PROFORMA INVOICE Invoice No. Dated Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, PG-5679/22-23 13-Mar-23 Mode/Terms of Payment Central Road, MIDC, Andheri (E), **Delivery Note** Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX Other References Reference No. & Date. State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer's Order No. Dated Buyer (Bill to) Cosmos Bank-Zaveri Bazar Branch Delivery Note Date Dispatch Doc No. Zaveri Bazar Branch 30210 / 46026 19/21, Cosmos Bank Bldg, Destination Dispatched through Vithalwadi Zaveri Bazar, Mumbai-400002 : 27AAAAT0742K1ZH GSTIN/UIN State Name : Maharashtra, Code: 27 Terms of Delivery

	Particulars	1	HSN/SAC	GST Rate	Amount
VALUATION FEE hnical Inspection and Ce	rtification Services)	CGST SGST		18 %	4,000.00 360.00 360.00
			1		
			Total	Total	Total

Amount Chargeable (in words)

E. & O.E

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable	Central Tax		State Tax		Total
No. of the second secon	Value	Rate	Amount	Rate	Amount	Tax 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

Company's Bank Details

: The Cosmos Co-Operative Bank Ltd Bank Name

0171001022668 A/c No.

Branch & IFS Code: Vileparle & COSB0000017

Remarks:

Mr. Lalitkumar Amritlal Jain - Residential Flat No. 2003, 20th Floor, "Deekay Aria", Tulsidas Road, C.P. Tank, Charni Road (East), Mumbai - 400 004, 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

UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

This is a Computer Generated Invoice

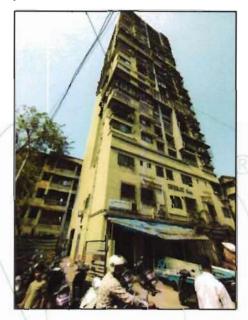








Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Lalitkumar Amritlal Jain

Residential Flat No. 2003, 20th Floor, "Deekay Aria", Tulsidas Road, C.P. Tank, Charni Road (East), Mumbai – 400 004, State – Maharashtra, Country – India.

Latitude Longitude - 18°57'19.6"N 72°49'38.6"E

Cosmos Bank

Zaveri Bazar Branch

19/21, Cosmos Bank Building, Vithalwadi Zaveri Bazar, Mumbai – 400 002, State - Maharashtra, Country – India.



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

mumbai@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank / Zaven Bazar Branch / Mr. Lalitkumar Amntlal Jain (30210 / 46026)

Page 2 of 16

Vastu/Mumbai/03/2023/30210/46026 13/22-220-GASH

Date: 13.03.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 2003, 20th Floor, "Deekay Aria", Tulsidas Road, C.P. Tank, Charni Road (East), Mumbai – 400 004, State – Maharashtra, Country – India belongs to Mr. Lalitkumar Amritlal Jain.

Boundaries of the property.

North : Tulsidas Road

South : Residential Building

East : Tulsidas Road

West : Motishah Jain Building

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 ₹ 2,11,50,000.00 (Rupees Two Crore Eleven Lakh Fifty Thousand 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 Digsally segment by MANIOU SARIEMAN CHALLENVAR (N. CHE, IN-VASCISSAL ACCESSAL TARTS): III PIBMATE LAMETED, our-ADMIN, 25 4 209-WEZSCHARLES SCORE (OCCUPANA CONTROL OF CHASSIS STATEMENT OF THE MISSISSAL OUR CONTROL OF MISSISSAL OUR CHASSISSAL OF THE MISSISSAL OF THE MISSISSAL OF HISTORY OF THE MISSISSAL OF THE MANIOU BARBINAC CHASLEWARD CONTROL OF THE MISSISSAL OF THE MANIOU BARBINAC CHASLEWARD CONTROL OF THE MISSISSAL OF THE MANIOU BARBINAC CHASLEWARD CONTROL OF THE MISSISSAL OF THE MANIOU BARBINAC CHASLEWARD CONTROL OF THE MISSISSAL OF THE MANIOU BARBINAC CHASLEWARD CONTROL OF THE MISSISSAL OF THE MANIOU BARBINAC CHASLEWARD CONTROL OF THE MISSISSAL OF THE MANIOU BARBINAC CHASLEWARD CONTROL OF THE MISSISSAL OF THE MANIOU BARBINAC CHASLEWARD CONTROL OF THE MISSISSAL OF THE MANIOU BARBINACY OF THE MISSISSAL OF THE MANIOU BARBINACY OF THE MISSISSAL OF



Director

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



Our Pan India Presence at :

Mumbai Parangabad Pune Rajkot
Thane Nanded Indare Roipur
Delhi NCR Nashik Ahmedabad Jaipur

Auth. Sign.

Regd. Office: 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

TeleFax: +91 22 28371325/24

mumbai@vastukala.org

<u>Valuation Report of Residential Flat No. 2003, 20th Floor, "Deekay Aria", Tulsidas Road, C.P. Tank, Charni Road (East), Mumbai – 400 004, State – Maharashtra, Country – India.</u>

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	10.03.2023
3	Name of the owner/ owners	Mr. Lalitkumar Amritlal Jain
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. 2003, 20th Floor, "Deekay Aria", Tulsidas Road, C.P. Tank, Charni Road (East), Mumbai – 400 004, State – Maharashtra, Country – India.
		Contact Person: Mr. Daiwesh Mishrey (Owner's Representative) Contact No. 81087 48712
6	Location, street, ward no	Tulsidas Road
	Survey/ Plot No. of land	C.S. No. 2869 of Bhuleshwar 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. = 750.00 (Area as per Actual Site Measurement)
		RERA Carpet in Sq. Ft. = 705.00 (Area as per Agreement for Sale)
		Built-up in Sq. Ft. = 776.00 (RERA Carpet Area + 10%)
		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	Tulsidas Road
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
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 ite.Create
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully
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	N.A.
	(ii) Portions in their occupation	N.A.
		





	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 44,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	parate amount being recovered for the use stures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ees charges? If so, give details	N. A.
29		details of the water and electricity charges, , to be borne by the owner	N. A.
30	1	the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31		it is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		ump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges whiting of common space like entrance hall, s, passage, compound, etc. owner or ont?	N. A.
34		is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36	1	ny dispute between landlord and tenant ding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the ises under any law relating to the control of:	n. A. ite.Create
	SALI	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration cale 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	1	e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cos	T OF CONSTRUCTION	
41	Year	of commencement of construction and	Year of Completion - 2022 (As per site





	year of completion	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.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Zaveri Bazar Branch to assess fair market value as on 13.03.2023 for Residential Flat No. 2003, 20th Floor, "Deekay Aria", Tulsidas Road, C.P. Tank, Charni Road (East), Mumbai – 400 004, State – Maharashtra, Country – India belongs to Mr. Lalitkumar Amritlal Jain.

We are in receipt of the following documents:

1		Copy of Agreement dated 30,12,2020 Between M/s. Deekay Developers (the Developer) and Mr.
		Lalitkumar Amritlal Jain (the Purchaser).
2	2	Copy of RERA Certificate No. P51900002895 dated 18.05.2020.(Download from RERA Site)

LOCATION:

The said building is located at C.S. No. 2869 of Bhuleshwar Division, Charni Road, Mumbai. The property falls in Residential Zone. It is at a travelling distance of 2.00 Km. from Charni Road railway station.

BUILDING:

The building under reference is having Ground + 22nd 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 Good. The building is used for residential purpose. 20th Floor is having 4 Residential Flat. 2 Lifts are provided in the building.

Residential Flat:

The residential flat under reference is situated on the 20th Floor. It consists of 2 Bedrooms + Living Room + Dinning + Kitchen + 2 Toilets + Passage. (i.e. 2 BHK + 2 Toilets). The residential flat is finished with Marble tile flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Concealed electrification & plumbing.





Valuation as on 13th March 2023

The RERA Carpet Area of the Residential Flat	:	705.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2022 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	01 Year
Cost of Construction	:	776.00 X 3,000.00 = ` 23,28,000.00
Depreciation {(100-10) X 1 / 60}	:	N.A., as the property age is below 5 years
Amount of depreciation	:	N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	1/	₹ 1,93,226.00 per Sq. M. i.e. ₹ 17,951.00 per Sq. Ft.
Prevailing market rate	:	₹ 30,000.00 per Sq. Ft.
Value of property as on 13.03.2023		705.00 Sq. Ft. X ₹ 30,000.00 = ₹ 2,11,50,000.00

(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)

Total Value of the property as on 13.03,2023		₹ 2,11,50,000.00
The realizable value of the property	:	₹ 1,90,35,000.00
Distress value of the property	1	₹ 1,69,20,000.00
Insurable value of the property (776.00 X 3,000.00)	X	₹ 23,28,000.00
Guideline value of the property (776.00 X 17,951.00)	:	₹ 1,39,29,976.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 2003, 20th Floor, "Deekay Aria", Tulsidas Road, C.P. Tank, Charni Road (East), Mumbai − 400 004, State − Maharashtra, Country − India for this particular purpose at ₹2,11,50,000.00 (Rupees Two Crore Eleven Lakh Fifty Thousand Only). as on 13th March 2023.



NOTES

- 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 ₹ 2,11,50,000.00 (Rupees Two Crore Eleven Lakh Fifty Thousand 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:

Think.Innovate.Create





ANNEXURE TO FORM 0-1

Technical details

Main Building

No. of floors and height of each floor Ground + 22 nd Upper Floors			recinical details	man bunding
situated on 20th Floor 3 Year of construction 4 Estimated future life	1.	No. of floo	ors and height of each floor	Ground + 22 nd Upper Floors
Setimated future life	2.	Plinth are	a floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
4 Estimated future life 01 Years Subject to proper, preventive periodic maintenance & structural repairs 7 Type of construction- load bearing walls/RCC frame/ steel frame 8 Type of foundations 8 R.C.C. Foundation 7 Walls 8 Partitions 9 Doors and Windows 10 Flooring 11 Finishing 12 Roofing and terracing 13 Special architectural or decorative features, if any 14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. 15 Sanitary installations (iii) No. of water closets (iii) No. of lavatory basins (iiii) No. of lavatory basins (iiii) No. of lavatory of construction 16 No. of lifts and capacity 17 Compound wall Height and length 17 Type of construction 18 No. of lifts and capacity 19 Underground sump – capacity and type of construction 20 Over-head tank Location, capacity 17 Pumps - no. and their horse power 21 Roads and paving within the compound approximate area and type of paving 22 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.				situated on 20th Floor
Type of construction- load bearing walls/RCC frame/ steel frame Type of foundations R.C.C. Framed Structure walls/RCC frame/ steel frame R.C.C. Foundation R.C.C. Foundation R.C.C. Foundation R.C.C. Foundation R.C.C. Foundation All external walls are 9" thick and partition walls are 6" thick. Partitions Doors and Windows Teak wood door frame with flush doors, Powder Coated Aluminium sliding windows R.C.C. Slab Wood foor frame with flush doors, Powder Coated Aluminium sliding windows R.C.C. Slab R.C.C. Sl	3	Year of construction		2022
Type of construction- load bearing walls/RCC frame/ steel frame Type of foundations R.C.C. Framed Structure walls/RCC frame/ steel frame R.C.C. Foundation R.C.C. Foundation R.C.C. Foundation R.C.C. Foundation R.C.C. Foundation All external walls are 9" thick and partition walls are 6" thick. Partitions Doors and Windows Teak wood door frame with flush doors, Powder Coated Aluminium sliding windows R.C.C. Slab Wood foor frame with flush doors, Powder Coated Aluminium sliding windows R.C.C. Slab R.C.C. Sl	4	Estimated	d future life	01 Years Subject to proper, preventive periodic
walls/RCC frame/ steel frame 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 doors, Powder Coated Aluminium sliding windows 10 Flooring Marble tiles flooring 11 Finishing Cement plastering 12 Roofing and terracing R.C.C. Slab 13 Special architectural or decorative features, if any 14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. 15 Sanitary installations (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. 17 Compound wall Height and length Type of construction 18 No. of lifts and capacity 19 Underground sump – capacity and type of construction 20 Over-head tank Cocation, capacity 17 Pumps- no. and their horse power May be provided as per requirement 21 Roads and paving within the compound approximate area and type of paving approximate area and type of paving approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.				
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Teak wood door frame with flush doors, Powder Coated Aluminium sliding windows Marble tiles flooring Cement plastering R.C.C. Slab Special architectural or decorative features, if any Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations (ii) No. of water closets (iii) No. of urinals (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.				are 6" thick.
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Coated Aluminium sliding windows Marble tiles flooring Cement plastering R.C.C. Slab Special architectural or decorative features, if any (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of sink Class of fittings: Superior colored / superior white/ordinary. Compound wall Height and length Type of construction No. of lifts and capacity Type of construction No. of lifts and capacity Type of construction No. of water closets (iii) No. of urinals (iv) No. of sink Class of fittings: Superior colored / superior white/ordinary. Provided Provided Provided R.C.C tank R.C.C tank R.C.C tank on terrace Compound as per requirement Cement concrete in open spaces, etc. approximate area and type of paving Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.	9	Doors an	d Windows	Teak wood door frame with flush doors, Powder
Telephone Marble tiles flooring				
11 Finishing	10	Flooring		
12 Roofing and terracing R.C.C. Slab 13 Special architectural or decorative features, if any 14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. 15 Sanitary installations (ii) No. of water closets (iii) No. of lavatory basins (iii) No. of lavatory basins (iv) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Type of construction 18 No. of lifts and capacity 2 Lifts 19 Underground sump – capacity and type of construction 20 Over-head tank Location, capacity Type of construction 21 Pumps- no. and their horse power Acceptable Accept			V	
13 Special architectural or decorative features, if any 14 (i) Internal wiring – surface or conduit (ii) Class of fittings: Superior/ Ordinary/ Poor. 15 Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of of urinals (iv) No. of sink 16 Class of fittings: Superior colored / superior white/ordinary. 17 Compound wall Height and length Type of construction 18 No. of lifts and capacity 19 Underground sump – capacity and type of construction 20 Over-head tank Location, capacity Type of construction 21 Pumps- no. and their horse power 22 Roads and paving within the compound approximate area and type of paving 23 Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.			and terracing	, ,
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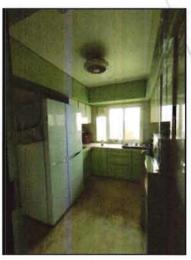


Actual site photographs





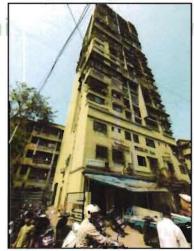












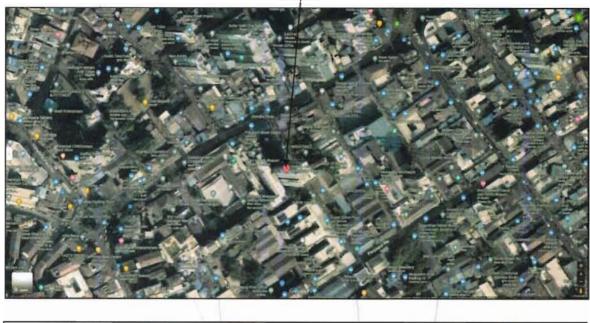








Route Map of the property Siterulr





Latitude Longitude - 18°57'19.6"N 72°49'38.6"E

Note: The Blue line shows the route to site from nearest railway station (Charni Road – 2.00 km.)



Ready Reckoner Rate



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

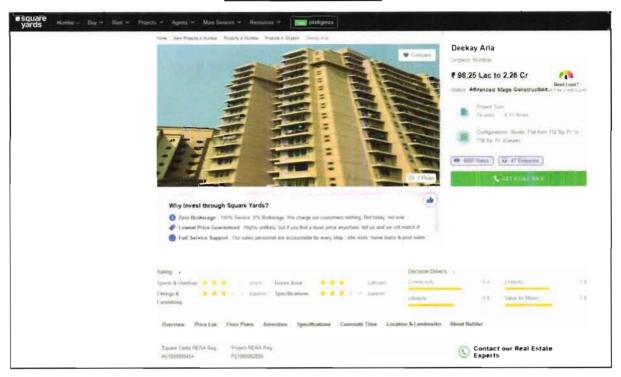
Table - D: Depreciation Percentage Table

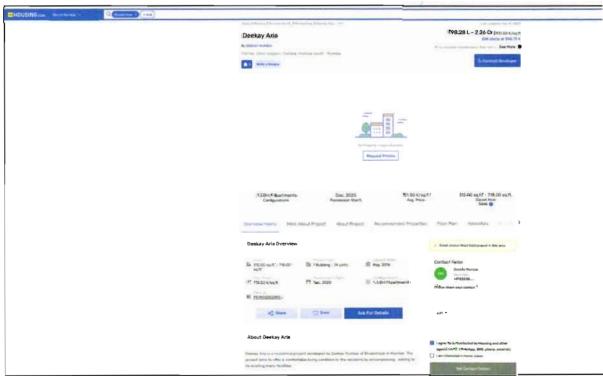
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation 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





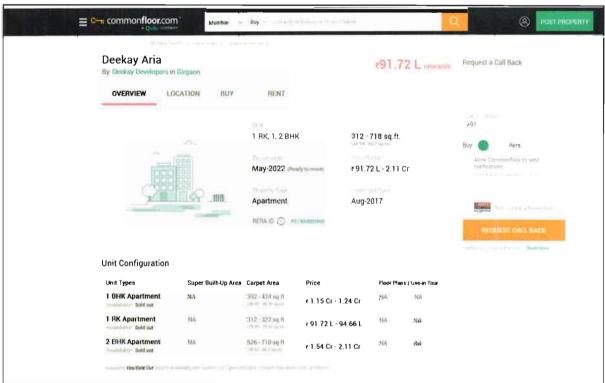
Price Indicators







Price Indicators





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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 neighbourhood 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 ₹ 2,11,50,000.00 (Rupees Two Crore Eleven Lakh Fifty Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Distriction and Section Control of the Control of t

Director

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

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