 18,97,088.00 (Rupees Eighteen Lakhs Ninety Seven Thousand Eighty Eight Only) and the distress value ₹ 16,86,300.00 (Rupees Sixteen Lakhs Eighty Six Thousand Three Hundred Only).

Place: Mumbai
Date: 10.08.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, ou=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=India,
2.5.4.20=9E2256e4f2E6c7E6dE001569E2E33d81339,
3.2.90.1.1=185652, postalCode=400009, serialNumber=
serialNumber=5125a566a08c9b092a2a8f6c51e617515d2430,
www.url=http://www.vastukala.org, email=MANOJ.BABURAO@VASTUKALA.COM
Date: 2023.08.10 10:03:11 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

UBI Emp. No.: ROS:ADV:Valuer/033:008:2021-22

The undersigned has inspected the property detailed in the Valuation Report dated _____
on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____
_____ only).

Date

Signature
(Name of the Branch Manager with Flat Seal)

Enclosures		
	Declaration From Valuers (Annexure – II)	Attached
	Model code of conduct for valuer (Annexure – III)	Attached

Annexure – II

DECLARATION FROM VALUERS

I, hereby declare that:

- a. The information furnished in my valuation report dated 10.08.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative have personally inspected the property on 09.08.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. 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.
- g. 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.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III - A signed copy of same to be taken and kept along with this declaration)
- i. I am Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

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Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration is owned by Mr. Rajesh Kumar H. Singh & Mr. Vinay Kumar H. Singh as per vide Agreement for Sale dated 31.07.2017.
2.	Purpose of valuation and appointing authority	As per the request from Union Bank of India, Gokhiware Branch, Mumbai to assess fair market 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 Sanket Karalkar – Valuation Engineer Shyam Kajvilkar – Technical Manager Jayaraja Acharya – 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 – 09.08.2023 Valuation Date – 10.08.2023 Date of Report – 10.08.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done 09.08.2023
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 Comparative 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 Industrial 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



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Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **10th August 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's representative and site visit conducted, we understand that the subject property is Residential Flat, **Carpet Area in Sq. Ft. = 365.00** in the name of **Mr. Rajesh Kumar H. Singh & Mr. Vinay Kumar H. Singh**. 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. Rajesh Kumar H. Singh & Mr. Vinay Kumar H. Singh**. 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's representative, we understand that the Residential Flat, **Carpet Area in Sq. Ft. = 365.00.**

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 shop and properties that are typically traded on a Flat 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, **Carpet Area in Sq. Ft. = 365.00.**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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

Annexure – III

MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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. (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
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.

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **10th August 2023**.

The term **Fair Market Value** is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeable and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

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 this particular purpose at **₹ 21,07,875.00** (Rupees Twenty One Lakh Seven Thousand Eight Hundred Seventy Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=INDIA,
2.5.4.10-98.20-8e-f1a113a323b3c17be2085013495e533143331
15279612a1005603, postalCode=400009, st=Maharashtra,
serialNumber=41, c=India, email=MANOJ.BABURAO@VASTUKALA.COM,
4e2f2a29a3273a230c, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.08.10 18:08:20 +05:30'

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

UBI Emp. No.: ROS:ADV:Valuer/033:008:2021-22