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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri.Rupeshkumar Madhoprasad Tiwari**

Residential Land and Proposed Bungalow on **Plot No.20**, Ground + First Floor, Survey No.10/2/2,
Behind Nayara Petrol Pump , At – Trimbakeshwar, Taluka – Trimbakeshwar, District – Nashik,
Pin Code – 422 222, State - Maharashtra, Country – India

Longitude Latitude: 19°56'37.6"N 73°31'58.5"E

Valuation Done for:

Bank of Baroda

Regional Office

BSNL Building, Datta Mandir Road, Nashik Road,
Nashik, PIN – 422 101, State - Maharashtra, Country - India.



Nashik: 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra Nandu Naka Link Road,
Adgaon, Nashik-422003 (M.S.), INDIA
Email: nashik@vastukala.co.in | Tel : +91 253 4068262/98903 80564

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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,
Powai, Andheri East, **Mumbai** :400072, (M.S), India

☎️ **+91 22 47495919**

✉️ mumbai@vastukala.co.in

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1. VALUATION OPINION REPORT

This is to certify that the property bearing Residential Land and Proposed Bungalow on **Plot No.20**, Ground + First Floor, Survey No.10/2/2, Behind Nayara Petrol Pump, At – Trimbakeshwar, Taluka – Trimbakeshwar, District – Nashik, Pin Code – 422 222, State - Maharashtra, Country – India belongs **Shri.Rupeshkumar**

Madhoprasad Tiwari

Boundaries of the property.

North : Plot No.19
South : Part of Plot No.20 Part Plot Area 100 Sq.mtr
East : 12.00 Wide Colony Road
West : Plot No.98

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 Fair Market Value for this particular purpose at:

Particulars	Fair Market Value In (₹)	Realizable Value In (₹)	Distress Sale Value In (₹)	Insurable Value In (₹)
Land and Building (Full Value after completion)	₹ 26,74,625/-	₹ 25,40,894/-	₹ 21,39,700/-	₹ 18,22,931/-
Land and Building (Proportionate Value at present)	₹ 7,44,463/-	₹ 7,07,239/-	₹ 5,95,570/-	-

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
Chalikwar
Director**

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Reg. No. IBBI/RV/07/2018/10366

BOB Empanelment No.: ZO:MZ:ADV:46:941

Encl: Valuation Report

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.08.31 14:47:27 +05'30'

Auth. Sign.



Vastukala Consultants (I) Pvt. Ltd.B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.

To,
The Branch Manager,
Bank of Baroda
Regional Office
 BSNL Building, Datta Mandir Road, Nashik Road,
 Nashik, PIN – 422 101, State - Maharashtra, Country - India.

2. VALUATION REPORT (IN RESPECT OF LAND AND BUILDING)

I	General	
1.	Purpose for which the valuation is made	: As per the request from Bank of Baroda, Regional Office Branch to assess Fair market value of the property for banking purpose
2.	a) Date of inspection	: 28.08.2024
	b) Date on which the valuation is made	: 30.08.2024
3.	List of documents produced for perusal	
	1. Copy of Sale Deed Vide No.1781/2022 Dated.14.12.2022	
	2. Copy of Commencement Certificate Permit No.CCNTW/B/2024/APL/00213 dated 02.02.2024 issued by Trimbak Municipal Council, Trimbak.	
	3. Copy of Approved Building Plan Building No.TMC/728/2024 dated 15.03.2024 issued by Chief Officer, Trimbak Municipal Council, Trimbak	
	4. Copy of Layout Order Letter No.1214 Dated.04/06/2014 issued by Assistant Director of Town Planning Department, Nashik	
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)	: Shri.Rupeshkumar Madhoprasad Tiwari Address: Residential Land and Proposed Bungalow on Plot No.20 , Ground + First Floor, Survey No.10/2/2, Behind Nayara Petrol Pump , At – Trimbakeshwar, Taluka – Trimbakeshwar, District – Nashik, Pin Code – 422 222, State - Maharashtra, Country – India Contact Person: Shri.Rupeshkumar Madhoprasad Tiwari_(Owner) Mb. No.: +91 8237116625.
5.	Brief description of the property (Including Freehold / freehold etc.):	



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The property is located in a developing Residential area having good infrastructure, well connected by road and train. The immovable property comprises of Freehold Residential land and structures thereof. It is located at about 38.9 km. travelling distance from Nashik Road Railway Station.

Plot:

The plot under valuation is Freehold residential plot. **As per Sale Deed and Approved Plan Plot area is 100.00 Sq. M , which is considered for valuation.**

Structure:

As per Plan structure are as under:

Composition (as per approved Plan)
RCC Framed Structure
Proposed Ground Floor- Living, Kitchen, Bedroom, Wc, Bath, Passage, Staircase
Proposed First Floor- Bedroom, Study Room, Toilet, Passage, Staircase.

As per Approved Plan Built Up area is 99.75 Sq. M., which is considered for valuation.

Floors	Area (Sq. M.)
Ground Floor	47.25
First Floor	52.50
Total Built up area	99.75

At the time of inspection, the property was under construction. Extent of completion are as under:

Footing/Foundation	Completed	Plinth	Completed
Total		10% Completed	

5a	Total Lease Period & remaining period (if Freehold)	:	N.A., the land is Freehold
6.	Location of property	:	
a	Plot No. / Survey No.	:	Survey No.10/2/2, Plot No.20
b	Door No.	:	Residential Land and Proposed Bungalow on Plot No.20
c)	C.T.S. No. / Village	:	At – Trimbakeshwar
d	Ward / Taluka	:	Taluka – Trimbakeshwar
e	Mandal / District	:	District – Nashik
7.	Postal address of the property	:	Residential Land and Proposed Bungalow on Plot No.20 , Ground + First Floor, Survey No.10/2/2, Behind Nayara Petrol Pump, At – Trimbakeshwar, Taluka – Trimbakeshwar, District – Nashik, Pin Code – 422 222,

		State - Maharashtra, Country – India	
8.	City / Town	:	At – Trimbakeshwar
	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	:	At – Trimbakeshwar Trimbak Municipal Council, Trimbak.
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.	In Case it is Agricultural land, any conversion to house site plots is contemplated	:	N.A.
13.	Dimensions / Boundaries of the property		
		A	B
		As per the Deed	Actuals
	North	Plot No.19	Plot No.19
	South	Part of Plot No.20 Part Plot Area 100 Sq.mtr	Part of Plot No.20 Part Plot Area 100 Sq.mtr
	East	12.00 Wide Colony Road	12.00 Wide Colony Road
	West	Plot No.98	Plot No.98
13.	Whether Boundaries Matching with Actual 1	:	Yes
13.	Latitude, Longitude & Co-ordinates of the site 2	:	19°41'03.3"N 73°34'48.9"E
14.	Extent of the site	:	Plot Area = 100.00 Sq.M
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	(As per Sale Deed and Approved Plan) Structure Area = As per table Attached (As per Approved Plan)
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Bungalow is Under Construction
II	CHARACTERSTICS OF THE SITE		
1.	Classification of locality	:	Good
2.	Development of surrounding areas	:	Under Developing
3.	Possibility of frequent flooding/ submerging	:	No
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	All available near by
5.	Level of land with topographical conditions	:	Plain
6.	Shape of land	:	Rectangular
7.	Type of use to which it can be put	:	For Residential purpose
8.	Any usage restriction	:	Residential
9.	Is plot in town planning approved layout?	:	N.A.
10.	Corner plot or intermittent plot?	:	Intermittent



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11.	Road facilities	:	Yes
12.	Type of road available at present	:	B.T. Road
13.	Width of road – is it below 20 ft. or more than 20 ft.	:	Above 20 Ft
14.	Is it a Land – Locked land?	:	No
15.	Water potentiality	:	Connected to Municipal Supply Line
16.	Underground sewerage system	:	Connected to Septic Tank
17.	Is Power supply is available in the site	:	Yes
18.	Advantages of the site	:	Located in developing area
19.	Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	:	No
Part – A (Valuation of land)			
1	Size of plot	:	Plot Area = 100.00 Sq.M (As per Sale Deed and Approved Plan)
	North & South	:	--
	East & West	:	--
2	Total extent of the plot	:	As per valuation table
3	Prevailing market rate (Along With details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 4,000.00 to ₹ 10,000.00 per Sq. M.
4	Guideline rate obtained from the Registrar's Office	:	₹ 1,340.00 per Sq. M.
	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 RR prices. As the RR rates are fixed by respective state governments for computing stamp duty / regn. Fees. Thus, the rates differ from place to place and location. Amenities per se as evident from the fact that even RR rates decided by Govt. differ.
5	Assessed / adopted rate of valuation	:	₹ 5,300.00 per Sq. M.
6	Estimated value of land	:	₹ 5,30,000.00
Part – B (Valuation of Building)			
1	Technical details of the building	:	
	a) Type of Building (Residential / Commercial / Residential)	:	Residential
	b) Type of construction (Load bearing / RCC / Steel Framed)	:	As per Brief Description
	c) Year of construction	:	Bungalow is Under Construction
	d) Age of the building	:	Bungalow is Under Construction
	e) Life of the building estimated	:	60 Years after Completion (Subject to proper, preventive periodic maintenance & structural repairs.)
	f) Number of floors and height of each floor including basement, if any	:	As per Brief Description
	g) Plinth area floor-wise	:	As per valuation table
	h) Condition of the building	:	
	i) Exterior – Excellent, Good, Normal, Poor	:	Bungalow is Under Construction

ii) Interior – Excellent, Good, Normal, Poor	:	Bungalow is Under Construction
i) Date of issue and validity of layout of approved map	:	Copy of Approved Building Plan Building No.TMC/728/2024 dated 15.03.2024 issued by Chief
j) Approved map / plan issuing authority	:	Officer, Trimbak Municipal Council, Trimbak
k) Whether genuineness or authenticity of approved map / plan is verified	:	Trimbak Municipal Council, Trimbak Yes
l) Any other comments by our empanelled valuers on authentic of approved plan	:	No

Specifications of construction (floor-wise) in respect of

Sr. No.	Description	
1.	Foundation	: As per Brief Description
2.	Basement	: No
3.	Superstructure	:
4.	Joinery / Doors & Windows (Please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber	: Proposed Aluminum Sliding windows, Teak Wood door framed with flush doors,
5.		
6.		
7.		
8.	RCC Works	: Proposed RCC Framed Structure
9.	Plastering	: Proposed Cement Plastering
10.	Flooring, Skirting, dado	: Proposed Vitrified Tiles Flooring
11.	Special finish as marble, granite, wooden paneling, grills etc.	: Proposed Granite
12.		
13.	Roofing including weatherproof course	: As per Brief Description
14.	Drainage	: Proposed Connected to Municipal Sewerage System
15.	Compound Wall	:
	Height	: Proposed 5' Feet BBM Masonry
	Length	:
	Type of construction	:
16.	Electrical installation	:
	Type of wiring	: Proposed Concealed plumbing with C.P. fittings & Concealed Electrical wiring
	Class of fittings (superior / ordinary / poor)	: Proposed Superior
	Number of light points	: Provided as per requirement
	Fan points	: Provided as per requirement
	Spare plug points	: Provided as per requirement
	Any other item	: Provided as per requirement
17.	Plumbing installation	
	a) No. of water closets and their type	: Provided as per requirement
	b) No. of wash basins	: Provided as per requirement
	c) No. of urinals	: Provided as per requirement
	d) No. of bath tubs	: Provided as per requirement
	e) Water meters, taps etc.	: Provided as per requirement
	f) Any other fixtures	: Provided as per requirement

Part – C (Extra Items)	:	Amount in ₹
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1.	Portico	:	Included in the Cost of Construction
2.	Ornamental front door	:	
3.	Sit out / Verandah with steel grills	:	
4.	Overhead water tank	:	
5.	Extra steel / collapsible gates	:	
	Total		
Part – D (Amenities)		:	Amount in ₹
1.	Wardrobes	:	Included in the Cost of Construction
2.	Glazed tiles	:	
3.	Extra sinks and bathtub	:	
4.	Marble / ceramic tiles flooring	:	
5.	Interior decorations	:	
6.	Architectural elevation works	:	
7.	Paneling works	:	
8.	Aluminum works	:	
9.	Aluminum handrails	:	
10.	False ceiling	:	
	Total		
Part – E (Miscellaneous)		:	Amount in ₹
1.	Separate toilet room	:	Included in the Cost of Construction
2.	Separate lumber room	:	
3.	Separate water tank / sump	:	
4.	Trees, gardening	:	
	Total		
Part – F (Services)		:	Amount in ₹
1.	Water supply arrangements	:	Included in the Cost of Construction
2.	Drainage arrangements	:	
3.	Compound wall	:	
4.	C.B. deposits, fittings etc.	:	
5.	Pavement	:	
	Total		

Details of Valuation: -**Government Value**

Particulars	Area in Sq. M.	Rate in ₹	Value in ₹
Land	100.00	1,340	1,34,000.00
Structure	As per valuation table		21,44,625.00
Total			22,78,625.00

3. TOTAL ABSTRACT OF THE ENTIRE PROPERTY**A) Land:**

Particulars	Area in Sq. M.	Rate in ₹	Value in ₹
Land	100.00	5,300	₹ 5,30,000/-
		Fair Market Value In (₹)	₹ 5,30,000/-
		Realizable Value In (₹)	₹ 5,03,500/-
		Distress Sale Value In (₹)	₹ 4,24,000/-

B) Building:

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Items	Area In Sq. M.	Year Of Const.	Total Life of Structure	Full Rate	Age Of Build.	Rate to be considered	Value to be considered
Ground + First Floor	99.75	Under Construction	60 after Completed	21,500.00	60	21,500.00	21,44,625.00
Total							21,44,625.00
Work Completed							10%
Proportionate Value							2,14,463.00

Summary of Valuation	Full Value after completion	Proportionate Value at present
Total Value of the Property (A + B + C)	₹ 26,74,625/-	₹ 7,44,463/-
Realizable Value In (₹)	₹ 25,40,894/-	₹ 7,07,239/-
Distress Sale Value In (₹)	₹ 21,39,700/-	₹ 5,95,570/-
Total Insurable value (Full Replacement Cost - Subsoil Structure Cost (15%))	₹ 18,22,931/-	---
Remarks	1. For the purpose of valuation, we have taken land and Built Up Area as per Approved Plan.	

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 cost approach is a Real Property Valuation method which considers the value of a property as the cost of the land plus the replacement cost of the building (construction costs) minus the physical and functional depreciation. This approach is most commonly used for real estate properties that are not easily sold like schools, hospitals, government buildings and above type of property.

Land cost can be estimated using the Sales Comparison Approach by studying recent sales of land close to the subject property, and these sales should be comparable in size and location with subject property.

There are different ways to estimate replacement costs, the most common being finding out the cost to build a square foot of comparable properties multiplied by the total square footage of the building. The cost approach is commonly used for Residential Bungalow, Residential Building and properties mentioned above.

As the property is an Residential land and building thereof, we have adopted Cost approach / Land and Building Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 5,000.00 to ₹ 10,000.00 per Sq. M. for land and Structure thereof Considering the rate with attached report, current market conditions, demand and supply position, Land size, location, sustained demand for Residential building / Plot, all round development of commercial and Residential application in the locality etc.

We estimate ₹ 5,300.00 per Sq. M. for Land with appropriate cost of construction for valuation.

i) Saleability	Good
ii) Likely rental values in future in and	-
iii) Any likely income it may generate	-



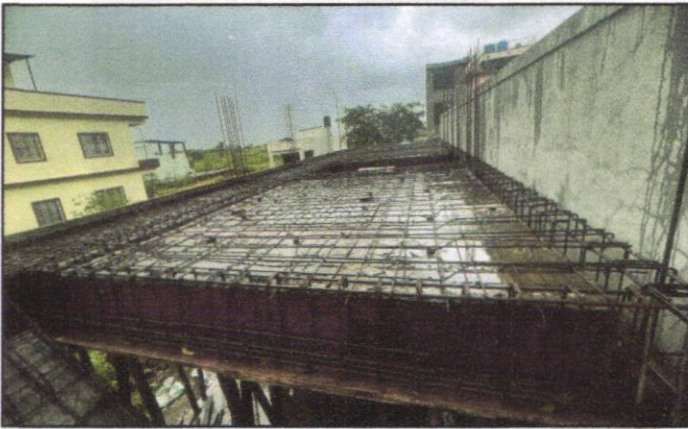
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ACTUAL SITE PHOTOGRAPHS



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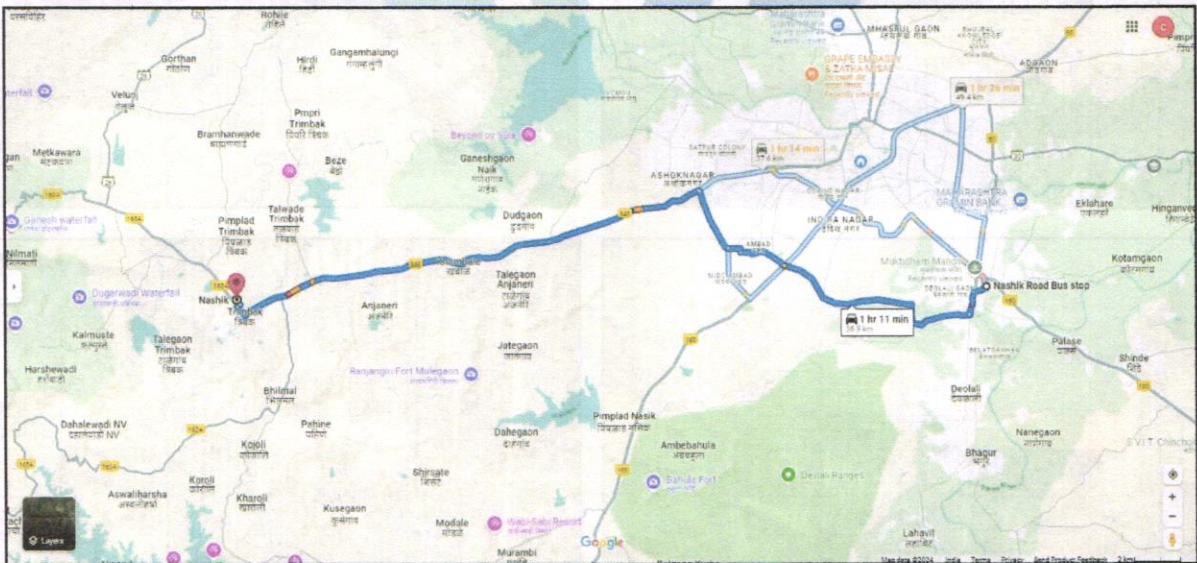
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ROUTE MAP OF THE PROPERTY

Site w/r



Longitude Latitude: 19°56'37.6"N 73°31'58.5"E

Note: The Blue line shows the route to site from nearest Railway Station (Nashik – 38.9 Km)




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4. READY RECKONER RATE



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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[Valuation Guidelines | User Manual](#)

Year: Language:

Selected District:

Select Taluka:

Select Village:

Search By: Survey No. SubZones

Enter Survey No:

उपविभाग	खुली जमीन	नेवासी सदनिका	जॉर्जियन दुकाने	जैद्योगिक एकक (Rs./)	Attribute
2.9-वन्दार राज्य महामार्गावरील रहिवास विभागातील मिळकती	1340	22500	24500 25600	0	चौ. मीटर गड नंबर

5. PRICE INDICATORS

₹15.1 Lac ₹777/sqft EMI ₹7k | [Get pre-approved loan](#)

Plot For Sale in Subhadra Mural, [Trimbakeshwar, Nashik](#) | [View on map](#)

East Facing Plot | 2 Floors allowed

Project: Subhadra Mural	Plot Area: 1938 sqft	Dimensions (L X B): 190 X 10.2
No. Of Open Sides: 4	Any Construction Done: Yes	Boundary Wall: Yes
Type Of Ownership: Freehold	Overlapping: Main Road	Transaction Type: Resale

[Contact Owner](#) [Get Phone No.](#)

More Details

Price	₹15.1 Lac
Booking Amount	₹25,000
Address	Aswalharsh, Trimbakeshwar, Nashik, Maharashtra
Additional Features	Partial construction done with boundary walls.
Width of road facing	9m
Floors allowed for construction	2
No. of Open Sides	4

Description: Residential plot is available for sale. Near Choti Trimbak Road behind pahine waterfalls with beautiful scenic view of nature with peace and clean weather Trimbakeshwar is a walkin. [Read more](#)

₹12.0 Lac ₹1333/sqft EMI ₹5k | [Get pre-approved loan](#)

Plot For Sale in [Trimbakeshwar, Nashik](#) | [View on map](#)

Gated Colony | NDUDD Approved | 2 Floors allowed

Plot Area: 900 sqft	No. Of Open Sides: 2	Any Construction Done: Yes
Boundary Wall: Yes	Transaction Type: Resale	

[Contact Owner](#) [Get Phone No.](#) Last contact made 15 days ago

More Details

Price	₹12 Lac
Booking Amount	₹1.0 Lac
Address	Trimbakeshwar, Nashik, Maharashtra
Additional Features	In a gated colony. Partial construction done with boundary walls.
Width of road facing	9m
Floors allowed for construction	2
No. of Open Sides	2

[Contact Owner](#)

Sale Deed

<p>क्र. १०२१</p> <p>२</p> <p>१२०२१</p> <p>२९</p> <p>सरकारी मुल्यांकन:- १,३४,०००/- (१३४०/- प्रती चौ.मी)</p> <p>मोबदला रकम:- ३,००,०००/- ✓</p> <p>मुल्यांकन शुल्क:- १८,०००/- (६%) ✓</p> <p>नोंदणी शुल्क:- ३,०००/- (१%) ✓</p> <p>जिल्हा :- नाशिक</p> <p>तालुका :- अंबकेधर</p> <p>गाव :- अंबकेधर</p> <p>गट नंबर :- १०/२/२</p> <p>प्लॉट नंबर :- २०</p> <p>प्लॉटचे एकूण क्षेत्र :- २०० चौ.मी.</p> <p>विक्री करावयाचे क्षेत्र :- १०० चौ.मी.</p>	
<p>कायमचे फरोक्त खरेदीखत</p> <p>कायमचे फरोक्त खरेदीखत आज तारीख १४ माहे डिसेंबर इसवीसन २०२२ रोज बुधवार ते दिवशी अंबकेधर मुक्कामी.....</p>	
<p>श्री.रुपेशकुमार माधोप्रसाद तिबारी</p> <p>वय- २८ वर्षे, धंदा- व्यवसाय</p> <p>PAN- CULPK6593F</p> <p>राहणार- मधु प्रसाद, ०६ अशोक पॅलेस,</p> <p>कृष्णा कॉलनी, अंबकेधर,</p> <p>ता.अंबकेधर, जि.नाशिक.</p>	<p>लिहून घेणार</p>
<p>१) श्री.सुनिल दिगंबर कडलग</p> <p>वय- ३४ वर्षे, धंदा- शेती/व्यवसाय</p> <p>PAN- CBBPK3050N</p> <p>२) श्री.सुमन दिगंबर कडलग</p> <p>वय- ५३ वर्षे, धंदा- शेती</p> <p>PAN- GFMPK6385H</p> <p>दोघे राहणार- कडलग गल्ली, अंबकेधर,</p> <p>ता.अंबकेधर, जि.नाशिक.</p>	<p>लिहून देणार</p>
<p>... यांसी...</p>	

कारणे कायमचे फरोक्त खरेदीखत लिहून देतो ऐसा जे श्री.

१) मिळकतीचे वर्णन-

अ) तुळशी जिल्हा नाशिक पोटतुकडी व तालुका अंबकेधर पैकी त्रिविक्रम नगरपरिषद हद्दीतील तसेच मौजे अंबकेधर या गावाचे शिबारातील बिनशेती प्लॉट मिळकत यांसी गट नंबर- १०/२/२ प्लॉट नंबर २० यांसी क्षेत्र २०० चौ.मी यांसी बिनशेती आकारणी १९० रुपये यांसी चतुःसिमा खालील प्रमाणे...

पूर्वेस - १२मी. रुदिचा कॉलनी रोड.
पश्चिमेस - गट नंबर १८
दक्षिणेस - प्लॉट नंबर २१
उत्तरेस - प्लॉट नंबर १९

ब) दस्ताचा विषय असलेली मिळकत:-






उपरोक्त नमुद वर कलम १अ मध्ये वर्णन केलेल्या मिळकतीपैकी लिहून देणार यांचे स्वतंत्र आणेवारीचे प्लॉटच्या उत्तर बाजूचे बिनशेती क्षेत्र १०० चौ.मी. यांसी आकार ५५रुपये हे लिहून घेणार यांस विक्री केलेले क्षेत्र यांसी चतुःसिमा खालील प्रमाणे...

पूर्वेस - १२मी. रुदिचा कॉलनी रोड.
पश्चिमेस - गट नंबर १८
दक्षिणेस - प्लॉट नंबर २० पै. उर्वरित १०० चौ.मी. क्षेत्र व त्यापलिकडे प्लॉट नंबर २१
उत्तरेस - प्लॉट नंबर १९

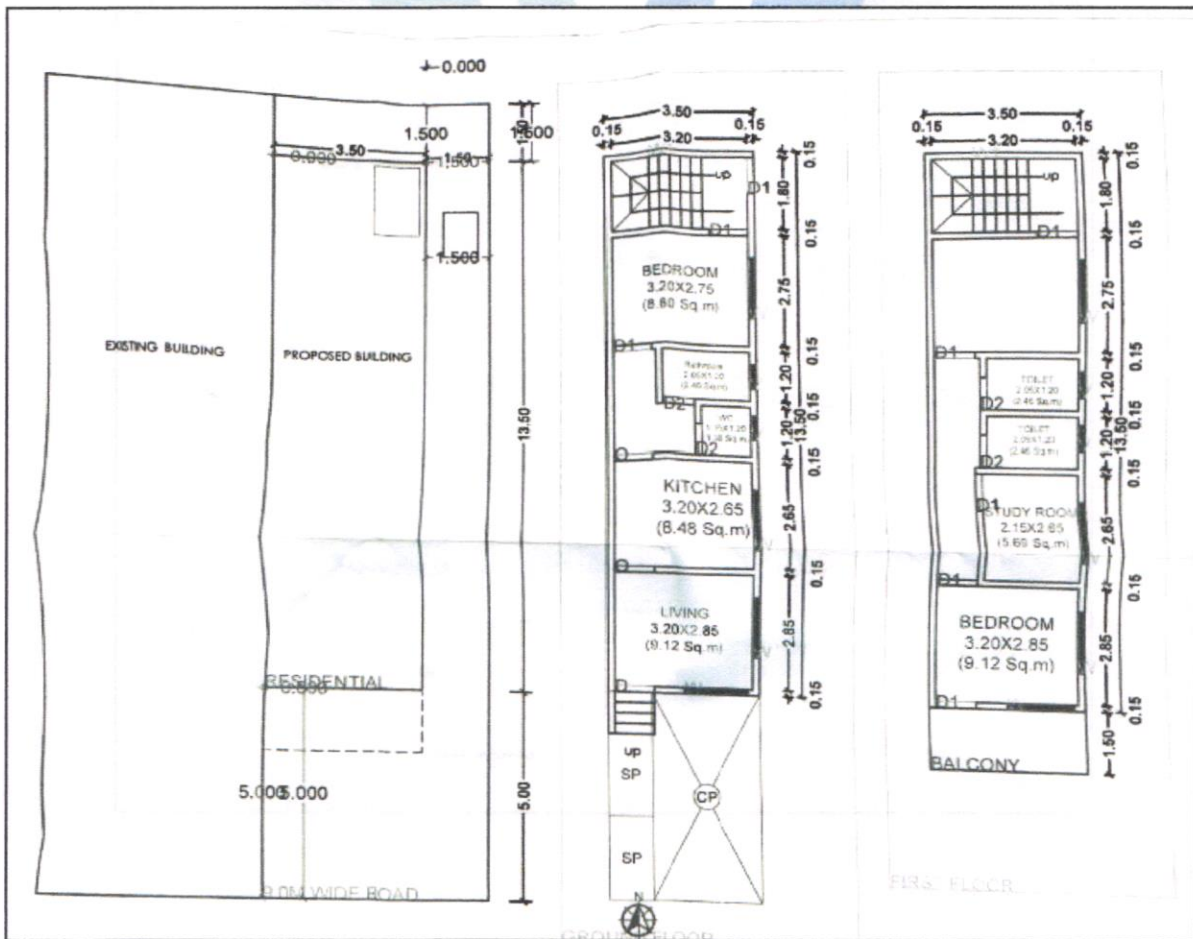
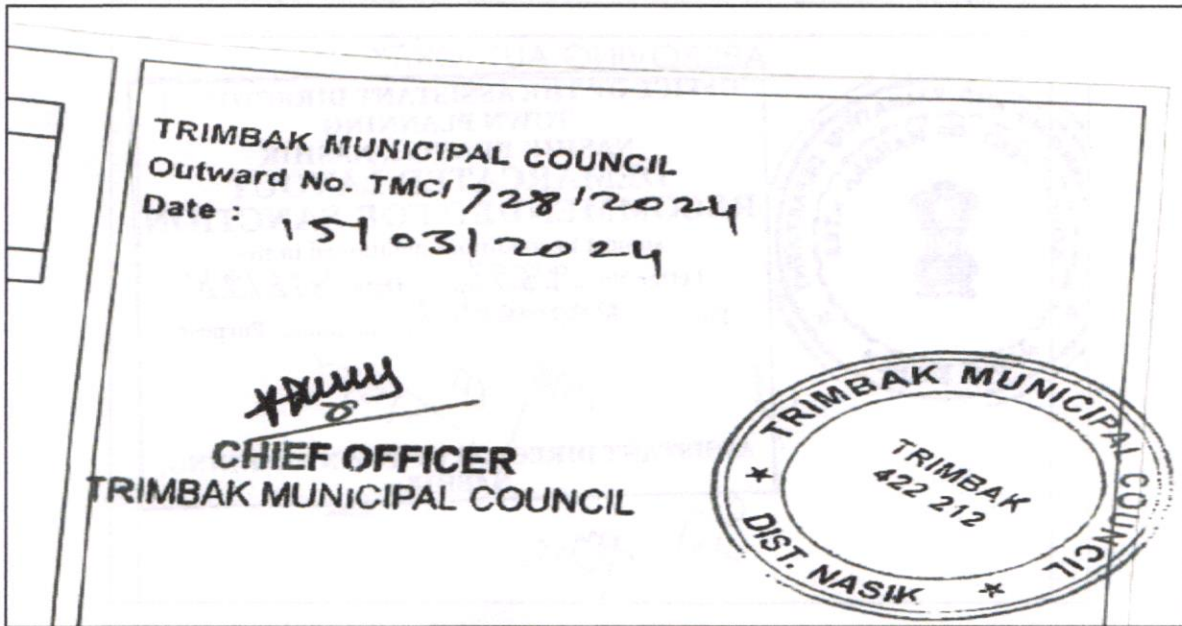
येणेप्रमाणे चतुःसिमापूर्वक क्षेत्राची बिनशेती मिळकत त्यातील तद्गमूत वस्तुसह तसेच मिळकतीत जाणे येण्याचे वडीलोपार्जित वागवाहिवाटीचे रस्त्यासह, दजमेंटच्या हक्कासहीत दरोबस्त मिळकत.

सदरील लेखात लिहून देणार यांचा उल्लेख मी/आम्ही केलेला असून लिहून घेणार यांचा उल्लेख तुम्ही तसेच दस्ताचा विषय असलेल्या (वर कलम १ब मध्ये वर्णन केलेली १००चौ.मी.) मिळकतीचा उल्लेख सदरील मिळकत असा संक्षीप्तासाठी करण्यात आलेला आहे.

Commencement Certificate

	<p>Trimbak Municipal Council APPENDIX D-1 SANCTION OF BUILDING PERMISSION AND COMMENCEMENT CERTIFICATE</p>			
Building Permit No - 235000 Proposal Code : CCNTW-23-110126		Permit No. : CCNTW/2024/APL/00213 Date : 02/02/2024		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Building Name : RESIDENTIAL (Residential)</td> <td style="width: 30%;">Floors : GROUND FLOOR, FIRST FLOOR</td> </tr> </table>			Building Name : RESIDENTIAL (Residential)	Floors : GROUND FLOOR, FIRST FLOOR
Building Name : RESIDENTIAL (Residential)	Floors : GROUND FLOOR, FIRST FLOOR			
<p>To, (1) RUPESH KUMAR TIWARI, 10/2/2 PLOT NO 20 TRIMBAK TAL TRIMBAKESHWAR DIST NASIK (2) Nish Pawar (Architect)</p> <p>Sir/Madam,</p> <p>With reference to your application No CCNTW/2023/0065, dated 01-01-2024 for the grant of sanction of Commencement Certificate under Section 18(4) of The Maharashtra Regional and Town Planning Act, 1956 read with Maharashtra Municipal Councils, Nagar Panchayats and Industrial Townships Act, 1955, to carry out development work / Building on Plot No 20, City Survey No./Survey No./Revenue S.No./Khasra No./Gut No. 10/2/2, Final Plot No. 20, Sector No. Mouje TRIMBAK situated at Road / Street JAWHAR ROAD, Society JAWHAR PHATA. The Commencement Certificate / Building Permit is granted under Section 18(4) of the said Act, subject to the following conditions :</p> <ol style="list-style-type: none"> 1. The land vacated in consequence of the enforcement of the red back line shall form part of the public street. 2. No new building or part thereof shall be occupied or allowed to be occupied or permitted to be used by any person until Occupancy permission has been granted. 3. The Development permission/Commencement Certificate shall remain valid for a period of one year commencing from the date of its issue. 4. This permission does not entitle you to develop the land which does not vest in you. 5. This permission is being issued as per the provisions of UDCPR. If any permission is required to be obtained from any department of the state or central government under the provisions of any other laws / rules, it shall be binding on the owner/developer to obtain such permission from the concerned authority. 6. Information Board to be displayed at site till Occupancy Certificate. 7. If in the development permission reserved/conditionally specified widening land is to be handed over to the authority in the lieu of DEVELOPMENT RIGHTS if any, then necessary possession receipt, registered transfer deed alongwith change in name on record of rights shall be executed in the name of authority within 6 months from the commencement certificate. 8. All the provision mentioned in UDCPR, as may be applicable, shall be binding on the owner/developer. 9. Provision for recycling of Gray water where ever applicable shall be completed prior to completion certificate and design, drawing with completion certificate shall be submitted along with the application for occupancy certificate. 10. Lift Certificate from PWD should be submitted before Occupancy Certificate, if applicable. 11. Permission for cutting of trees, if necessary, shall be obtained from the tree authority. Also the certificate/letter for plantation of trees on the land, if required under the provision of tree act, shall be submitted before occupancy certificate. 12. All guidelines mentioned in the environment and forest/ climate change department, Govt. of Maharashtra, letter no CAP-2023/GR-173, TC-2, shall be followed, if applicable. 13. Authority will not supply water for construction. 14. Applications where storm water drainage system exists or designed, design and drawings from Service consultant for storm water drainage should be submitted to the concerned department of the authority before Commencement of the work and completion certificate of the consultant in this regard shall be submitted along with the application for occupancy certificate. 15. The owner/developer shall submit the completion certificate from the service consultant for completion of the septic tank or proper connection to the sewerage system of the authority or sewage treatment plant (where ever necessary) <p>TRIMBAK MUNICIPAL COUNCIL Outward No. TMC/728/2024 Date : 15/03/2024</p> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;">  <p>Scan QR code for verification of authenticity.</p> </div> <div style="text-align: center;">  </div> <div style="text-align: center;">  <p>Chief Officer, Trimbak Municipal Council,</p> </div> </div>				

Approved Plan




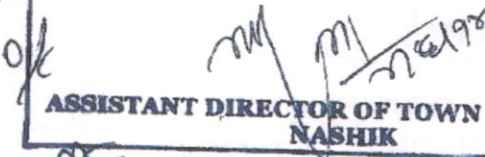
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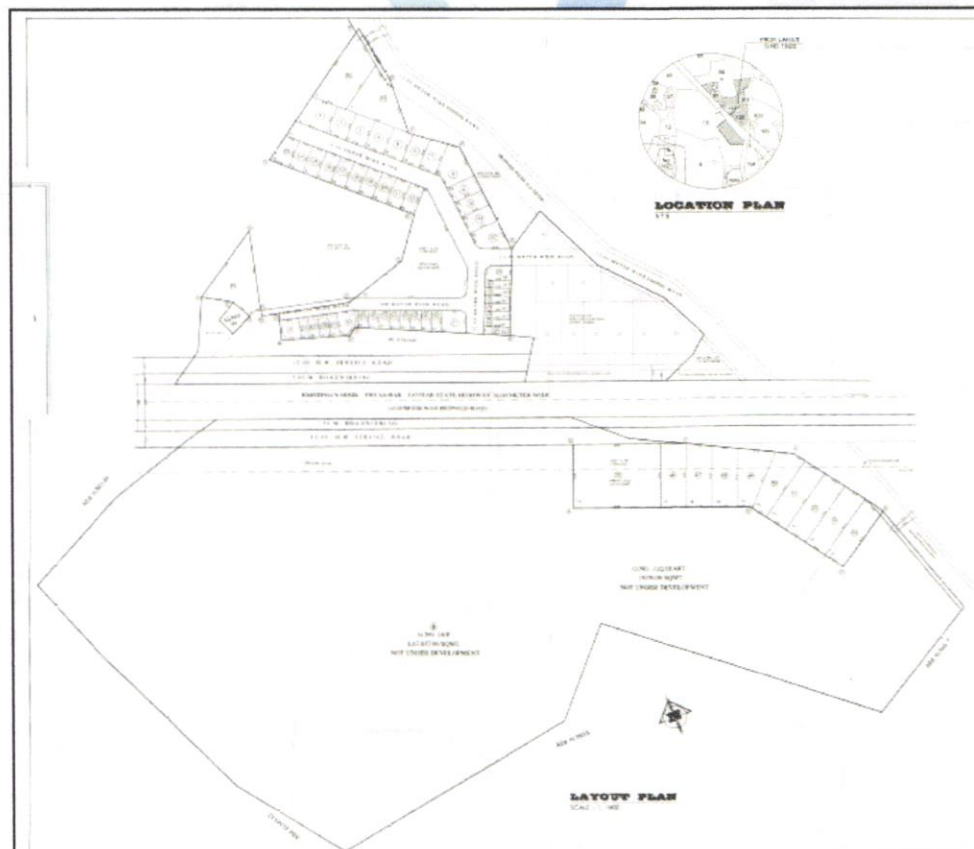
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Layout Plan

	APPROVING AUTHORITY
	OFFICE OF THE ASSISTANT DIRECTOR OF TOWN PLANNING NASHIK BRANCH, NASHIK DEMARCATED LAYOUT RECOMMENDED FOR SANCTION subject to conditions mentioned in the Letter No. <u>9892</u> Date <u>8.6.98</u> For <u>Residential</u> Purpose
 ASSISTANT DIRECTOR OF TOWN PLANNING, NASHIK	
<u>CR</u> <u>4161</u> <u>pane</u>	



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As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particulars above property in the prevailing condition with aforesaid specification is:

Particulars	Fair Market Value In (₹)	Realizable Value In (₹)	Distress Sale Value In (₹)	Insurable Value In (₹)
Land and Building (Full Value after completion)	₹ 26,74,625/-	₹ 25,40,894/-	₹ 21,39,700/-	₹ 18,22,931/-
Land and Building (Proportionate Value at present)	₹ 7,44,463/-	₹ 7,07,239/-	₹ 5,95,570/-	-

Place: Nashik

Date: 30.08.2024

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

**Manoj
Chalikwar**

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.08.31 14:47:46 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Reg. No. IBBI/RV/07/2018/10366

BOB Empanelment No.: ZO:MZ:ADV:46:941

The undersigned has inspected the property detailed in the Valuation Report dated

on _____ We are satisfied that the fair and reasonable market value of the property is

₹ _____ (Rupees

_____ only).

Date

Signature
(Name & Designation of the Inspecting

Official/s)

Countersigned
(BRANCH MANAGER)

Enclosures

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



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(Annexure – I)

1. DECLARATION FROM VALUERS

I, Manoj Chalikwar son of Shri. Baburao Chalikwar declare that:

- a. The information furnished in my valuation report dated 30.08.2024 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 has personally inspected the property on 28.08.2024. 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.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI).
- j. I am Director of the company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.



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	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was purchased by Shri.Rupeshkumar Madhoprasad Tiwari from Shri.Sunil Digamber Kadluck & Sau.Suman Digamber Kadluck as per vide Saledeed Dated.14.12.2022
2.	Purpose of valuation and appointing authority	As per the request from Bank of Baroda, Regional Office Branch to assess Fair market value of the property for banking purpose.
3.	Identity of the Valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sanjay Phadol - Regional Technical Manager Swapnil Wagh - Valuation Engineer Binu Surendran– Technical Manager Chintamani Chaudhari – 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 – 28.08.2024 Valuation Date – 30.08.2024 Date of Report – 30.08.2024
6.	Inspections and/or investigations undertaken;	Physical Inspection done on date 28.08.2024
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;	Cost Approach (For building construction) Comparative Sales Method (For Land component)
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 land size, location, sustained demand for Residential land, all round development of commercial and Residential application in the locality etc.
11.	Major factors that were not taken into account during the valuation;	Nil
12.	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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2. ASSUMPTIONS, DISCLAIMERS, LIMITATIONS & QUALIFICATIONS

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **30th Aug 2024** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

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

Assumptions

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

Information Supplied by Others

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

Future Matters

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

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualizing 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 currently a contiguous and non-agricultural land parcel admeasuring **100.00 Sq. M.** and structures thereof. The property is owned by **Shri.Rupeshkumar Madhoprasad Tiwari**. 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 property is owned by **Shri.Rupeshkumar Madhoprasad Tiwari**. 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.



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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.

Town Planning

The permissible land use, zoning, achievable FSI, area statement adopted for purpose of this valuation is based on the information provided by the Client's representative and the same has been adopted for this valuation purpose. VCIPL has assumed the same to be correct and permissible. VCIPL has not validated the same from any authority.

Area

Based on the documents, we understand that the subject property is contiguous and non-agricultural land parcel admeasuring **100.00 Sq. M.** and structure thereof.

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 Highest and Best Use model is used for analysing development potential.

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 land 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



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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 currently vacant and Bank Possession, contiguous and non-agricultural land parcel admeasuring **100.00 Sq. M.** and structure thereof.

3. 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



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(Annexure – II)

4. 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



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conduct the valuation independent of external influences.

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

Confidentiality

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

Information Management

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

Gifts and hospitality:

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



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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.

Place: Nashik

Date: 30.08.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Reg. No. IBBI/RV/07/2018/10366

BOB Empanelment No.: ZO:MZ:ADV:46:941

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.08.31 14:47:56 +05'30'

Auth. Sign.



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