

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-5669/22-23 Dated 13-Mar-23
Buyer (Bill to) COSMOS BANK - DADAR WEST DADAR BRANCH Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note Mode/Terms of Payment Reference No. & Date. Other References Buyer's Order No. Dated Dispatch Doc No. 30052 / 46016 Delivery Note Date Dispatched through Destination Terms of Delivery

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

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

Indian Rupee Four Thousand Seven Hundred Twenty Only

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

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

Remarks:

Mr. Amit Ashok Kadam - Residential Flat No. 702, 7th Floor, Wing - A, "Mandar Co-op. Hsg. Soc. Ltd.", Kakasaheb Gadgil Marg, Dee Jay Square, Prabhadevi, Mumbai - 400 025, State - Maharashtra, Country - India

Company's PAN : **AADCV4303R**

Declaration

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

Company's Bank Details

Bank Name : **The Cosmos Co-Operative Bank Ltd**
 A/c No. : **0171001022668**
 Branch & IFS Code : **Vileparle & COSB0000017**



UPI Virtual ID : **Vastukala@icici**

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

[Signature]
 Authorised Signatory

This is a Computer Generated Invoice



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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Amit Ashok Kadam**

Residential Flat No. 702, 7th Floor, Wing – A, "**Mandar Co-op. Hsg. Soc. Ltd.**", Kakasaheb Gadgil Marg,
Dee Jay Square, Prabhadevi, Mumbai – 400 025, State – Maharashtra, Country – India.

Latitude Longitude - 19°00'48.7"N 72°49'56.6"E

Valuation Prepared for:




**Cosmos Bank
Dadar Branch**

Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai – 400 028,
State – Maharashtra, Country – India.



Our Pan India Presence at :

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

-  **Regd. Office** : 121, 1st Floor, Akruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
-  TeleFax : +91 22 28371325/24
-  mumbai@vastukala.org



Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mr. Amit Ashok Kadam (30052/46016) Page 2 of 16

Vastu/Mumbai/03/2023/30052/46016
13/12-209-SKSBVS
Date: 13.03.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 702, 7th Floor, Wing – A, "Mandar Co-op. Hsg. Soc. Ltd.", Kakasaheb Gadgil Marg, Dee Jay Square, Prabhadevi, Mumbai – 400 025, State – Maharashtra, Country – India belongs to

Mr. Amit Ashok Kadam.

Boundaries of the property.

North	:	Anant Patil Marg
South	:	Sukhshanti Building
East	:	Shanti Niwas
West	:	Nikki Apartment

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for **₹ 1,10,14,200.00 (Rupees One Crore Ten Lakh Fourteen Thousand Two Hundred Only).**

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

Hence certified

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

**MANOJ
BABURAO
CHALIKWAR
Director**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=VASTUKALA CONSULTANTS (I) PRIVATE
LIMITED, o=KOMBK,
2.5.4.20=02286c4f4d35d03aed59e26869134902d43
3d4283115279b17a18b5632, postalCode=400069,
st=Maharashtra,
serialNumber=4156a56d6d6c89856355a8f8c646351
31b52e194e282929a32724258c, cn=MANOJ B BABURAO
CHALIKWAR,
Date: 2023.03.13 16:21:28 +05'30'

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



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Our Pan India Presence at :

- | | | | |
|-----------|------------|-----------|--------|
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| Thane | Nanded | Indore | Raipur |
| Delhi NCR | Nashik | Ahmedabad | Jaipur |

- Regd. Office** : 121, 1st Floor, Ackruti Star,
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mumbai@vastukala.org

Valuation of Residential Flat No. 702, 7th Floor, Wing – A, "Mandar Co-op. Hsg. Soc. Ltd.", Kakasaheb Gadgil Marg, Dee Jay Square, Prabhadevi, Mumbai – 400 025, State – Maharashtra, Country – India.

Form 0-1

(See Rule 8 D)

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

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 13.03.2023 for Bank Loan Purpose
2	Date of inspection	03.02.2023
3	Name of the owner/ owners	Mr. Amit Ashok Kadam
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 702, 7 th Floor, Wing – A, "Mandar Co-op. Hsg. Soc. Ltd.", Kakasaheb Gadgil Marg, Dee Jay Square, Prabhadevi, Mumbai – 400 025, State – Maharashtra, Country – India. Contact Person: Mr. Dinesh Khirade (Builder's Staff) Contact No. 9594080820
6	Location, street, ward no	Kakasaheb Gadgil Marg, Dee Jay Square, Prabhadevi, Mumbai
	Survey/ Plot no. of land	Final Plot No. 1016 of TPS IV of Lower Parel Division
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 287.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 300.00 (Area as per Agreement for sale) Built Up Area in Sq. Ft. = 360.00 (Area as per Index II)

		All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is abutting	Kakasaheb Gadgil Marg, Dee Jay Square, Prabhadevi, Mumbai – 400 025.
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MCGM norms Percentage actually utilized – Details not available

26	RENTS		
	(i)	Names of tenants/ lessees/ licensees, etc	Owner Occupied
	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 23,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?		Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.
	SALES		
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		As per sub registrar of assurance records
39	Land rate adopted in this valuation		N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.

40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
<i>COST OF CONSTRUCTION</i>		
41	Year of commencement of construction and year of completion	Year of Completion – 2013 (As per site information)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
<u>Remark:</u>		

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 13.03.2023 for Residential Flat No. 702, 7th Floor, Wing – A, "**Mandar Co-op. Hsg. Soc. Ltd.**", Kakasaheb Gadgil Marg, Dee Jay Square, Prabhadevi, Mumbai – 400 025, State – Maharashtra, Country – India belongs to **Mr. Amit Ashok Kadam.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 13.12.2022 Between Mr. Kamtaprasad Raghu Bind (the Seller) and Mr. Amit Ashok Kadam (the Purchaser).
2	Copy of Amend Commencement Certificate No. EB / 1191 / GN / A of 03.04.2012 issued by Municipal Corporation of Greater Mumbai.

LOCATION:

The said building is located at Final Plot No. 1016 of TPS IV of Lower Parel Division, Prabhadevi, Mumbai. The property falls in Residential Zone. It is at a travelling distance 1.1 Km. from Prabhadevi railway station.

BUILDING:

The building under reference is having Ground + 9 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The building external condition is normal. The building is used for residential purpose. 7th Floor is having 6 Residential Flat. The building is having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 7th Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath + Passage (**i.e., 1BHK + WC + Bath**). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, concealed electrification & concealed plumbing etc.

Valuation as on 13th March 2023

The Built Up Area of the Residential Flat	:	360.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2013 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	10 Years
Cost of Construction	:	360.00 X 2,700.00 = ₹ 9,72,000.00
Depreciation $\{(100-10) \times 10 / 60\}$:	15.00%
Amount of depreciation	:	₹ 1,45,800.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 2,53,701.00 per Sq. M. i.e. ₹ 23,569.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 2,39,339.00 per Sq. M. i.e. ₹ 22,235.00 per Sq. Ft.
Prevailing market rate	:	₹ 31,000.00 per Sq. Ft.
Value of property as on 13.03.2023	:	360.00 Sq. Ft. X ₹ 31,000.00 = ₹ 1,11,60,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 13.03.2023	:	₹ 1,11,60,000.00 - ₹ 5,88,000.00 = ₹ 1,10,14,200.00
Total Value of the property	:	₹ 1,10,14,200.00
The realizable value of the property	:	₹ 99,12,780.00
Distress value of the property	:	₹ 88,11,360.00
Insurable value of the property (360.00 X 2,700.00)	:	₹ 9,72,000.00
Guideline value of the property (360.00 X 22,235.00)	:	₹ 80,04,600.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 702, 7th Floor, Wing – A, "Mandar Co-op. Hsg. Soc. Ltd.", Kakasaheb Gadgil Marg, Dee Jay Square, Prabhadevi, Mumbai – 400 025, State – Maharashtra, Country – India for this particular purpose at **₹ 1,10,14,200.00 (Rupees One Crore Ten Lakh Fourteen Thousand Two Hundred Only)** as on **13th March 2023**.

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **13th March 2023 is ₹ 1,10,14,200.00 (Rupees One Crore Ten Lakh Fourteen Thousand Two Hundred Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III- DECLARATION

I hereby declare that

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

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ANNEXURE TO FORM 0-1

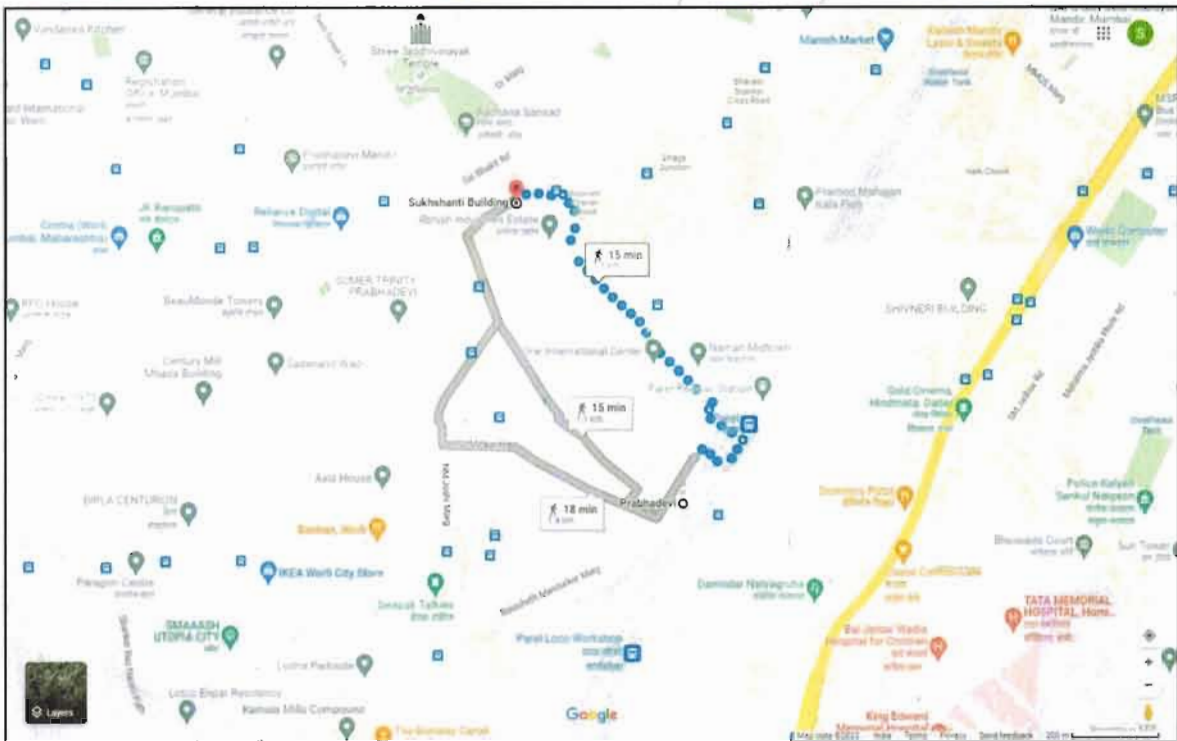
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 9 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 7 th Floor
3.	Year of construction	2013 (As per site information)
4.	Estimated future life	50 Years Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6.	Type of foundations	R.C.C. Foundation
7.	Walls	All external walls are 9" thick and partition walls are 6" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush shutters, Aluminum sliding windows
10.	Flooring	Vitrified flooring
11.	Finishing	Cement plastering
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed Plumbing
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sink	
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	Not Provided
18.	No. of lifts and capacity	2 Lifts
19.	Underground surmp – capacity and type of construction	R.C.C tank
20.	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21.	Pumps- no. and their horse power	May be provided as per requirement
22.	Roads and paving within the compound approximate area and type of paving	Cement concrete in open spaces, etc.
23.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°00'48.7"N 72°49'56.6"E

Note: The Blue line shows the route to site from nearest railway station (Prabhadevi – 1.1 Km.)



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Department of Registration & Stamps
 Government of Maharashtra

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 वाजारमूल्य दर पत्रक

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Year 2022-2023 **Language** English

Annual Statement of Rates

Selected District मुंबई(वेस्ट)

Select Village बोअर परेल डिव्हिजन

Search By Survey No Location

Enter Survey No 1016

उपविभाग	खुली कमीत	निवासी सदनिका	बीडीस	डुफने	बीडोपिक	एफक (Rs./)	Attribute
12/83 - भुभाग : उत्तरेस राव साहेब बोले मार्ग व लावळे मार्ग दुर्जस पश्चिम रेल्वे लाईन, इन्डिपेस सवानी रोड व भावनकर मार्ग यामधील विकोनी भुभाग.	110080	241820	277880	310210	241620	चौरस मीटर	अंतीम फ्लॉट नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	2,41,620.00			
Increase by 5% on Flat Located on 7 th Floor	12,081.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	2,53,701.00	Sq. Mtr.	23,569.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,10,080.00			
The difference between land rate and building rate (A – B = C)	1,43,621.00			
Depreciation Percentage as per table (D) [100% - 10%] (Age of the Building – 10 Years)	90%			
Rate to be adopted after considering depreciation [B + (C x D)]	2,39,339.00	Sq. Mtr.	22,235.00	Sq. Ft.

Multi-Storied building with Lift

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

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

Table – D: Depreciation Percentage Table

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

Price Indicators

NOBROKER
My Bookings
Post Your Property
Sign Up

1 BHK Flat in Nikki Apartment For Sale in Prabhadevi

Lower Road, Prabhadevi, Mumbai, Maharashtra 400015

Home | Prabhadevi | Sakinaka | 1 BHK For Sale in Prabhadevi | 2 BHK Flat for Sale in Prabhadevi | Property Details

₹ 1.4 Crores

₹ 80,240/Month

450

Sq Ft

Post Your Property

Sign Up

+3

1 Bedroom

1 Bathroom

RA

Car

Get Owner Details

Price trends by neighborhood

Report what was not correct on this property

Listed by Broker
Sold Out
Wrong Info

Jan 10, 2022

Immediately

Nikki Apartment

None

Check Now

Overview

Age of Building	198 Years	Ownership Type	Self Owned
Marketment Charges	₹ 1.1 Per Sq Ft/M	Flooring	Mosaic Tiles
Carpet Area	410 Sq Ft	Carpet Area	345 Sq Ft

Activity On This Property

431 Views

3 Favorites

15 Leads

Similar Properties

NOBROKER
My Bookings
Post Your Property
Sign Up

1 BHK Flat in Atlanta Heights For Sale in Prabhadevi

Marol Nagar, Sakinaka, Prabhadevi, Mumbai, Maharashtra 400015

Home | Prabhadevi | Prabhadevi | Flats for Sale in Prabhadevi | Flats for Sale in Prabhadevi | 1 BHK Flat for Sale in Prabhadevi | Property Details

₹ 1.65 Crores

₹ 84,568/Month

305

Sq Ft

Post Your Property

Sign Up

+8

1 Bedroom

2 Bathroom

RA

Car

Get Owner Details

Price trends by neighborhood

Report what was not correct on this property

Listed by Broker
Sold Out
Wrong Info

Oct 21, 2022

Immediately

Atlanta Heights

Partial

Check Now

Overview

Age of Building	198 Years	Ownership Type	Self Owned
Marketment Charges	₹ 2.1 Per Sq Ft/M	Flooring	Marble/Granite
Carpet Area	360 Sq Ft	Carpet Area	411 Sq Ft

Activity On This Property

454 Views

37 Favorites

47 Leads

Similar Properties

Price Indicators

NOBROKER

1 BHK Flat in Priyadarshini Chs For Sale in Dadar West

₹ 1.85 Crores | ₹ 94,558/Month | 335 sqft

Bedroom

Overview

Age of Building	3.5 Years	Ownership Type	Self-Owned
Maintenance Charge	₹ 2.2 Per Sq.Ft/M	Flooring	Marble/Granite
Built-up Area	335 Sq.Ft	Furnishing Status	Unfurnished

Activity On This Property

Similar Properties



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **13th March 2023**.

The term Value is defined as

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

Fundamental assumptions and conditions presumed in this definition are:

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

UNDER LYING ASSUMPTIONS

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.

DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 1,10,14,200.00 (Rupees One Crore Ten Lakh Fourteen Thousand Two Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=AC@IN,
2.5.4.20198226444023563346199438660913480323304733
115296174180562, postalCode=400066, st=Maharashtra,
serialNumber=414845MacRey@Kb215@PheTode3741802e
384420296327042050, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.01.11 16:21:36 +05'30'

Auth. Sign.

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