

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 Buyer (Bill to) Cosmos Bank - Ghatkopar Ghatkopar West Branch Shop No-73, P.T.-4, Meera Sagar Building, Plot No-958, Navroji Ln, Opposite Param Keshav Baug Hall, Vidyavihar, Ghatkopar West, Mumbai, Maharashtra 400086 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Invoice No. PG-5989/22-23 Dated 24-Mar-23 Delivery Note Mode/Terms of Payment AGAINST REPORT Reference No. & Date. Other References Buyer's Order No. Dated Dispatch Doc No. 30477 / 46340 Delivery Note Date Dispatched through Destination Terms of Delivery
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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. Mangesh Jalindar Gaikwad & Mrs. Shital Mangesh Gaikwad - Residential Flat No. 41, 4th Floor, ""S. M. Plaza Co-Op. Hsg. Soc. Ltd."" Plot No. 24, Sector - 50, Nerul (West), Navi Mumbai, Taluka & District - Thane, PIN Code - 400 706, 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

 Authorised Signatory

This is a Computer Generated Invoice

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owners: **Mr. Mangesh Jalindar Gaikwad & Mrs. Shital Mangesh Gaikwad**

Residential Flat No. 41, 4th Floor, "S. M. Plaza Co-Op. Hsg. Soc. Ltd.", Plot No. 24, Sector – 50,
Nerul (West), Navi Mumbai, Taluka & District - Thane, PIN Code - 400 706,
State - Maharashtra, Country – India.

Latitude Longitude - 19°00'35.6"N 73°01'00.7"E

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Valuation Done for:

Cosmos Bank

Ghatkopar (West) Branch

S. No. 73, Plot No. 958, P.T. 4, Mira Sagar Building, Nauroji Lane, Ghatkopar (West),
Mumbai - 400 086, 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, Ackruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org



VALUATION OPINION REPORT

The property bearing Residential Flat No. 41, 4th Floor, "S. M. Plaza Co-Op. Hsg. Soc. Ltd.", Plot No. 24, Sector – 50, Nerul (West), Navi Mumbai, Taluka & District - Thane, PIN Code - 400 706, State - Maharashtra, Country – India belongs to **Mr. Mangesh Jalindar Gaikwad & Mrs. Shital Mangesh Gaikwad.**

Boundaries of the property.

North	:	Shreeji Dham CHSL
South	:	Road
East	:	Road
West	:	Shree Darshan 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 **₹ 51,38,614.00 (Rupees Fifty One Lakh Thirty Eight Thousand Six Hundred Fourteen 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**

Digitally signed by Manoj Baburao Chalikwar
DN: cn=Manoj Baburao Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., email=manoj@vastukala.com, c=IN
Date: 2023.03.24 15:09:30 +05'30'



Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01



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),
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mumbai@vastukala.org

Valuation Report of Residential Flat No. 41, 4th Floor, "S. M. Plaza Co-Op. Hsg. Soc. Ltd.", Plot No. 24,
Sector – 50, Nerul (West), Navi Mumbai, Taluka & District - Thane, PIN Code - 400 706,
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 24.03.2023 for Banking Purpose
2	Date of inspection	24.03.2023
3	Name of the owner/ owners	Mr. Mangesh Jalindar Gaikwad & Mrs. Shital Mangesh Gaikwad.
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership (details of share of ownership is not available)
5	Brief description of the property	Address: Residential Flat No. 41, 4 th Floor, "S. M. Plaza Co-Op. Hsg. Soc. Ltd.", Plot No. 24, Sector – 50, Nerul (West), Navi Mumbai, Taluka & District - Thane, PIN Code - 400 706, State - Maharashtra, Country – India. Contact Person: Nitesh Yadav (Owner's Representative)
6	Location, street, ward no	Sant Nirankari Marg
7	Survey/ Plot no. of land	Plot No. 24, Sector – 50 of Village - Nerul (West)
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. = 242.00 Terrace Area in Sq. Ft. = 278.00 (Area as per Actual Site measurement) Carpet Area in Sq. Ft. = 241.00 Terrace Area in Sq. Ft. = 291.00 (Area as per Agreement for Sale) Built up Area in Sq. Ft. = 289.00

		(Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Sant Nirankari Marg
14	If freehold or leasehold land	Leasehold
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	CIDCO As per documents
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?	Tenant Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per CIDCO norms Percentage actually utilized -- Details not available
26	RENTS	
(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied – Mr. Lalsang

	(ii)	Portions in their occupation	Fully Occupied
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 9,000.00 Present rental income per month
	(iv)	Gross amount received for the whole property	Information not available
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.
		COST OF CONSTRUCTION	

41	Year of commencement of construction and year of completion	Year of construction – 2004 (as per Occupancy Certificate)
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.
45	Remarks: As per Site inspection, attached terrace area covered with A.C. Sheet roofing.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ghatkopar (West) Branch to assess fair market value as on 24.03.2023 for Residential Flat No. 41, 4th Floor, "S. M. Plaza Co-Op. Hsg. Soc. Ltd.", Plot No. 24, Sector – 50, Nerul (West), Navi Mumbai, Taluka & District - Thane, PIN Code - 400 706, State - Maharashtra, Country – India belongs to **Mr. Mangesh Jalindar Gaikwad & Mrs. Shital Mangesh Gaikwad.**

We are in receipt of the following documents:

1.	Copy of Agreement for Sale date 17.03.2023
2.	Copy of Occupancy certificate No. NMMC / NRV / O.C. / 1988 / 3448 / 04 dated 15.10.2004 issued by Navi Mumbai Municipal Corporation

LOCATION:

The said building is located at Plot No. 24, Sector – 50 of Village – Nerul (West), Navi Mumbai. The property falls in Residential Zone. It is at a nearest distance 1.5 Km. from Seawood Railway Station.

BUILDING:

The building under reference is having Ground + 4 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is normal. The building is used for residential purpose. 4th Floor is having 1 Residential Flat.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of Living Room + Kitchen + Toilet + Terrace. The residential flat is finished with Ceramic tiles flooring, Teak Wood door framed with flush door, Aluminum sliding windows & Casing Capping electrification & Concealed plumbing.

Valuation as on 24th March 2023

The Carpet Area of the Residential Flat	:	241.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2004 (Occupancy Certificate)
Expected total life of building	:	19 Years
Age of the building as on 2023	:	41 years
Cost of Construction	:	289.00 Sq. Ft. X ₹ 2,700.00 = ₹ 7,80,300.00
Depreciation $\{(100-10) \times 25 / 60\}$:	28.50%
Amount of depreciation	:	₹ 2,22,386.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 93,280.00 per Sq. M. i.e. ₹ 8,666.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	:	₹ 84,316.00.00 per Sq. M. i.e. ₹ 7,833.00 per Sq. Ft.
Prevailing market rate	:	₹ 15,000.00 per Sq. Ft.
Value of property as on 24.03.2023	:	241.00 Sq. Ft. X ₹ 15,000.00 = ₹ 36,15,000.00
Terrace Area	:	291.00 Sq. Ft. X ₹ 6,000.00 = ₹ 17,46,000.00

(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 24.03.2023 (A)	:	₹ 36,15,000.00 - ₹ 2,22,386.00 = ₹ 33,92,614.00
Terrace Area (B)	:	₹ 17,46,000.00
Total Value of the property (A + B)	:	₹ 51,38,614.00
The realizable value of the property	:	₹ 46,24,752.60
Distress value of the property	:	₹ 41,10,891.20
Insurable value of the property	:	₹ 7,80,300.00
Guideline value of the property	:	₹ 22,63,737.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 41, 4th Floor, "S. M. Plaza Co-Op. Hsg. Soc. Ltd.", Plot No. 24, Sector – 50, Nerul (West), Navi Mumbai, Taluka & District - Thane, PIN Code - 400 706, State - Maharashtra, Country – India for this particular purpose at **₹ 51,38,614.00 (Rupees Fifty One Lakh Thirty Eight Thousand Six Hundred Fourteen Only)** as on **24th 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 **24th March 2023** is **₹ 51,38,614.00 (Rupees Fifty One Lakh Thirty Eight Thousand Six Hundred Fourteen 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 + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 th Floor
3	Year of construction	1998 (as per Occupancy Certificate)
4	Estimated future life	41 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 door, Aluminium sliding windows
10	Flooring	Ceramic tiles 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	Casing Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing.
15	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(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	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	Not provided

19	Underground sump – 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

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Actual site photographs



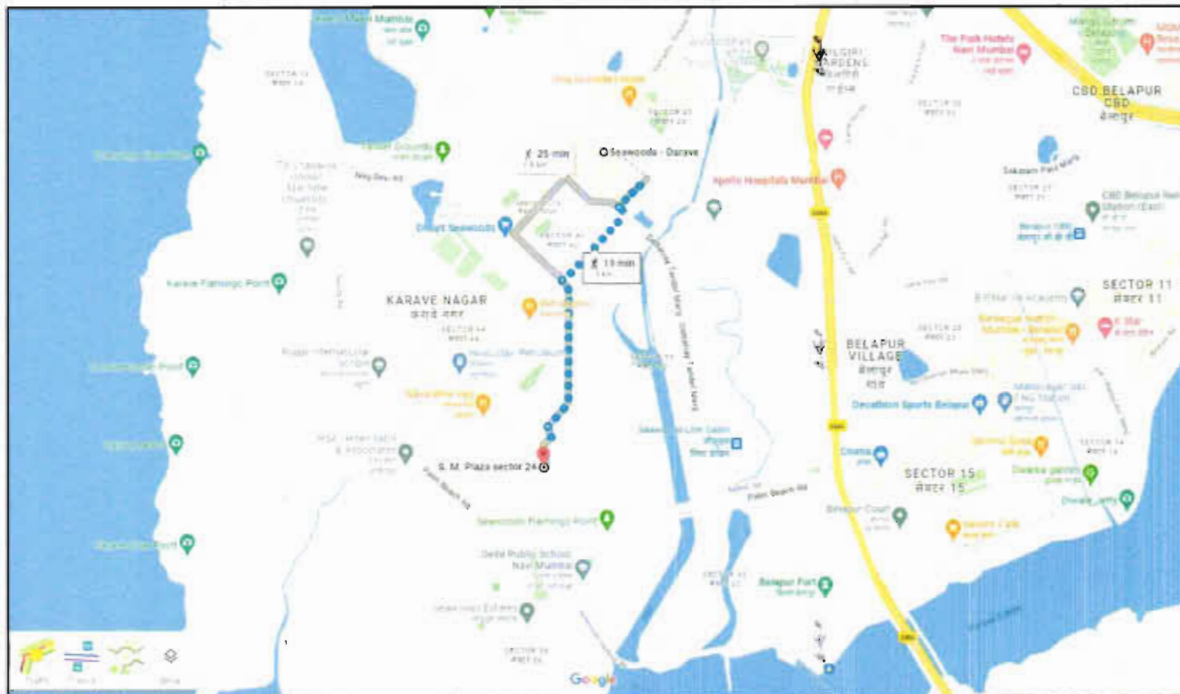
Actual site photographs



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Route Map of the property


Site u/r



Latitude Longitude - 19°00'35.6"N 73°01'00.7"E

Note: The Blue line shows the route to site from nearest railway station (Seawood – 1.5 Km.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 बाजारमूल्य दर पत्रक

Home Valuation Rules User Manual Close Feedback

Year 2022/2023 **Language** English

Selected District ठाणे **Select Taluka** ठाणे **Select Village** गावाचे मात्र - नेरळ

Search By Survey No Location

Select	परिचय	पूरी करीत	निपटरी करीत	शेडीत	पुन्वे	शेडीतक एक (Ru.)
SurveyNo	26 /305- नेरळ नोड सेक्टर नंबर 48 अ	68900	157800	169400	197300	168400 चौ. मीटर
SurveyNo	26 /306 - नेरळ नोड सेक्टर नंबर 48	47400	120400	136000	150400	135000 चौ. मीटर
SurveyNo	26 /307 - नेरळ नोड सेक्टर नंबर 50	48100	116600	130700	145800	130700 चौ. मीटर
SurveyNo	26 /308- नेरळ नोड सेक्टर नंबर 44	38800	102600	118000	143800	118000 चौ. मीटर
SurveyNo	26 /309 - नेरळ नोड सेक्टर नंबर 20, 22 (नेरळ रेल्वे स्टेशनजवळ)	41000	105100	121900	154100	121900 चौ. मीटर

12345678910...

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,16,600.00			
Reduced by 20% on Flat Located on 4 th Floor	23,320.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	93,280.00	Sq. Mtr.	8,666.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	46,100.00			
The difference between land rate and building rate (A – B = C)	47,180.00			
Depreciation Percentage as per table (D)	81%			
Rate to be adopted after considering depreciation [B + (C x D)]	84,316.00	Sq. Mtr.	7,833.00	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.

	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%

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

99acres Buy - Home - Locality - Project - Society - Landmark

₹1.65 Cr **2BHK 2Baths**

Property (12)

Carpet area: 1120 sq.ft.

2 Bedrooms, 2 Bathrooms, 1 Balcony

₹1.65 Cr + Govt Charges & Tax @ 14,722 per sq.ft.

2nd of 7 Floors

Places nearby: New Sector 30 Nand, Navi Mumbai, Mumbai

CIDCO Pay & Park, SGC Mall, CIDCO Pay & Park, Igra the Truth Masjid, Sai Baba Mandir, Gahesh Mandir

₹65 Lac **1BHK 1Bath**

Property (18)

Carpet area: 430 sq.ft.

1 Bedroom, 1 Bathroom, 1 Balcony

₹65 Lac @ 15,116 per sq.ft.

2nd of 3 Floors

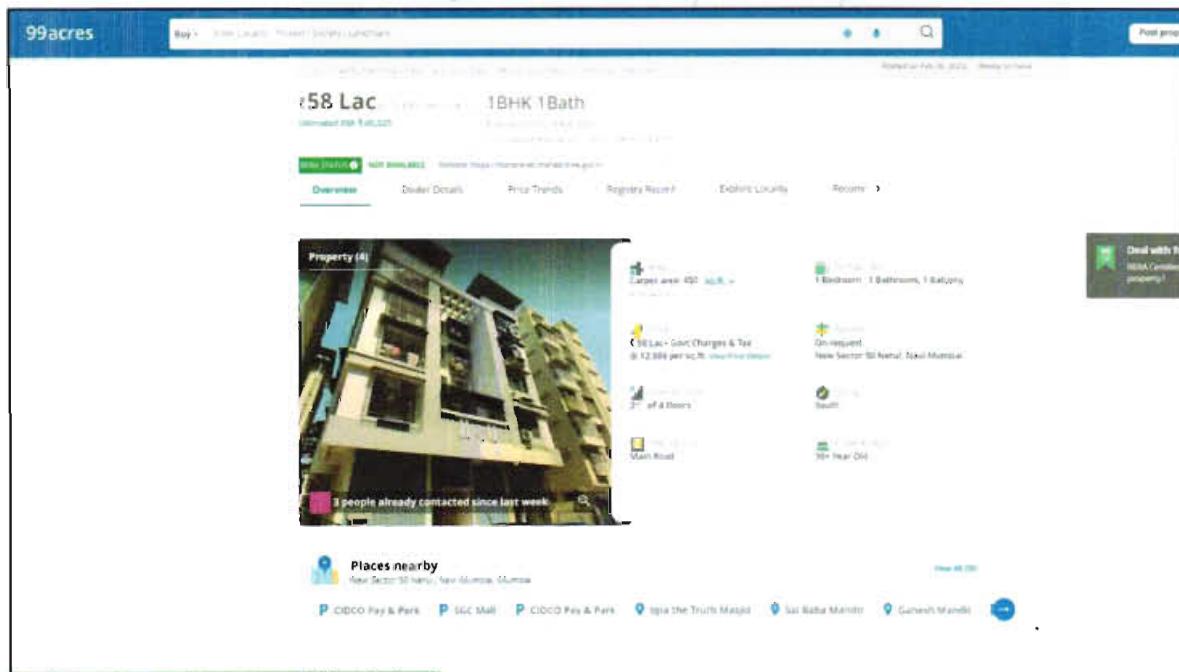
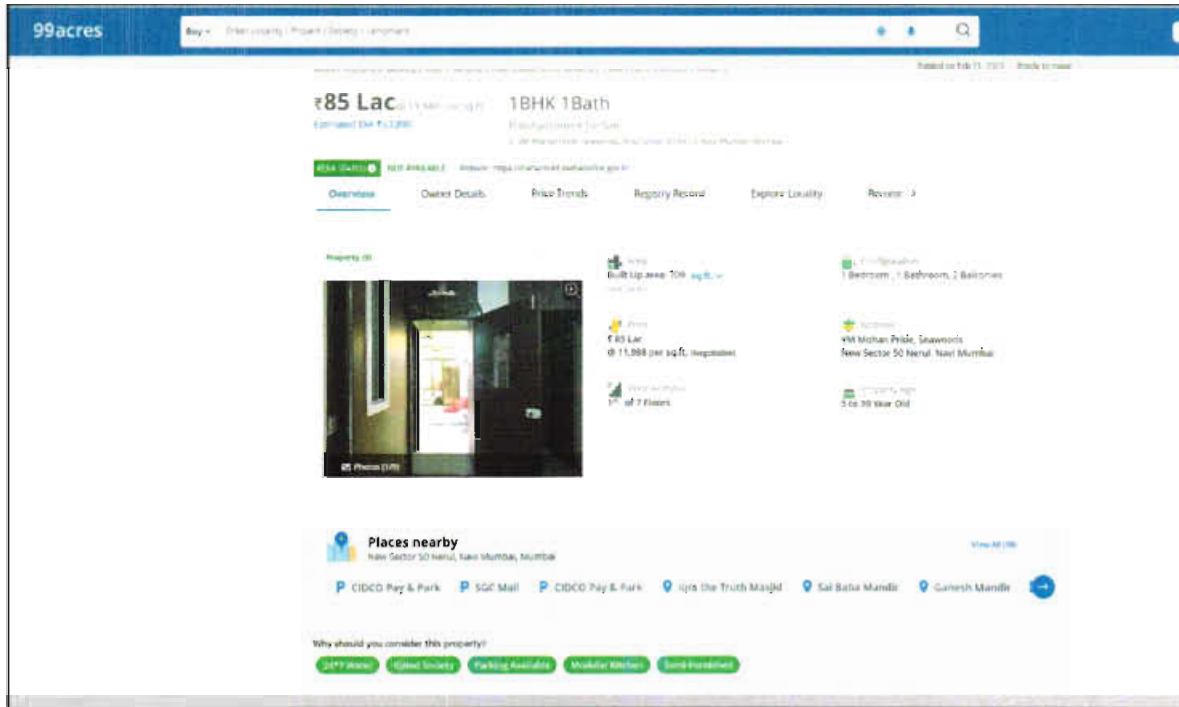
Places nearby: Sector 48 Seawoods, Navi Mumbai, Mumbai

CIDCO Pay & Park, SGC Mall, CIDCO Pay & Park, L&T Seawoods Parking, Sai Baba Mandir, Igra the Truth Ma

Why should you consider this property?
 Top Floor, Parking Available



Price Indicators



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **24th 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 **₹ 51,38,614.00 (Rupees Fifty One Lakh Thirty Eight Thousand Six Hundred Fourteen Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**MANOJ BABURAO
CHALIKWAR**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
c=IN, email=MANOJ.BABURAO@VASTUKALA.COM, serialNumber=1, postalCode=400018,
st=MAHARASHTRA,
serialNumber=41, cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
c=IN, email=MANOJ.BABURAO@VASTUKALA.COM, serialNumber=1, postalCode=400018,
st=MAHARASHTRA,
Date: 2023.03.25 09:39:22 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763

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