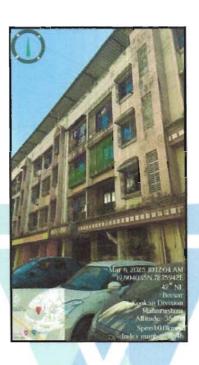


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# Valuation Report of the Immovable Property



# Details of the property under consideration:

Name of Owner: Shri Vijay Kumar Bansraj Yadav

Residential Flat No. 101, 1st Floor, Building No 2, Wing - A, "Sai Shanti Building No. 2 Co-op. Hsg. Soc. Ltd.", Sai-Baba Nagar Scheme, Plot No. 2, Near Keshav Nagar, Katkar Pada Road, Village -Boisar, Taluka - Palghar, District - Palghar, Boisar (West), PIN 401 501, State - Maharashtra, India.

Latitude Longitude: 19°48'15.0"N 72°45'34.6"E

# **Intended User:**

Canara Bank **Boisar Branch** 

1st floor Panchanad bldg Rani shigav road boisar west palghar 401501



## Our Pan India Presence at:

Nanded Mumbai

Aurangabad
Pune

 ♥ Thane Nashik

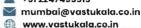
Ahmedabad OP Delhi NCR Rajkot

Raipur Jaipur

# Regd. Office

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





MSME Reg No: UDYAM-MH-18-0083617 An ISO 9001: 2015 Certified Company CIN: U74120MH2010PTC207869

# Vastukala Consultants (I) Pvt. Ltd.

Page 2 of 29

Vastu/Mumbai/03/2025/014720/2310932 08/2-129-JABS Date: 08.03.2025

# VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 101, 1st Floor, Building No 2, Wing - A, "Sai Shanti Building No. 2 Co-op. Hsg. Soc. Ltd.", Sai-Baba Nagar Scheme, Plot No. 2, Near Keshav Nagar, Katkar Pada Road, Village - Boisar, Taluka - Palghar, District - Palghar, Boisar (West), PIN 401 501, State - Maharashtra, India belongs to Shri Vijay Kumar Bansraj Yadav.

Boundaries of the property

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North 'B' Wing of Sai Shanti Building No. 2 CHSL

Open Plot South

Laxman Complex East

Internal Road West

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 for this particular purpose at ₹ 25,98,800.00 (Rupees Twenty Five Lakh Ninety Eight Thousand Eight Hundred Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

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. Date: 2025.03.08 13:25:34 +05'30'

Director Auth. Sign.

### Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Canara Bank Empanelment No.: MUM-FAV-0083/2024-2025

Encl.: Valuation report



#### Regd. Office

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



mumbai@vastukala.co.in www.vastukala.co.in

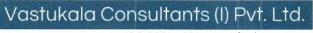
Aurangabad Pune

# **VALUATION OF Flat BY COMPOSITE RATE**

	Ref. No		:	
	Date		:	
		Existin	ng Fl	lat (Part A)
١.	General			
	Name a	and Address of Valuer	:	Manoj Chalikwar Vastukala Consultants India Pvt. Ltd. B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri(East), Mumbai - 400 072.
1	Purpose	e for which the valuation is made	:	To assess Fair Market Value of the property for Housing Loan Purpose.
2	a)	Date of inspection	:	06.03.2025
	b)	Date of valuation	•	08,03.2025
3	with Pho	of the owner(s) and his / their address (es) one no. (details of share of each owner in joint ownership)		Shri Vijay Kumar Bansraj Yadav  Residential Flat No. 101, 1st Floor, Building No 2, Wing - A, "Sai Shanti Building No. 2 Co-op. Hsg. Soc. Ltd.", Sai-Baba Nagar Scheme, Plot No. 2, Near Keshav Nagar, Katkar Pada Road, Village - Boisar, Taluka - Palghar, District - Palghar, Boisar (West), PIN 401 501, State - Maharashtra, India.  Contact Person: Mr. Vijay Kumar B. Yadav (Owner) Mobile No. 9763033777  Sole Ownership
4	list of d	Constructions, a firm(The Builder) And Shri Copy of N.A.Order Dated 21.10.2002No. ( Collector, Thane. Copy of Building Completion Certificate No	i Vija Cust .353	No.05119/2011 Dated 20.07.2011 between M/s. Sai-Baba ay Kumar Bansraj Yadav(The Purchaser).  soms/Room.1/T.2/NAP/SR-32/02 issued by Office of Additional B Dated 24.04.2012issued by Grampanchayat Office Boisar.  ated 10.07.2003issued by Grampanchayat Boisar.  The property is a Residential Flat located on 1st Floor. The
5		scription of the property (Including old / freehold etc.)	:	composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Toilet + WC + Bathroom + 2 Passage. (2 BHK) + Balcony Area. The property is at 850m distance from Boisar Railway Station.
6	Location	n of property		
a)	Plot No.	. / Survey No.	:	Plot No - 2New Survey No - 30/1(pt) & 32/2



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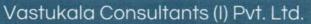




b)	Door No.	:	Residential Flat No. 101		
c)	T.S. No. / Village	:	Village - Boisar		
d)	Ward / Taluka	.:	Taluka - Palghar		
e)	Mandal / District	:	District - Palghar		
f)	Date of issue and validity of layout of approved map / plan	:	As Building Completion Certific	-	
g)	Approved map / plan issuing authority	:	assumed that the construction	is as per Sanctioned Plan.	
h)	Whether genuineness or authenticity of approved map/ plan is verified	:	N.A.		
i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No		
7	Postal address of the property	:	"Sai Shanti Building No. 2 Baba Nagar Scheme, Plot No. Pada Road, Village - Boisar	Floor, Building No 2, Wing - A, Co-op. Hsg. Soc. Ltd.", Sai-2, Near Keshav Nagar, Katkar, Taluka - Palghar, District - 401 501, State - Maharashtra,	
8	City / Town		City - Boisar (West)		
	Residential area		Yes		
	Commercial area	:	No		
	Industrial area	A	No		
9	Classification of the area	A	Y ASSET		
	i) High / Middle / Poor		Middle Class		
	ii) Urban / Semi Urban / Rura		Urban		
10	Coming under Corporation limit / Village Panchayat / Municipality		Village - Boisar Grampanchayat Boisar		
11	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No		
12	Boundaries of the property	:	As per site	As per Document	
	North	:	'B' Wing of Sai Shanti Building No. 2 CHSL	Property of Road	
	South	:	Open Plot	Property of Raman N. Sankhe, Plot No. 1	
	East	:	Laxman Complex	Property of Laxman Madan Sankhe	
	West	:	Internal Road	Property of Keshav Nagar	
		_		<del></del>	



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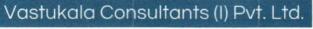
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13	Dimensions of the site	:		
		:	As per the Deed	As per Actuals
N	North	:		
S	South	:		
Ε	East	:		
V	Vest			
14 E	Extent of the site	••	Carpet Area in Sq. Ft. = 584.01 (Area as per Site measurement Built Up Area in Sq. Ft. = 730.0 (Area As Per Agreement for sa	0
14.1 L	atitude, Longitude & Co-ordinates of Flat		19°48'15.0"N 72°45'34.6"E	
ו רו	Extent of the site considered for Valuation (least of 13A & 13B)		Built Up Area in Sq. Ft. = 730 ( Area As Per Agreement for	
16 o	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent eceived per month.	**	Owner Occupied	
li A	APARTMENT BUILDING		AT ABJ	
1. N	Nature of Apartment		Residential	
2. F	Flat No. and Floor		Residential Flat No. 101, 1st Flo	or -
3. N	Name of the Apartment		Sai Shanti Building No. 2 Co-	op. Hsg. Soc. Ltd.
4 P	Postal address		Baba Nagar Scheme, Plot No.	Co-op. Hsg. Soc. Ltd.", Sai- 2, Near Keshav Nagar, Katkar , Taluka - Palghar, District -
5 L	ocation	;		
Т	r.S. No			
V	Vard No	:		
V	/illage/Municipality/Corporation		Grampanchayat Boisar	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 101, Near Road, District - District - Palgha	•
1 n 1	Description of the locality Residential / Commercial / Mixed		Residential	
7. Y	ear of Construction	:	2012 (Building Completion Cert	tificate)
8. N	Number of Floors	:	Part Ground + Part Stilt + 3 Up	per Floors
0.				



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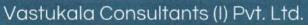




10.	Number of Dwelling units in the building	:	1st Floor is having 4 Flats
11.	Quality of Construction	:	Normal
12.	Appearance of the Building	:	Normal
13.	Maintenance of the Building	:	Normal
14.	Facilities Available		
	Lift	:	Not Provided
	Protected Water Supply	:	Municipal Water Supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Open Parking Space
	Around Compound wall	:	Yes
	Pavement around the building	:	Yes
	Any other facility	:	-
III	Flat		
1.	The floor in which the Flat is situated	:	1st Floor
2.	Door No. of the Flat	A.	Residential Flat No. 101
3.	Specifications of the Flat		
	Roof		R.C.C. slab
	Flooring	.:\	Vitrified tiles flooring
	Doors		Teak wood door frame with flush shutters
	Windows		Powder coated Aluminum sliding windows
	Fittings		Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	Finishing		Cement Plastering
4.	House Tax		
	Assessment No.	:	Information not available
	Tax paid in the name of	:	Information not available
	Tax amount	:	Information not available
5.	Electricity Service connection No.	:	Information not available
	Meter Card is in the name of	.:	Information not available
6.	How is the maintenance of the Flat?	:	Normal
7.	Sale Deed executed in the name of	:	Shri Vijay Kumar Bansraj Yadav
8.	What is the undivided area of land as per Sale Deed?	:	Information not available



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9.	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 730.00 (Area as per Agreement for sale)
10.	What is the floor space index (app.)?	:	As per local norms
11.	What is the Carpet area of the Flat?	:	Carpet Area in Sq. Ft. = 584.01 (Area As per actual site measurement) Carpet Area in Sq. Ft. = 473.46 Balcony Area in Sq. Ft. = 110.55
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13.	Is it being used for Residential or Commercial purpose?	:	Rèsidential Purpose
14.	Is it Owner-occupied or tenanted?	:	Owner Occupied
15.	If tenanted, what is the monthly rent?	:	₹ 5,400/- (Expected rental income per month)
	DRAWING APPROVAL		
IV	the building approval, reference violations observed if any, and its consequences thereof violations observed if any, and its consequences thereof		Ní

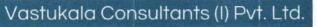
# PART B - VALUATION OF FLAT UNDER CONSTRUCTION

# A. CERTIFICATE ON GENUINENESS OF RATE:

a.	sq. ft. of undivided share of land @ ₹ per sq. ft.		
b.	sq. ft. of building Construction @ ₹ per sq. ft		Not Applicable
C.	Total value on completion		
d.	Composite Rate	:	
B.	STAGE VALUE	:	
a.	Actual work completed	:	Not Applicable
b.	Percentage of works completed	:	Not Applicable
b.	Composite Rate	:	
C.	VALUATION DETAILS		
	Present stage value of the flat:	:	
a.	Undivided share of land % x ₹	:	Not Applicable
b.	Stage value of building % x ₹	:	
C.	Total stage value of the flat as on date	:	



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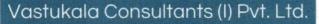
Carrier Implement (1) Charles Implement (1)

# PART C - VALUATION OF EXISTING FLAT

A.	General		
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	Located in developed area
3.	Any negative factors are observed which affect the market value in general?	:	No
	Rate		
1.	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 4071/- to ₹ 6830/- per Sq. Ft. on Carpet Area ₹ 3393/- to ₹ 5692/- per Sq. Ft. on Built Up 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).	:	₹ 3,950/- per Sq. Ft. on Built Up Area
3.	Break – up for the rate		AV ANY
_	I. Building + Services		₹ 2,000/- per Sq. Ft.
	II. Land + others	1	₹ 1,950/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)		₹ 39,235/- per Sq. M. i.e. ₹ 3,645/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	:	₹ 34,530/- per Sq. M. i.e. ₹ 3,208/- per Sq. Ft.
В	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
а	Depreciated building rate		
	Replacement cost of Residential Flat	:	₹ 2,000/- per Sq. Ft.
	Age of the building	:	13 years
	Life of the building estimated	-:	47 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	19.50%
	Depreciation Ratio of the building		-
b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	.:	₹ 1,610/- per Sq. Ft.



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Total Composite Rate	:	₹ 3,560/- per Sq. Ft.
Rate for Land & other V (3) ii	:	₹ 1,950/- per Sq. Ft.

# **Details of Valuation:**

C.	VALUATION DETAILS				
Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)	
1	Present value of the Flat	730.00 Sq. Ft.	3,560.00	25,98,800.00	
2	Wardrobes				
3	Showcases / Almirahs				
4	Kitchen arrangements				
5	Superfine finish				
6	Interior Decorations				
7	Electricity, water, drainage deposits etc.	And the second			
8	Electrical fittings, etc.				
9	Extra collapsible gates / grill works, etc.				
10	Potential Value, if any?				
11	Share of common amenities, if any?	TABY ALL			
	Total	A W AND	7	25,98,800.00	

Sr. No.		(INR)
	Factors favoring for an additional value	
	Total - Add (+)	Nil
	Factors favoring for less value	Nil
	Total - Less (-)	Nil
	Present Market Value	25,98,800.00
	Guideline value of the property (730.00 X 3,208.00)	23,41,840.00
	Remarks	

Van Julius ment Van Julius Van Ju

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 ₹ 4071.00 to ₹ 6830.00 per Sq. Ft. on Carpet Area / ₹ 3393.00 to ₹ 5692.00 per Sq. Ft. on BuiltUp 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 Residential and Commercial application in the locality etc. We estimate ₹3,560.00 per Sq. Ft. on Built Up Area 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 Government. CRZ
Saleability	Good
Likely rental values in future	5,400/- (Expected rental income per month)
Any likely income it may generate	Rental Income

# 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.

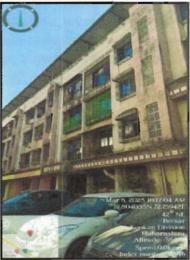
In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

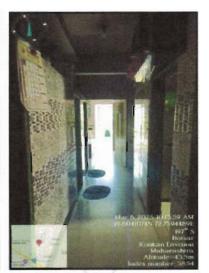




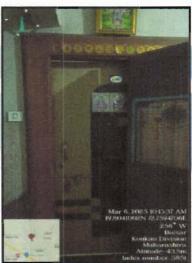
# **Actual Site Photographs**

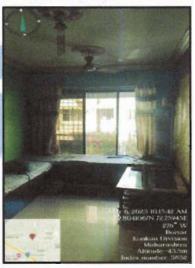


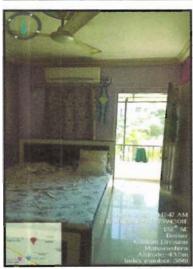


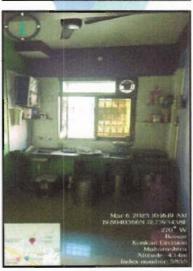










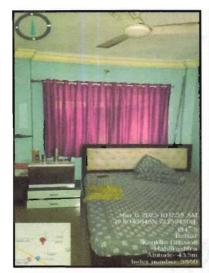




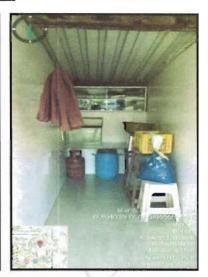


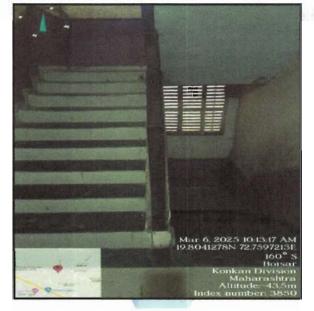


# **Actual Site Photographs**













# Route Map of the property



Note: Red Place mark shows the exact location of the property



Longitude Latitude: 19°48'15.0"N 72°45'34.6"E

Note: The Blue line shows the route to site distance from nearest Railway Station (Boisar - 850m).



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# Ready Reckoner Rate



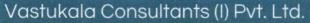
Stamp Duty Ready Reckoner Market Value Rate for Flat	41300			
Decrease by 5% on Flat Located on 1st Floor	2065			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	39,235.00	Sq. Mtr.	3,645.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	3040			
The difference between land rate and building rate(A-B=C)	36,195.00			
Percentage after Depreciation as per table(D)	13%			
Rate to be adopted after considering depreciation [B + (C X D)]	34,530.00	Sq. Mtr.	3,208.00	Sq. Ft.

# **Building not having lift**

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.



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	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

**Depreciation Percentage Table** 

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

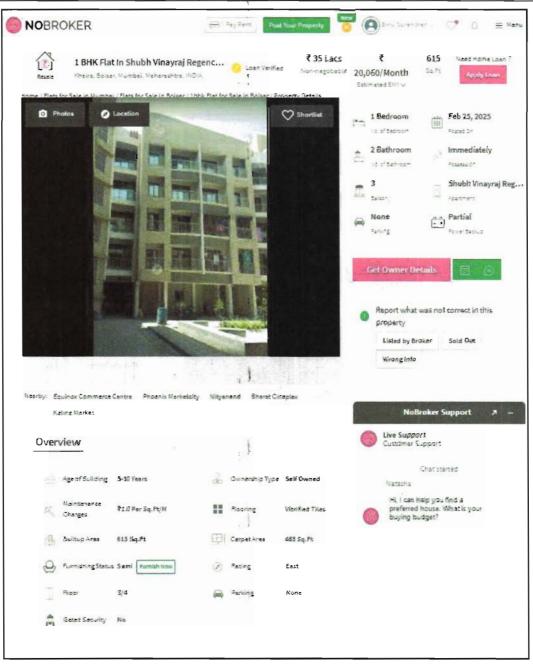






# **Price Indicators**

Property	Residential Flat	Residential Flat		
Source	Nobroker.com	Nobroker.com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	512.50	615.00	738.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹6,829.00	₹5,691.00	₹4,743.00	





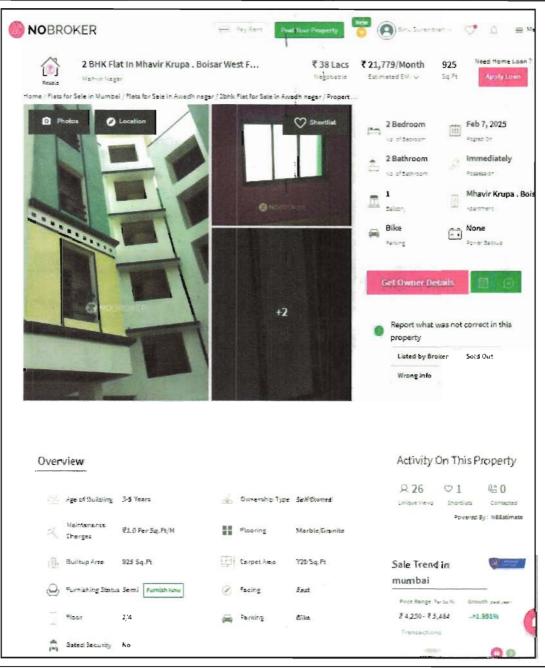
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# **Price Indicators**

Property	Residential Flat	Residential Flat		
Source	Nobroker.com	Nobroker.com		
Floor	-			
	Carpet	Built Up	Saleable	
Area	770.83	925.00	1,110.00	
Percentage	- ( '	20%	20%	
Rate Per Sq. Ft.	₹4,930.00	₹4,108.00	₹3,423.00	







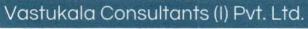
# **Sale Instances**

Property	Residential Flat	Residential Flat		
Source	Index no.2	Index no.2		
Floor	-			
	Carpet	Built Up	Saleable	
Area	608.33	730.00	876.00	
Percentage	-	20%	20%	
Rate Per Sq. Ft.	₹4,071.00	₹3,392.00	₹2,827.00	

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	गावाचे नाव : वोईसर (सूर्या प्रव	ज्ल्प क्षेत्र)	
(१)विलेखाचा प्रकार	विक्री करारनामा		
(2)मोबदला	2300000		
(3) बाजारभव(भातेपटटपाच्या बाबतितपटटाकार आकारणी देती की पटटेदार ते नमृद बारावे)	2520000		
(4) भू-माप्न् पोटहिस्सा व घरक्रमांक(असल्यास)	कमाक 30/1(पार्ट)ॲंड सर्वे कमा 2°,"साई-बाबा नगर ",सोसायटीचे विमिटेड" सदिनिक कमांक जी-2,	न इतर माहिती मौजे बोईसर ता व जि पालचर पेपील सर्वे ह 32/2, प्तॉट क्रमाक 2, इमारत "साई पाती बिल्डिंग न माव "साई पाती बिल्डिंग न 2 कॉ.ऑप हाऊसिंग सोसायटी तळमजला, विंग अ.क्षेत्र 730 चौ फूट म्हणजेच 67,84 चौ भी ! विषय आहे ((Survey Number Survey No. 30/1	
(5) क्षेत्रकळ	67.84 चौ.मीटर		
(६)आकारणी किया जुडी देण्यात असेत तेव्हा.			
(7) दक्तदेवन करून देणाऱ्यातिहून ठेवणाऱ्या पक्षकाराचे नाव किया दिवाणी ऱ्यायातवाचा हुकुथनामा किया आदेश असत्यास प्रतिवादिये नाव व एता	<ol> <li>नाव -राजेंद्र ट्रग्तु गांगुर्हे एक राजेंद्र ट्रगाजी गांगुर्हे वय -63 पत्ता -प्रगीट न - प्राव्य न - इमारतीचे नाव ए.जी २ साई शाती, काटकरपाठा रोठ, केशव मान, बीईसर, ता व वि पातपर, ध्तांक न - रोठ न - महाराष्ट्र THANE पिन कोठ -401501 पैन न -APAPG7803K</li> </ol>		
(४)उस्तरेवज करून घेणाऱ्या पश्चकाराचे व किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश असल्यास परिवादिचे नाव व पत्ता	बिस्टिंग में २. साई पाती बिस्टिंग में २ बोईसर ईस्ट, ता व कि पातचर , क्लीक FBBFB3083F 2: नाव-दिनेश सदानद बीर वर्ण-व म २. साई पाती बिस्टिंग में २ वर्ण-वी	22. पता -प्टारेट ने -, माळा ने -, इमारतीये नाव फरीट ने अ२०३, कॉ ऑप इफसिंग लेखपटी तिमिटेड केचाव नगर काटकर पाडा, ने -, रोड ने - महाराष्ट्र THANE पिन कोड-401501 पैन ने - 7. पता -प्टारेट ने -, माळा ने - इमारतीये नाव फरीट ने अ२०३ बिलिंग इफ्तिस्य सेसायटी तिमिटेड केचाव नगर, काटकर पाडा, बोईसर ईस्ट महाराष्ट्र THANE पिन कोड-401501 पैन ने ARLPB\$188E	
(७) दस्तपेवज करून दिल्याचा दिनांक	20/08/2024		
(10)दस्त नोदजी केल्पाचा दिनांक	20/06/2024		
(11)अनुक्रमोक,खंड व पृष्ठ	4465/2024		
(12)बाजरभाकारमाणे मुद्रोक गुल्क	151200		
(13)बाजारभाषाप्रमाणे नोदणी मुल्क	25200		
(14)शेरा			
मुन्याकनासाठी विचारात घेतलेला तपयील -			
मुझेक युक्त आकारताना निवडलेता अनुच्छेद	Area annexed to it, or any ru Region Development Author clause (i), or the Influence A	uniopal Council, Nagarpanchayat or Cantonment ral area within the limits of the Mumbai Metropolitan ity or any other Urban area not mentioned in sub- leas as per the Annual Statement of Rates published p (Determination of True Market Value of Property)	









# Sale Instances

Property	Residential Flat		
Source	Index no.2		
Floor	-	-	
	Carpet	Built Up	Saleable
Area	470.92	565.10	678.12
Percentage	-	20%	20%
Rate Per Sq. Ft.	₹4,886.00	₹4,072.00	₹3,393.00

9034542

23-12-2024

Note -Generated Through eSearch Module.For original report please contact concern SRO office सूची क्र.2

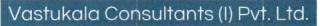
दुख्यम निबंधक दु नि पातचर-2 दस्त क्रमोक 9034/2024 नोटणी Regn 63m

# गावाचे नाव बोईसर (सूर्या प्रकल्प क्षेत्र)

(1)वितंखाचा प्रकार	विक्री करारनामा
(2) मोबदल	2150000
(३) बाजारभाव(भाठेपटटपाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद्र करावे)	1932000
(४) भू-मापन् पोटहिस्सा व घरक्रमांक(असत्यास)	1) पातिकेचे नाव:पातचरहतर वर्णन _ इतर माहिती मौजे बोईसर ता. जि. पातचर येथीत सर्वे नं. 30/1,30/2 वै. साई शांती बिल्डिंग नं 2 को . ऑप . हो .सो., मधील सदिनका क्र. 111,सी विंग पहिला मजता,क्षेत्र 562 चौ. फूट म्हणजेच 52 50 चौ. मी. बांधीव हा या विक्री कराराचा विषय आहे. ((Survey Number: 30/1,30/2 P.))
(5) <b>È</b> ष्णक	502 ची फूट
(७) आकारणी किया जुड़ी देण्यात असेत तेव्हा	
(७) दक्तदेवज करून देणा-या:ितृन ठेवणा-या प्रक्षकाराचे नाव किंवा दिवाणी न्यायात्याचा हुकुमनामा किंवा आंद्रेश असल्यास, प्रतिवादिचे नाव व एता.	<ol> <li>नाव -किंग्लिस खुशातराव वावरे वय -41 पत्ता -द्वांट ने . माळा ने . इमारतीचे नाव: सी १११ साई शांती बिल्हिंग ने २ रमणीय पार्क केशव नगर काटकरपाडा . खाँक ने काटकरपाडा . रोठ ने काटकरपाडा रोठ . महाराष्ट्र THANE पिन कोठ -401501 पॅन ने -ABNPW1848A</li> </ol>
(९)द्रस्त्येवज करून ग्रेणाऱ्या पक्षकाराचे व क्रिवा दिवाणी न्यायातयाचा हुकुमनामा क्रिवा आदेश असत्यास, प्रविवादिचे माव व पता	1) नाव-संपद्ध स्तीम पाटील बय-32 एका-प्लीट नं माळा नं इमारतीचे नाव ओतावण ता राधानगरी कोल्हापूर, स्त्रीक नं कोल्हापूर रोठ नं कोल्हापूर रोठ महाराष्ट्र KOLHAPUR पिन कोठ-418212 पेन नं-CUGPP12320 2) नाव-स्तिया तक्रमण पाटील वय-40 पत्ता-प्लीट नं माळा नं इमारतीचे नाव ओतावण ता राधानगरी कोल्हापूर वाजीपूर स्त्रीक नं कोल्हापूर रोठ नं कोल्हापूर रोठ महाराष्ट्र कॉळ्आपूर पिन कोठ-418212 पेन नं-BSXPP8721P
(४) दस्तरेवज करून दिल्याचा दिनांक	19/12/2024
(10)दस्त नोंद्रणी केल्पाचा दिनांक	19/12/2024
(११)अनुक्रमोक खंड व पृष्ठ	9034/2024
(12)बाजारभावाजमाणे मुझक शुल्क	129500
(१३)बाजारभावप्रमाणे नोंडणी चुल्क	21600
(14)शेरा	
मुल्याकनासाठी विचारात घेतलेला तपसील	
मुद्रीक चुत्क आकारताना निवडतेता अनुव्यंद -	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authorty or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.



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As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is ₹25,98,800.00 (Rupees Twenty Five Lakh Ninety Eight Thousand Eight Hundred Only) . The Realizable Value of the above property is ₹23,38,920.00 (Rupees Twenty Three Lakh Thirty Eight Thousand Nine Hundred Twenty Only). The Distress Value is ₹20,79,040.00 (Rupees Twenty Lakh Seventy Nine Thousand Forty Only).

l.	Date of Purchase of Immovable Property	:	20/07/2011
II.	Purchase Price of immovable property	:	₹ 10,95,000
III.	Book value of immovable property	:	₹ 11,54,250.00

Place: Mumbai Date: 08.03.2025

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar Consultans (i) PVL Ltd., ou=Mumbal, amalikwar Consul email=manoj@vastukala.org, c=IN Date: 2025.03.08 | 3:25:59 +05'30'

Director

Auth. Sign

## Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366 Canara Bank Empanelment No.: MUM-FAV-0083/2024-2025

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	
onl	y).

_			
Dat	lo 🗀		

Signature (Name & Designation of the Inspecting Official/s)

Countersigned (BRANCH MANAGER)

Enclosures		
Declaration From Valuer (Annexure-  )	Attached	
Model code of conduct for valuer - (Annexure-   )	Attached	



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#### PART D - CERTIFICATE

- 1. It is hereby certified that in our opinion
  - i. The present stage value of the flat which is under construction is ₹ Not Applicable (Rupees Not Applicable only).
  - ii. The Present Market Value of the flat by adopting suitable Composite Rate is ₹25,98,800.00 (Rupees Twenty Five Lakh Ninety Eight Thousand Eight Hundred Only)
  - iii. The Forced Sale Value of the property is estimated as 20% less than the Present Market Value. ₹20,79,040.00 (Rupees Twenty Lakh Seventy Nine Thousand Forty Only).
- 3. Number of Title Deed involved in this flat is One. The relevant document for the subject property in the opinion of this valuer is the Agreement for sale dated 20.07.2011, executed between the Seller M/s. Sai-Baba Constructions, a firm with Registration No. 05119/2011 Registered at Registrar's Office
- 4. If this flat is offered as security, the concerned financial institution is requested to verify the extent of undivided share of land mentioned this valuation report with respect to the latest legal opinion.
- 5. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I (1).
- 6. The property was inspected on 06.03.2025 by our representative Mr. Bhavesh Shelar in the presence of Mr. Vijay Kumar B. Yadav
- 7. The Legal aspects were not considered in this valuation.
- 8. This valuation work is undertaken by the valuer based upon the request from Canara Bank, Boisar Branch

9. Any other details.

Place: Mumbai Date: 08.03.2025

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar

DN: cn=Manoj Chailkwar, o=Wastuki Consultants (I) Pvt. l.td., ou=Mumba email=manoj@vastukala.org, c=fk

Director

Auth. Sign.

#### Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Canara Bank Empanelment No.: MUM-FAV-0083/2024-2025

Note: This report contains 29 Pages.

#### Enclosure:

- 1. Key plan showing the location of the property.
- 2. Sketch showing the location of the subject flat with reference to the floors.
- 3. Sketch of the flat if available.



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#### FORMAT - A

## **DECLARATION FROM VALUERS**

#### I hereby declare that-

- 1. The information furnished in my valuation report dated 08.03.2025 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- 2. I have no direct or indirect interest in the property valued;
- 3. I/ my authorized representative has personally visited the property on 06.03.2025. The work is not sub-contracted to any other valuer and carried out by myself.
- 4. I have not been convicted of any offence and sentenced to a term of Imprisonment.
- 5. I have not been found guilty of misconduct in my professional capacity.
- 6. 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" as enshrined for valuation in the Part B of the above handbook to the best of my ability.
- 7. 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.
- 8. 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)
- 9. I am the Director of the company, who is competent to sign this valuation report.
- 10. Further, I hereby provide the following information.









No.	Particulars	Valuer comment
1	Background information of the asset being valued;	The property under consideration is purchased by Shri Vijay Kumar Bansraj Yadav from M/s. Sai-Baba Constructions, a firm vide Agreement for sale dated 20.07.2011.
2	Purpose of valuation and appointing authority	As per the request from Canara Bank, Boisar Branch to assess Fair Market Value value of the property for Housing Loan purpose
3	Identity of the valuer and any other experts involved in the valuation;	Manoj Chalikwar - Regd. Valuer Bhavesh Shelar - Valuation Engineer Binumon Moozhickal - 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 - 06.03.2025 Valuation Date - 08.03.2025 Date of Report - 08.03.2025
6	Inspections and/or investigations undertaken;	Physical Inspection done on - 06.03.2025
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 Comparative Method
9	Restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10	Major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and Commercial application in the locality etc.
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached





# Assumptions, Disclaimers, Limitations & Qualifications

## Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **8th March 2025** 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. Mumbai (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. Vastukala Consultants India Pvt. Ltd. adopts assumptions for the purpose of providing valuation advice because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

### Information Supplied by Others

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

#### **Future Matters**

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

### Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

#### Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring 730.00 Sq. Ft. Built Up Area in the name of Shri Vijay Kumar Bansraj Yadav. . 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**



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Bansraj Yadav. 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.

### **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 information provided by the Client's representative, we understand that the Residential Flat, admeasuring 730.00 Sq. Ft. Built Up 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 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 Flat and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.



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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 730.00 Sq. Ft. Built Up Area.

# ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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



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### MODEL CODE OF CONDUCT FOR VALUERS

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

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

#### Integrity and Fairness

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

## **Professional Competence and Due Care**

- 6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 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.



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

## Confidentiality

20. A valuer shall not use or divulge to other clients orany other party any confidential information about the subject company, which has come to his / itsknowledge 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 regulatorybody.
- 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



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pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

# Gifts and hospitality:

- 25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer. Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
- 26. 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 otherthan 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: Mumbai Date: 08.03.2025

For VASTUKALA CONSULTANTS (I) PVT. LTD.

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Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. IBBI/RV/07/2018/10366

Canara Bank Empanelment No.: MUM-FAV-0083/2024-2025



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