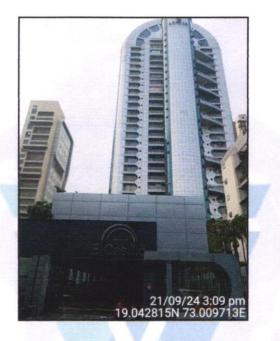


MSME REG NO: UDYAM-MH-18-008501 An ISO 9001 : 2015 Certified Company CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Vandana Ravindra Chaudhari & Mr. Ravindra Hiralal Chaudhari

Residential Flat No. 201, 2nd Floor, "EL Castillo", Plot No. 23B & 23C, Sector - 6, Palm Beach Road, Village - Nerul, Navi Mumbai, Taluka & District - Thane, PIN - 400 706, State - Maharashtra, Country - India.

Longitude Latitude: 19°02'34.3"N 73°00'32.9"E

Valuation Done for: Union Bank of India

Nandurbar Branch Ghee Bazar, Near Mangal Bhavan, Nandurbar, District - Nandurbar, PIN - 425 412 State - Maharashtra, Country - India.



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

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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 2 of 26

Vastu/Mumbai/09/2024/11354/2308310 23/15-316-JAVSU Date: 23.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 201, 2nd Floor, "**EL Castillo**", Plot No. 23B & 23C, Sector - 6, Palm Beach Road, Village - Nerul, Navi Mumbai, Taluka & District - Thane, PIN - 400 706, State - Maharashtra, Country - India belongs to **Mrs. Vandana Ravindra Chaudhari & Mr. Ravindra Hiralal Chaudhari.**

Boundaries of the property.

North	:	Vihang Residency
South	- 10 C	Internal Road
East	:	Sector - 6 Nerul Road
West	:	CNG Gas Station

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose ₹ 14,93,67,855.00 (Rupees Fourteen Crore Ninety Three Lakh Sixty Seven Thousand Eight Hundred Fifty 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.

Sharadkumar Chalikwar Digitally signed by Sharadkumar Chalikwar DN: cn=Sharadkumar Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd, ou=Mumbai, email=cmd@vastukala.org, c=IN Date: 2024.09.23 17:26:37 +05'30'

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 UBI Emp. No.: ROS:ADV:Valuer/033:008:2021-22 Encl: Valuation report.

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

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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 3 of 26

Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai - 400 072.

To,

The Branch Manager Union Bank of India Nandurbar Branch

Ghee Bazar Near Mangal Bhavan Nandurbar, District – Nandurbar PIN – 425 412 State – Maharashtra, Country – India.

1	General		(18)
1.	Purpose for which the valuation is made :		As per the request from Union Bank of India, Nandurbar Branch to assess market value of the property for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose.
2.	a) Date of inspection	:	21.09.2024
	b) Date on which the valuation is made	:	23.09.2024
3.	List of documents produced for perusal	:	
	 Promoters) AND Mrs. Vandana Ravindra Copy of Commencement Certificate No. 23.04.2001 issued by Navi Mumbai Munic 	Chai NM ipal	13 between M/s. Akshar Accommodations Pvt. Ltd. (the udhari & Mr. Ravindra Hiralal Chaudhari (the Purchasers) IMC / NRV / BP / Case No. A-1003 / 1479 / 09 dated Corporation. / Case No. B-7316 / 194 / 2013 dated 11.01.2013 issued
4	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		Mrs. Vandana Ravindra Chaudhari & Mr. Ravindra Hiralal Chaudhari Address: Residential Flat No. 201, 2 nd Floor, "EL
			Castillo", Plot No. 23B & 23C, Sector - 6, Palm Beach Road, Village - Nerul, Navi Mumbai, Taluka & District - Thane, PIN - 400 706, State - Maharashtra, Country - India.
			Contact Person: Mr. Shushan Patil (Representative of Owner) Contact No.: 9920063335 Joint Ownership
5.	Brief description of the property (Including	:	Details of ownership share is not available The property is a Residential Flat located on 2 nd Floor The composition of flat is Living Room + 4 Bedrooms

VALUATION REPORT (IN RESPECT OF FLAT)



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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310)

Page 2 of 26

Vastu/Mumbai/09/2024/11354/2308310 23/15-316-JAVSU Date: 23.09.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 201, 2nd Floor, "**EL Castillo**", Plot No. 23B & 23C, Sector - 6, Palm Beach Road, Village - Nerul, Navi Mumbai, Taluka & District - Thane, PIN - 400 706, State -Maharashtra, Country - India belongs to **Mrs. Vandana Ravindra Chaudhari & Mr. Ravindra Hiralal Chaudhari.**

Boundaries of the property.

i.	Vihang Residency
08 :	Internal Road
:	Sector - 6 Nerul Road
:	CNG Gas Station

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose ₹ 14,93,67,855.00 (Rupees Fourteen Crore Ninety Three Lakh Sixty Seven Thousand Eight Hundred Fifty 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.

Sharadkumar Chalikwar Digitally signed by Sharadkumar Chalikwar DN: cn=Sharadkumar Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbal, email=cmd@vastukala.org, c=IN Date: 2024.09.23 17:26:37 +05'30'

Auth Sign



Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 UBI Emp. No.: ROS:ADV:Valuer/033:008:2021-22 Encl: Valuation report.



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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 3 of 26

Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai - 400 072.

To,

The Branch Manager Union Bank of India Nandurbar Branch

Ghee Bazar Near Mangal Bhavan Nandurbar, District – Nandurbar PIN – 425 412 State – Maharashtra, Country – India.

1	General		(TN)
1.	Purpose for which the valuation is made		As per the request from Union Bank of India, Nandurbar Branch to assess market value of the property for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose.
2.	a) Date of inspection	:	21.09.2024
_	b) Date on which the valuation is made	:	23.09.2024
3.	List of documents produced for perusal	:	
	2. Copy of Commencement Certificate No 23.04.2001 issued by Navi Mumbai Mum	o. NM icipal	/ Case No. B-7316 / 194 / 2013 dated 11.01.2013 issued
4			 Mrs. Vandana Ravindra Chaudhari & Mr. Ravindra Hiralal Chaudhari <u>Address</u>: Residential Flat No. 201, 2nd Floor, "EL Castillo", Plot No. 23B & 23C, Sector - 6, Palm Beach Road, Village - Nerul, Navi Mumbai, Taluka & District - Thane, PIN - 400 706, State - Maharashtra, Country - India. <u>Contact Person</u>: Mr. Shushan Patil (Representative of Owner) Contact No.: 9920063335 Joint Ownership Details of ownership share is not available
5.	Brief description of the property (Including Leasehold / freehold etc.)	g :	The property is a Residential Flat located on 2 nd Floor. The composition of flat is Living Room + 4 Bedrooms + Kitchen + 4 WC with Bath + Common WC + Servant

VALUATION REPORT (IN RESPECT OF FLAT)



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				Room with WC + Pass Balconies/Terrace. (i.e. 4BH 2 WC). The property is at from nearest railway station	IK with 4 WC with Bath + 4.9 km. travelling distance
6.	Location of property		:		
	a) Plot No. / Survey No.		:	Plot No. 23B & 23C	
	b) Door No.		:	Residential Flat No. 201	
	c)	C.T.S. No. / Village	:	Village - Nerul	
	d)	Ward / Taluka	:	Taluka - Thane	
	e)	Mandal / District	:	District - Thane	
	f)	Date of issue and validity of layout of approved map / plan	:	As Occupancy Certificate assumed that the construct	
	g)	Approved map / plan issuing authority	:	Plan.	Trail
	h)	Whether genuineness or authenticity of approved map/ plan is verified	:	13B)	
05	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N. A.	
7.	Post	tal address of the property	:	Residential Flat No. 201, 2 nd Floor, "EL Castillo", F No. 23B & 23C, Sector - 6, Palm Beach Road, Villag Nerul, Navi Mumbai, Taluka & District - Thane, PIN 400 706, State – Maharashtra, Country – India.	
8.	City	/ Town	:	Nerul, Navi Mumbai	and config.
	-	idential area	:	Yes	
	Com	nmercial area	:	No	
	Indu	strial area	:	No	and the second
9.	Clas	sification of the area	:	The second second	COM SUPPORT
	i) Hig	gh / Middle / Poor	:	Middle Class	
ollar	ii) Ui	rban / Semi Urban / Rural	:	Urban	
10.	Com	ning under Corporation limit / Village	:	Village - Nerul	
	Pane	chayat / Municipality		Navi Mumbai Municipal Corp	ooration
11.	Gov Act)	ether covered under any State / Central t. enactments (e.g., Urban Land Ceiling or notified under agency area/ scheduled / cantonment area	:	No	
12.	Bour	ndaries of the property		As per Site	As per Documents
	Nort	h statute content 0.0.9		Vihang Residency	Plot No. 20
	Sout	the second second second		Internal Road	15m Wide Road
	East	වේදුන්		Sector - 6 Nerul Road	15m Wide Road
	Wes	t boed		CNG Gas Station	Plot No. 24
13	Dime	ensions of the site		N. A. as property under cor Flat in a building.	NA SHIP
				Ă As per the Deed	B Actuals
	North		:	· · · · · · · · · · · · · · · · · · ·	
_	Sout	h	:		

Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 4 of 26



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	East	:	
1.1	West	:	-
14.	Extent of the site Latitude, Longitude & Co-ordinates of Flat		Carpet Area in Sq. Ft. = 3,483.00 Dry Balcony Area in Sq. Ft. = 37.00 Balcony /Terrace Area in Sq. Ft. = 1,781.00 Total Area in Sq. Ft. = 5,301.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 3,315.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 3,978.00 (Carpet Area + 20%) 19°02'34.3"N 73°00'32.9"E
		•	
15.	Extent of the site considered for Valuation (least of 13A& 13B)		Carpet Area in Sq. Ft. = 3,315.00 (Area as per Agreement for Sale) Balcony / Terrace Area in Sq. Ft. = 1,781.00 (Area as per actual site measurement)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied
11	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential
2.	Location	:	
	C.T.S. No.	:	
	Block No.	:	Contraction of the second s
	Ward No.	:	-
	Village / Municipality / Corporation	:	Village - Nerul Navi Mumbai Municipal Corporation
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 201, 2 nd Floor, " EL Castillo ", F No. 23B & 23C, Sector - 6, Palm Beach Road, Villag Nerul, Navi Mumbai, Taluka & District - Thane, PIN 400 706, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Industrial / Mixed	:	Residential
4.	Year of Construction	:	2013 (As per Occupancy Certificate)
5.	Number of Floors	:	Basement + Ground + 28 upper floors
6.	Type of Structure	:	R.C.C. framed structure
7.	Number of Dwelling Flats in the building	:	Single Flat 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	:	4 lifts
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Covered Car Parking Space

Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 5 of 26



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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 6 of 26

	Is Compound wall existing?	:	Yes
tèq i	Is pavement laid around the building	:	Yes
11	FLAT	-	en e
1	The floor in which the Flat is situated		2 nd Floor
2	Door No, of the Flat	: :	Residential Flat No. 201
3	Specifications of the Flat		
5	Roof	· ·	R.C.C. Slab
	Flooring	:	Marble and Granite flooring
	Doors	•	Teak wood door framed with flush shutters
	Windows	:	Powder coated Aluminum sliding windows
	Fittings	•	Concealed plumbing with C.P. fittings.
	Fittings	•	Electrical wiring with Concealed
	Einiching		Cement Plastering with POP false ceiling
4	Finishing	·	Cement Plastening with POP laise ceiling
4	House Tax Assessment No.	:	Details not available
	Tax paid in the name of:	· ·	Details not available
	Tax amount:	•	Details not available
5	Electricity Service connection No.:	· ·	Details not available
)	Meter Card is in the name of:	·	Details not available
-		:	
5	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	Mrs. Vandana Ravindra Chaudhari & Mr. Ravindra Hiralal Chaudhari
3	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Flat?	:	Built-up Area in Sq. Ft. = 3,978.00 (Carpet Area + 20%)
10	What is the floor space index (app.)	:	As per NMMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 3,483.00 Dry Balcony Area in Sq. Ft. = 37.00 Balcony Area in Sq. Ft. = 1,781.00 Total Area in Sq. Ft. = 5,301.00 (Area as per actual site measurement)
		-	Carpet Area in Sq. Ft. = 3,315.00 (Area as per Agreement for Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Industrial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied
5	If rented, what is the monthly rent?	:	₹ 3,11,000 Expected rental income per month
V	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



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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 7 of 26

V	Rate	:	IS COMPANY AND A STATE		
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)	:	₹ 37,000.00 to ₹ 38,000.00 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).	:	₹ 37,500.00 per Sq. Ft. on Carpet Area		
3	Break – up for the rate	:			
	I. Building + Services	:	₹ 2,500.00 per Sq. Ft.		
	II. Land + others	:	₹ 35,000.00 per Sq. Ft.		
4	Guideline rate obtained from the Registrar's	:	₹ 1,29,800.00 per Sq. M. i.e.		
	Office		₹ 12,059.00 per Sq. Ft.		
	Guideline rate (after depreciation)		₹ 1,12,759.00 per Sq. M. i.e.,		
	and the second se		₹ 11,312.00 per Sq. Ft.		
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	1			
а	Depreciated building rate	:			
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,500.00 per Sq. Ft.		
_	Age of the building	:	11 Years		
	Life of the building estimated	:	49 years Subject to proper, preventive periodic maintenance & structural repairs.		
	Depreciation percentage assuming the salvage value as 10%	:	16.50%		
	Depreciated Ratio of the building	;			
b	Total composite rate arrived for Valuation	:			
	Depreciated building rate VI (a)	:	₹ 2,088.00 per Sq. Ft.		
	Rate for Land & other V (3) ii	:	₹ 35,000.00 per Sq. Ft.		
	Total Composite Rate	:	Flat - ₹ 37,088.00 per Sq. Ft. Balcony / Terrace - ₹ 14,835.00 per Sq. Ft.		
	Remarks:				

Details of Valuation:

Sr. No.	Description	Qty.	Rate per Flat (₹)	Estimated Value (₹)
1	Present total value of the Flat	3,315.00 Sq. Ft.	37,088.00	12,29,46,720.00
2	Balcony / Terrace Area (Area as per actual site measurement)	1,781.00 Sq. Ft.	14,835.00	2,64,21,135.00
3	Wardrobes			
4	Showcases	l latte i n ni 51	Concerning of the	
5	Kitchen arrangements			
6	Superfine finish	alater de la secol	311	Len AA
7	Interior Decorations		ANT SURVEY	

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CONSUMATIVE CONSUM

Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 8 of 26

8	Electricity deposits / electrical fittings, etc.	D and Initials	
9	Extra collapsible gates / grill works etc.	1.0110.10010	
10	Potential value, if any	and the second	
11	Others		
	Total Value of the Property		14,93,67,855.00
	Realizable value of the property	12,69,62,677.00	
	Distress value of the property	10,45,57,499.00	
	Insurable value of the property (3,978.00 X	99,45,000.00	
	Guideline value of the property (3,978.00 X	4,49,99,136.00	

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 ₹ 37,000.00 to ₹ 38,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc. We estimate ₹ 37,088.00 per Sq. Ft. on Carpet Area (after depreciation) for valuation.

Impending threat of acquisition by government for road widening / publics service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on		There is no threat of acquisition by Govt. by road widening / public service purposes. The land is leveled and there is no threat of sub merging. The land falls under category CRZ – II and there is no adverse effect of the same on existing building structure.	
i)	Saleability	Good	
ii)	Likely rental values in future in	₹ 3,11,000 Expected rental income per month	
iii) Any likely income it may generate		Rental Income	



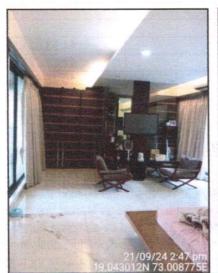
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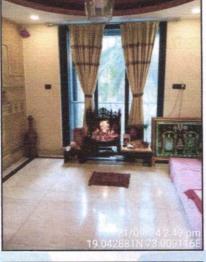
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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 9 of 26

Actual Site Photographs





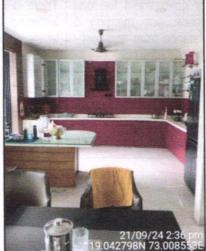




















Actual Site Photographs















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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 11 of 26

Actual Site Photographs





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Longitude Latitude: 19°02'34.3"N 73°00'32.9"E Note: The Blue line shows the route to site from nearest railway station (Nerul – 1.9 km.)



Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 13 of 26

Re	ady	Reck	coner	Rate

			tatement of R मूल्य दर पत्रक अ					
Home					Valua	tion Guidelin	nes User Ma	nual
Year	2024-2025	3			Langu	Jage Enoli	sh	
	Sel	ected District Thane						
	Sel	ect Taluka Thane						
	Sel	ect Village Gavad	the Nav : Nerul (Nav	i Mumba	i Mah			
				ubZones				
	34	earch By Surve	y NO	00201185				
Select		ত্ত্ববিধান		न्दुली जमीन	निवासी सदनिका	ऑफ्रीस दुकाने	औद्योगिक ए (P	** to./)
SurveyNo	26 / 27 1-या मोड म	26 / 270- नेरुळ मोड गावट फील वरेवसे सेक्टर दुर्ण विकर्स		14900	the second second	55500 66400		मीटर
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amp Duty B	eady Reckone	r Market Value Rate		-	1,29,800.00			
	on flat located o			7	0.00			-
		er Market Value Ra	te (After Increase)	(A)	1,29,800.00		12,059.00) Sq. Ft
		r Market Value Rate		(**)	56,700.00			
	the second s	rate and building rat	the second se	7	73,100.00			
		per table (D) [100% -			89%			
1	uilding – 11 Ye					1		
-	-	onsidering deprecia	tion [B + (C x D)]		1,12,759.00	Sq. Mtr.	11,312.0	0 Sq. Ft
	building with				, ,		1 '	
and the second se	al premises / c	commercial unit / offi	ce on above floor i	in multi	storied buildi	ng, the rate	mentioned	in the
or residenti ady reckon	er will be incre	eased as under:	ce on above floor i	in multi			mentioned	in the
or residenti ady reckon	ion of Flat / C	eased as under: ommercial Unit in	ce on above floor i	in multi	storied buildi Rate		mentioned	in the
or residenti ady reckon Locat	ion of Flat / Co the bui	eased as under: ommercial Unit in Iding			Rate		mentioned	in the
or residenti ady reckon Locat	ier will be incre ion of Flat / Co the bui bund to 4 Floor	eased as under: ommercial Unit in Iding	No increase for al	Il floors	Rate	to 4 floors		in the
or residentia ady reckon Locat On Gro 5 Floor	the built tion of Flat / C the built bund to 4 Floor rs to 10 Floors	eased as under: ommercial Unit in Iding s	No increase for al Increase by 5% o	Il floors n units I	Rate from ground t located betwe	to 4 floors een 5 to 10 f	loors	in the
or residenti ady reckon Locat On Gro 5 Floo 11 Flo	tion of Flat / Co the bui bund to 4 Floor rs to 10 Floors ors to 20 Floors	eased as under: ommercial Unit in Iding s	No increase for al Increase by 5% o Increase by 10%	II floors n units on units	Rate from ground t located betwe s located betwe	to 4 floors een 5 to 10 f veen 11 to 2	loors 0 floors	in the
or residenti ady reckon Locat On Gro 5 Floo 11 Flo	the built tion of Flat / C the built bund to 4 Floor rs to 10 Floors	eased as under: ommercial Unit in Iding s	No increase for al Increase by 5% o Increase by 10% Increase by 15%	I floors n units on units on units	Rate from ground to located betwee is located betwee is located betwee	to 4 floors een 5 to 10 f veen 11 to 2 veen 21 to 3	loors 0 floors 0 floors	in the
or residenti ady reckon Locat On Gro 5 Floo 11 Flo 21 Flo	tion of Flat / Co the bui bund to 4 Floor rs to 10 Floors ors to 20 Floors	eased as under: ommercial Unit in Iding s	No increase for al Increase by 5% o Increase by 10%	I floors n units on units on units	Rate from ground to located betwee is located betwee is located betwee	to 4 floors een 5 to 10 f veen 11 to 2 veen 21 to 3	loors 0 floors 0 floors	in the
or residenti ady reckon Locat On Gro 5 Floo 11 Flo 21 Flo 31 Flo able – D: D	ion of Flat / C the bui bund to 4 Floor rs to 10 Floors ors to 20 Floors ors to 30 Floors ors and above epreciation Pe	eased as under: ommercial Unit in Iding s	No increase for al Increase by 5% o Increase by 10% Increase by 15% Increase by 20%	I floors n units on units on units on units	Rate from ground to located betwee located betwee located betwee located betwee located on 3	to 4 floors een 5 to 10 f veen 11 to 2 veen 21 to 3 1 and above	loors 0 floors 0 floors	in the
or residenti ady reckon Locat On Gro 5 Floo 11 Flo 21 Flo 31 Flo able – D: D Complete	the built ound to 4 Floor rs to 10 Floors ors to 20 Floors ors to 30 Floors ors and above epreciation Pe ed Age of	eased as under: ommercial Unit in Iding 's s s	No increase for al Increase by 5% o Increase by 10% Increase by 15% Increase by 20%	I floors n units on units on units on units	Rate from ground to located betwee is located betwee is located betwee	to 4 floors een 5 to 10 f veen 11 to 2 veen 21 to 3 1 and above	loors 0 floors 0 floors	in the
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or residenti ady reckon Locat On Gro 5 Floo 11 Flo 21 Flo 31 Flo able – D: D Complete	the built ound to 4 Floor rs to 10 Floors ors to 20 Floors ors to 30 Floors ors and above epreciation Pe ed Age of	eased as under: ommercial Unit in Iding s s s s ercentage Table	No increase for al Increase by 5% o Increase by 10% Increase by 15% Increase by 20% Value in p	I floors n units on units on units on units on units	Rate from ground to located betwe is located betwe is located betwe is located betwe is located on 3 after deprec Cessed E	to 4 floors een 5 to 10 f veen 11 to 2 veen 21 to 3 1 and above iation Building, Ha	iloors 0 floors 0 floors e floors e floors	·Pukka
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or residenti ady reckon Locat On Gro 5 Floo 11 Flo 21 Flo 31 Flo 31 Flo ble – D: D Complete Building	ier will be incre ion of Flat / C the bui bund to 4 Floor rs to 10 Floors ors to 20 Floors ors to 30 Floors ors and above epreciation Pe ed Age of in Years	eased as under: ommercial Unit in Iding s s s s ercentage Table R.C.C. Structure 100% 95% After initial 5 ye	No increase for al Increase by 5% o Increase by 10% Increase by 15% Increase by 20% Value in p Y other Pukka Stru ar for every yea	I floors n units on units on units on units percent cture	Rate from ground to located betwe is located betwe is located betwe is located betwe is located betwe is located on 3 after deprec Cessed E Struct 100% 95% After initial	to 4 floors een 5 to 10 f veen 11 to 2 veen 21 to 3 1 and above iation Building, Ha cture & Kac	iloors 0 floors 0 floors e floors alf or Semi – echa Structu	• Pukka ire. ear 1.5%
or residenti ady reckon Locat On Gro 5 Floo 11 Flo 21 Flo 31 Flo 31 Flo ble – D: D Complete Building	ier will be incre ion of Flat / C the bui bund to 4 Floor rs to 10 Floors ors to 20 Floors ors to 30 Floors ors and above epreciation Pe ed Age of in Years	eased as under: ommercial Unit in Iding 's s s s s ercentage Table R.C.C. Structure 100% 95%	No increase for al Increase by 5% o Increase by 10% Increase by 15% Increase by 20% Value in p Other Pukka Stru ar for every yea be considered. Ho	Il floors n units on units on units on units percent cture	Rate from ground to located betwe is located betwe is located betwe is located betwe is located on 3 after deprec Cessed E Struct 100% 95% After initial depreciation	to 4 floors een 5 to 10 f veen 11 to 2 veen 21 to 3 1 and above iation Building, Ha cture & Kac 5 year for n is to be	loors 0 floors 0 floors e floors alf or Semi – cha Structu	• Pukka ire. ear 1.5% However



Since 1989



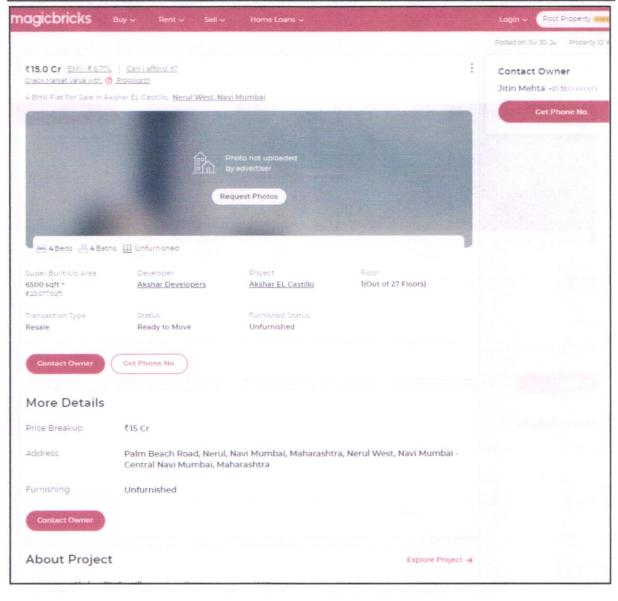
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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 14 of 26

Property	4 BHK Flat for Sale in Akshar EL Castillo magicbricks				
Source					
Floor	1 st		12		
Getenber	Carpet	Built Up	Saleable		
Area	3,714.00	- 0003	6,500.00		
Percentage			75%		
Rate Per Sq. Ft.	₹ 40,387.00	• UNIOLAS P	₹ 23,077.00		

Price Indicators





Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 15 of 26

	T	rnce muit	201013	
Property	Akshar EL Castillo	- 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.		Viedens - Miedens
Source	magicbricks			(129.1) STROC
Floor	15 th			neoñ
at Puerta P	Carpet		Built Up	Saleable
Area	8000		- ⁶¹ 54)	14000.00
Percentage	-		-	75%
Rate Per Sq. Ft.	₹ 47,500.00)	 d statut 	₹ 27,142.00
nagicbricks	Buy ~ Rent ~ Sell ~	Home Loans 🗸		Login ~ Post Property
				Posted on: Sep 20, 24 Property
₹38.0 Cr EM1- ₹17.14	L Get pre-approved loan			Contact Agent
	For Sale <u>Nerul West, Navi Mumb</u>	ai		Chandrakant -91-97700000
				Get Phone No.
- antipartic to the				
		Photo not uploaded		and the second second second
	Ĕ 伯	by advertiser		
	R	equest Photos		
Garpet Area 8000 sqft - €47500 sqft	S ABaiconies a 3 Covered Developer <u>Akshar Developers</u>	Parking and Project Akshar EL Castillo	Sea facing B Service/C Floor 15(Out of 30 Floors)	lood.
Transaction Type	Status	Additional Rooms	Facing	
Resale	Ready to Move	1 Store Room	East	
🕑 East Facing Property				
a se la serie a se				
Contact Agent	Get Phone No.			
More Details				
Price Breakup	₹38 Cr ₹1,90,00,000 Apr	orox. Registration Charges ₹4	5,000 Monthly	
Booking Amount	₹25.0 Lac			
Address		, Navi Mumbai, Maharashti	ra, Nerul West, Navi Mum	bai -
	Central Navi Mumbai, Ma	aharashtra		
Landmarks	palm bech road			
Furnishing	Unfurnished			





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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 16 of 26

Sales Instance

Property	EL Castillo				
ource	INDEX II				1945
loor	-				
slössing	Car	pet	Built Up	Camet	Saleable
Area 5292 Percentage - Rate Per Sg. Ft. ₹ 20,9		2.00	-		- 10
			-		 action(1);
		94.00	-	COLUMN THE	1 ² 52 763 61
		1		L	
21/24, 12:18 PM	1.6.12.202.10		Igr_9773		
9773336 05-05-2024		सू	ची क्र.2	दुष्पम निबंधक : दस्त क्रमांक : 97	सह दु.नि.ठाणे ६
Note:-Generated T				दस्त क्रमाकः ५७ नोदणीः	//5/2022
Module, For origina contact concern SF				Regn:63m	
		गावाचे	नाव : नेरुळ		
(1)বিলিয়াৰা মকাৰ		अभिहस्तांतरणपत्र	ſ		
(2)मोबदला		111100000		1-0-0	10.000
(3) बाजारभाव(भाडे बाबतितपटटाकार अ पटटेदार ते नमुद क	शाकारणी देतो की	75619917.85		120	
(4) भू-मापन, पोटहिन घरक्रमांक(असल्पार		 1) पालिकेचे नावः 1601 आणि 1701 	१८वा आणि १७वा म	जला. एल - कॅस्टी	लो को-
		1601 आणि 1701 ऑप.ही.सो.लिप्ल 2962.25 + 2329 कारपेट)+ 6 कव्स मजला). दस्त क्र	.16वॉ आणि 17वं म गेंट क्र. 23वी आणि 2 32 एकूण 5291.57 ई कार पार्किंग क्र. 4 टनन6-7600-2022,	जला.एल - कॅस्टी 3सी.सेक्टर-6,नेर • चौ.फूट कारपेट 2,43,55(बेसमेट) दिनाक 16/06/20	लो को- हळ,नवी मुंबई क्षेत्रफळ
		1601 आणि 1701 ऑप.ही.सो.लिप्ल 2962.25 + 2329 कारपेट)+ 6 कव्स मजला). दस्त क्र	.16वॉ आणि 17वं म गेंट क्र. 23वी आणि 2 32 एकूण 5291.57 ई कार पार्किंग क्र. 4 टनन6-7600-2022,	जला.एल - कॅस्टी 3सी.सेक्टर-6,नेर • चौ.फूट कारपेट 2,43,55(बेसमेट) दिनाक 16/06/20	लो को- हळ,नवी मुंबई क्षेत्रफळ (491.59 चौ.मी. आणि 30.32.33(तळ 122 नुसार नो. फी आणि
যকেনাক(असल्या	ਸ)	1601 आणि 1701 ऑप.ही.सो.लिप्ल 2962 25 - 2329, कारपेट)+ 6 कव्स मजला). दस्त क्र मु.धू. वसूल((Pla)	.16वॉ आणि 17वं म गेंट क्र. 23वी आणि 2 32 एकूण 5291.57 ई कार पार्किंग क्र. 4 टनन6-7600-2022,	जला.एल - कॅस्टी 3सी.सेक्टर-6,नेर • चौ.फूट कारपेट 2,43,55(बेसमेट) दिनाक 16/06/20	लो को- हळ,नवी मुंबई क्षेत्रफळ (491.59 चौ.मी. आणि 30.32.33(तळ 122 नुसार नो. फी आणि
যর্কেনাক(असल्या (5) প্রিয়ফক্র (6)আকাংগী কিবা টক্রা (7) বর্রেট্রের কম্লা	लुडी देण्यात असेल जुडी देण्यात असेल । देजा-या सिंहून दे नाव किंवा दिवाजी नामा किंवा आदेच	1601 आणि 1701 ऑप.ही.सो.लिप्ल 2962 25 - 2329, कारपेट)+ 6 कव्य मजला). दस्त क मु. घू. वस्तल((Pic) 5291.57 चौ.फूट 1): नाव:-सता भाऊस, बलाजी गार्डन, प्लॉर	.16वॉ आणि 17वॉ म गेंट क्र. 23वी आणि 2 32 एकूण 5291.57 र्ड कार पार्किंग क्र. 4 टनन6-7600-2022, ot Number : 23B A गरेब शिगाडे क्य53 1	जलाएल - कॅस्टी 3सीसेक्टर-6,नेर ची. फूट कारपेट 2,43,55(बेसमेट) दिनोक 16:06:20 ND 23C : SEC ND 23C : SEC	लो को- हळ,नवी मुंबई क्षेत्रफळ (491.59 चौ.मी. आणि 30.32.33(तळ 122 नुसार नो. फी आणि
धरक्रमाक(असल्या (5) क्षेत्रफळ (6)आकारणी किवा टेका. (7) दस्तऐवज करून ठेवला-या पक्षकाराव न्यापालयाचा हुकुम- असल्याच,प्रतिवादिन (8)दस्तऐवज करून व किवा डिवाणी न्या किवा आदेच असल्य व पत्ता	लुडी देण्यात असेल । देणा-पा लिहून दे नाव किवा दिवाजी नमा किवा आदेख हे नाव व पत्ती. धेणा-पा पक्षकाराचे धालपाचा हुकुमनामा वास, प्रतिवादिचे नाव	1601 आणि 1701 ऑप.ही.सी.लिप्ल 2962 25 - 2329, कारपेट)+ 6 कव्य- मजला). दस्त क मु.पू. वस्त्ल((Plo) 5291 57 ची.पूट 1): नाव:-सत भाऊस , बालानी गार्डन, प्ल ठाणे. पिन कोड:-400 1): नाव:-डॉ. अमरदी वय:-45, पत्ता-प्लॉट न् ३५/३५ए, सेक्टर-१५, २ कोड:-400614 पॅन न 2): नाव:-डॉ. बित्या २ लाऊस क. १००२, १ प्रि	.16वॉ आणि 17वॉ म गेंद क. 23वी आणि 2 32 एकूण 5291.57 ई कार पार्किंग क. 4 टनन6-7600-2022, ot Number : 23B A गेंदेब शिंगाडे क्या.53 श क. १७, सेक्टर-११, कोन 709 पॅन ने	जला. एल - कॅस्टी 3 सी. सेक्टर-6, नेर 9 ची. फूट कारपेट 2.43, 55(बेसमेट) दिनांक 16:06:20 ND 23C : SEC ND 23C : SEC 200 ND 23C : SEC 200 र की क. मु. म्हणून डॉ. हे नाव, फ्लॉट न. , माळ इ. ब्लॉक न. , रोड न 45, फ्ला-फॉट न. , 342, सेक्टर-१५, सी	लो को- रुळ, नवी मुंबई क्षेत्रफळ (491.59 ची.मी. आणि 30.32.33(तळ 122 नुसार नो. फी आणि TOR NUMBER : 6 :) ग नं: , इमारतीचे नाव: ए-१३०३ ब्लॉक नं: , रोड नं: , महाबाष्ट्र, विल्या अमरदीय कदम २. एविंग, लॉर्ड्स, प्लॉट क. 1: , महाबाष्ट्र, ठाणे. यिन माका नं: , इमारतीचे नाव: पेट बीडी बेलापुर, नयी मुंबई,
धरक्रमाक(असल्या (5) क्षेत्रफळ (6)आकारणी किंवा टेका. (7) दस्तऐवंश करून ठेवणा-या पक्षकाराचे न्यापल्याचा मुकुम- अस्ल्याच, प्रतिवादिन (8) दस्तऐवंश करून व किंवा दिवाणी न्या किंवा आदेच अस्ल्य	लुडी देण्यात असेल । देणा-पा लिहून दे नाव किवा दिवाजी नमा किवा आदेख हे नाव व पत्ती. धेणा-पा पक्षकाराचे धालपाचा हुकुमनामा वास, प्रतिवादिचे नाव	1601 आणि 1701 ऑप.ही.सी.लिप्ल 2962 25 - 2329, कारपेट)+ 6 कव्य- मजला). दस्त क मु.पू. वस्त्ल((Plo) 5291 57 ची.पूट 1): नाव:-सत भाऊस , बालानी गार्डन, प्ल ठाणे. पिन कोड:-400 1): नाव:-डॉ. अमरदी वय:-45, पत्ता-प्लॉट न् ३५/३५ए, सेक्टर-१५, २ कोड:-400614 पॅन न 2): नाव:-डॉ. बित्या २ लाऊस क. १००२, १ प्रि	.16वॉ आणि 17वॉ म गेंद क. 23वी आणि 2 32 एकूण 5291.57 5 कार पार्किंग क. 4 टनन6-7600-2022, ot Number : 23B A गेंदेव थिंगाडे क्य.53 प द क. १७, सेस्टर-११, कोंन 709 पैंग ने	जला. एल - कॅस्टी 3 सी. सेक्टर-6, नेर 9 ची. फूट कारपेट 2.43, 55(बेसमेट) दिनांक 16:06:20 ND 23C : SEC ND 23C : SEC 200 ND 23C : SEC 200 र की क. मु. म्हणून डॉ. हे नाव, फ्लॉट न. , माळ इ. ब्लॉक न. , रोड न 45, फ्ला-फॉट न. , 342, सेक्टर-१५, सी	लो को- रुळ, नवी मुंबई क्षेत्रफळ (491.59 ची.मी. आणि 30.32.33(तळ 122 नुसार नो. फी आणि TOR NUMBER : 6 :) ग नं: , इमारतीचे नाव: ए-१३०३ ब्लॉक नं: , रोड नं: , महाबाष्ट्र, विल्या अमरदीय कदम २. एविंग, लॉर्ड्स, प्लॉट क. 1: , महाबाष्ट्र, ठाणे. यिन माका नं: , इमारतीचे नाव: पेट बीडी बेलापुर, नयी मुंबई,
धरक्रमाक(असल्या (5) क्षेत्रफळ (6)आकारणी किवा टेका. (7) दस्तऐवज करून ठेवचाया पक्षकाराच् न्यापालधांचा हुकुम- असल्यास,प्रतिवादिन (8)दस्तऐवज करून व किवा डिवाणी न्या किवा आदेच असल्य व पत्ता	स) लुडी देण्पात असेत । देवा।-या लिडून दे नाव किवा विवानी नाव व पत्ती. घेणा-या पक्षकाराचे योलपाचा प्रक्षकाराचे यालपाचा दुकुमनामा वास, प्रतिवादिचे नाव	1601 आणि 1701 ऑप.ही.सी.लिप्ल 2962 25 - 2329, कारपेट)+ 6 कव्द मजला). दस्त क मु. शू. वस्त्ल((Pic)) 5291.57 ची.फूट 1): नाव:-सत भारत वर्ण पिन कोड-400 1): नाव:-डॉ. अमरदी वर्य:-45, पत्त:-प्लॉट इप्/54-00014 पिन नेड:-नाव:-डॉ. चिल्पा स्राज्य क. १००२, ए वि स्रांक नं:-, रोड नं:-,	.16वॉ आणि 17वॉ म गेंद क. 23वी आणि 2 32 एकूण 5291.57 5 कार पार्किंग क. 4 टनन6-7600-2022, ot Number : 23B A गेंदेव थिंगाडे क्य.53 प द क. १७, सेस्टर-११, कोंन 709 पैंग ने	जला. एल - कॅस्टी 3 सी. सेक्टर-6, नेर 9 ची. फूट कारपेट 2.43, 55(बेसमेट) दिनांक 16:06:20 ND 23C : SEC ND 23C : SEC 200 ND 23C : SEC 200 र की क. मु. म्हणून डॉ. हे नाव, फ्लॉट न. , माळ इ. ब्लॉक न. , रोड न 45, फ्ला-फॉट न. , 342, सेक्टर-१५, सी	लो को- रुळ, नवी मुंबई क्षेत्रफळ (491.59 ची.मी. आणि 30.32.33(तळ 122 नुसार नो. फी आणि TOR NUMBER : 6 :) ग नं: , इमारतीचे नाव: ए-१३०३ ब्लॉक नं: , रोड नं: , महाबाष्ट्र, विल्या अमरदीय कदम २. एविंग, लॉर्ड्स, प्लॉट क. 1: , महाबाष्ट्र, ठाणे. यिन माका नं: , इमारतीचे नाव: पेट बीडी बेलापुर, नयी मुंबई,
धरक्रमाक(असल्या (5) क्षेत्रफळ (6)आकारणी किवा टेक्स (7) दस्तऐवंश करून ठेवणा-या पक्षकारा रेवणा-या पक्षकार वे पत्ता किवा आदेघ असल्य व पत्ता (9) दस्तऐवंश करून (9) दस्तऐवंश करून	लुडी देण्यात असेल । देणा-या सिंहून वे नाव किवा दिवाणी नामा किवा आदेख दे नाव व पत्ता. घेणा-या पक्षकाराचे यालयाचा हुकुमनामा वास, प्रतिवादिचे नाव । दिल्याचा दिनांक	1601 आणि 1701 ऑप.ही.सो.लिप्ल 2962 25 - 2329, कारपेट)+ 6 कव्द- मजला). दस्त क. मु. घु. वस्तुल((Pla) 5291.57 चौ. फूट 1): नाव:-स्त भाऊस, बालाली गार्डन, प्ल उाणे. पिन कोड-400 1): नाव:-डॉ. अमरदी वय45, प्रत्ता-प्लॉट ३५/३५ए, सेक्टर-१५, द कोड:-400614 पॅन न 2): नाव:-डॉ. बिल्पा - हाऊस क. १००२, ए वि ब्लॉक न:-, रोड नं-, 29/07/2022	.16वॉ आणि 17वॉ म गेंद क. 23वी आणि 2 32 एकूण 5291.57 5 कार पार्किंग क. 4 टनन6-7600-2022, ot Number : 23B A गेंदेव थिंगाडे क्य.53 प द क. १७, सेस्टर-११, कोंन 709 पैंग ने	जला. एल - कॅस्टी 3 सी. सेक्टर-6, नेर 9 ची. फूट कारपेट 2.43, 55(बेसमेट) दिनांक 16:06:20 ND 23C : SEC ND 23C : SEC 200 ND 23C : SEC 200 र की क. मु. म्हणून डॉ. हे नाव, फ्लॉट न. , माळ इ. ब्लॉक न. , रोड न 45, फ्ला-फॉट न. , 342, सेक्टर-१५, सी	लो को- रुळ, नवी मुंबई क्षेत्रफळ (491.59 ची.मी. आणि 30.32.33(तळ 122 नुसार नो. फी आणि TOR NUMBER : 6 :) ग नं: , इमारतीचे नाव: ए-१३०३ ब्लॉक नं: , रोड नं: , महाबाष्ट्र, विल्या अमरदीय कदम २. एविंग, लॉर्ड्स, प्लॉट क. 1: , महाबाष्ट्र, ठाणे. यिन माका नं: , इमारतीचे नाव: पेट बीडी बेलापुर, नयी मुंबई,
धरक्रमाक(असल्याव (5) क्षेत्रफळ (6)आकारणी किवा ठेका. (7) दस्तऐवंश करून ठेवणाऱ्या पक्षकारणे न्यायाल्या पक्षकारणे न्यायाल्या पक्षकार न्यायाल्या पक्षकार न्यायाल्या पक्षकार न्यायाल्या पक्षकार न्यायाल्या पक्षकार न्यायाल्या क्षका स्वा असल्यात्व, प्रतिवादि (3) दस्तऐवंश करून व फ्ला (9) दस्तऐवंश करून (10)दस्त नोदणी के (11)अनुक्रमांक, संस्	लुडी देण्यात असेल (देवा-या लिंहून दे नाव किवा दिवाजी नाम किवा आदेश दे नाव व पत्ती. घेणा-या पक्षकाराचे यालयाचा दुकुमनामा यालयाचा दुकुमनामा यालयाचा दुकुमनामा यालयाचा दुक्तीक ल्याचा दिनोक ह व पृष्ठ 10 मुद्राक सुल्क	1601 आणि 1701 ऑप.ही.सी. लिप्ल 2962 25 - 2329, कारपेट)+ 6 कव्य- मजला). दस्त क मु. घु. वस्ल((Plo)) 5291 57 ची. फूट 1): नाव-स्ता भाऊस, बालानी गार्डन, प्ली ठाणे. पिन कोड-400 1): नाव-डॉ. अमरदी वय:-45, पत्ता-प्लीट - ३५/३५ए, सेक्टर-१५, व कोड:-400614 पॅन न 2): नाव-डॉ. जिल्पा / लाऊस क. १००२, ए वि ब्लॉक नं:-, रोड नं:-, 29/07/2022	.16वॉ आणि 17वॉ म गेंद क. 23वी आणि 2 32 एकूण 5291.57 5 कार पार्किंग क. 4 टनन6-7600-2022, ot Number : 23B A गेंदेव थिंगाडे क्य.53 प द क. १७, सेस्टर-११, कोंन 709 पैंग ने	जला. एल - कॅस्टी 3 सी. सेक्टर-6, नेर 9 ची. फूट कारपेट 2.43, 55(बेसमेट) दिनांक 16:06:20 ND 23C : SEC ND 23C : SEC 200 ND 23C : SEC 200 र की क. मु. म्हणून डॉ. हे नाव, फ्लॉट न. , माळ इ. ब्लॉक न. , रोड न 45, फ्ला-फॉट न. , 342, सेक्टर-१५, सी	लो को- रुळ, नवी मुंबई क्षेत्रफळ (491.59 ची.मी. आणि 30.32.33(तळ 122 नुसार नो. फी आणि TOR NUMBER : 6 :) ग नं: , इमारतीचे नाव: ए-१३०३ ब्लॉक नं: , रोड नं: , महाबाष्ट्र, विल्या अमरदीय कदम २. एविंग, लॉर्ड्स, प्लॉट क. 1: , महाबाष्ट्र, ठाणे. यिन माका नं: , इमारतीचे नाव: पेट बीडी बेलापुर, नयी मुंबई,
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Since 1989





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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 17 of 26

Sales Instance

Property	EL Castillo			
Source	INDEX II			20. 11) email
Floor	-			100
	C	arpet	Built Up	Saleable
Area	52	291.00	- 1.04%	- 551
Percentage		-	-	: • • • • • • • • • • • • • • • • • • •
Rate Per Sq. Ft.	₹ 23,058.00			(ab-Pa) 50 11
12908392 10-10-2023	4.2	सूची क.२		बंधक :सह दु.नि. टाणे 8 :कमांक::12908/2022
Note:-Generated Throu Module,For original rep concern SRO office.			नॉदपी : Regn:63	
गाव : नेरुळ				
(1)दस्तऐवज प्रकार		करारनामा		
(2)मोबदला		122000000		and the second states of the
(3)बाजारभाव (भाडेपट्टच बाबतीतपट्टकार आकारपी ते नमूद कराबे)		84225922		
(4)भूमापन ,पोटहिस्सा व घरक्रमांक (असल्यास)		बिल्डिंग,प्लॉट नं.23	ादनिका नं.2201-2301,22 व 23 3 वी आणि 23 सी.सेक्टर-6,नेरुळ 5291.57 चौ.फूट)491.59 चौ.मी	वा मजला,एल कॅस्टिलो इनवी मुंबई टाणे,क्षेत्र-2962,25 कारपेट एरिया नवी मुंबई मनपा
(5)क्षेत्रफळ		1) 491.59 चौ.मीटर		100
(6)आकारणी किंवा जुडी दे	ण्यात असेल तेव्हा	CTTT -		
(7)दस्तऐवज करून देखाऱ ठेवफाऱ्या पक्षकारांचे नाव न्यायालयाचा हुकूमनामा f	पा / लिहन	1) संतोकतेच तत्वा	गर्द आयेटिया 56 प्लॉर वे - आप	
असल्यास प्रतिवादीचे नाव	किंवा दिवाणी केवा आदेष	नं : वी -2303 श्रीजी नेरुळ नवी मुंबई रोड 2) वच्चुभाई धरमर्श नं : वी -2303 श्रीजी	राई आरोठवा 30 प्पोर्ट में : - मार हाईट्स सीएचएस प्लॉट कमोक इ नं : - महाराष्ट्र THANE, 400 ो आरंठिया 56 प्लॉट ने : - माळा हाईट्स सीएचएस प्लॉट कमाक इ नं : - महाराष्ट्र THANE, 400	5 1 श्ए श्वी श्सी सेक्टर ४६ए 706 ज : - इमारतीचे नाव : - ब्लॉक 5 1 श्ए श्वी श्सी सेक्टर ४६ए
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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 18 of 26 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 ₹ 14,93,67,855.00 (Rupees Fourteen Crore Ninety Three Lakh Sixty Seven Thousand Eight Hundred Fifty Five Only). The Realizable Value of the above property is ₹ 12,69,62,677.00 (Rupees Twelve Crore Sixty Nine Lakh Sixty Two Thousand Six Hundred Seveny Seven Only). The Distress Value is ₹ 10,45,57,499.00 (Rupees Ten Crore Forty Five Lakh Fifty Seven Thousand Four Hundred Ninety Nine Only).

Place: Mumbai Date: 23.09.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD. Sharadkumar Digitally signed by Sharadkumar Chalikwar DN: cm-Sharadkumar Chalikwar, c-Vastukala Consultants (I) PVt. Ltd., ou-Mumbai,

email=cmd@vastukala.org, c=IN Date: 2024.09.23 17:27:01 +05'30'

Director

Chalikwar

Sharadkumar B. Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 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).

S

gn.

Auth.

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

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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 19 of 26

Annexure - II

DECLARATION FROM VALUERS

I, hereby declare that:

- a. The information furnished in my valuation report dated 23.09.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative have personally inspected the property on 21.09.2024 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. 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 Chairman & Managing 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 Mrs. Vandana Ravindra Chaudhari & Mr. Ravindra Hiralal Chaudhari as per Agreement for Sale dated 31.05.2013.
2.	Purpose of valuation and appointing authority	As per the request from Union Bank of India, Nandurbar Branch to assess market value of the property for SARFAESI Securitisation and





	anis, i instalians & Ouastinations	Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Nitin Virkar - Valuation Engineer Vaishali Sarmalkar - 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 – 21.09.2024 Valuation Date – 23.09.2024 Date of Report – 23.09.2024
6.	Inspections and/or investigations undertaken;	Physical Inspection done 21.09.2024
7.	Nature and sources of the information used or relied upon;	 Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	Restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the
		locality etc.
11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of	Attached
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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 21 of 26

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on 23rd September 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 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, admeasuring **3,315.00 in Sq. Ft. Carpet Area** in the name of **Mrs. Vandana Ravindra Chaudhari & Mr. Ravindra Hiralal Chaudhari.** Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 22 of 26

Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Mrs. Vandana Ravindra Chaudhari & Mr. Ravindra Hiralal Chaudhari.** 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, admeasuring 3,315.00 in Sq. Ft. Carpet Area.

Condition & Repair

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

Valuation Methodology

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

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



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Valuation Report Prepared For: UBI / Nandurbar Branch / Mrs. Vandana Ravindra Chaudhari/ (11354/2308310) Page 23 of 26 micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **3,315.00 in Sq. Ft. Carpet Area**.

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 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.
- There is no direct/ indirect interest in the property valued.

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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 - 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.
- 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.
- 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

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- 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

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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.
- 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.

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

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

Remuneration and Costs.

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

Occupation, employability and restrictions.

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

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For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar Chalikwar

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 UBI Emp. No.: ROS:ADV:Valuer/033:008:2021-22

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