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 - VEERA DESAI ROAD** Veera Desai Road Andheri West Branch Shop No 7, Dhanshree Heights Bulding No 42,

Andheri (West), Mumbai, Pin Code- 400053

: 27AAAAT0742K1ZH

: Maharashtra, Code: 27

GSTIN/UIN

State Name

Invoice No.	Dated
PG-6170/22-23	29-Mar-23
Delivery Note	Mode/Terms of Payment
	AGAINST REPORT
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No.	Delivery Note Date
30679 / 46522	
Dispatched through	Destination

Terms	of	Delivery

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

Bank Name : The Cosmos Co-Operative Bank Ltd

Remarks:

Mr. Ramesh P. Chettiar & Mrs. Revathi Ramesh Chettiar - Residential Flat No. C/3, 2nd Floor, Wing - C, "Evershine No. II Co-Op. Hsg. Soc. Ltd.", Plot No. 142/2 -A & 2-B, J.P. Road, Near Bon Bon, Seven Bungalows, Andheri (West), Mumbai – 400 053, 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

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



Vastukala Consultants (1) Pvt. Ltd.

Think Innovate Create An ISO 9001:2015 Certified Company www.vastukala.org



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





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owners: Mr. Ramesh P. Chettiar & Mrs. Revathi Ramesh Chettiar

Residential Flat No. C/3, 2nd Floor, Wing - C, "Evershine No. II Co-Op. Hsg. Soc. Ltd.", Plot No. 142/2-A & 2-B, J.P. Road, Near Bon Bon, Seven Bungalows, Andheri (West), Mumbai – 400 053 State – Maharashtra, Country – India.

Latitude Longitude - 19°07'45.7"N 72°49'19.6"E

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Valuation Prepared for: Cosmos Bank

Veera Desai Road Andheri (West)

Shop No. 7, Dhanashree Heights, Building No 42, Off Veera Desai Road, Andheri (West), Mumbai - 400053, State - Maharashtra, Country – India.



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





Valuation Report Prepared For: Cosmos Bank / Veera Desai Road Andheri (West) Branch / Mr. Ramesh P. Chettiar (30679/46522) Page 2 of 17

Vastu/Mumbai/03/2023/30679/46522 29/41-711-PRSH

Date: 29.03.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. C/3, 2nd Floor, Wing - C, "Evershine No. II Co-Op. Hsg. Soc. Ltd.", Plot No. 142/2-A & 2-B, J.P. Road, Near Bon Bon, Seven Bungalows, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India belongs to Mr. Ramesh P. Chettiar & Mrs. Revathi Ramesh Chettiar.

Boundaries of the property.

North : J.P. Road

South : Ratan Nagar Road

East : Laxmi Ratan Building

West : Juhu Varsova Link Road

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 ₹ 1,49,04,500.00 (Rupees One Crore Forty Nine Lakh Four Thousand Five 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 (1) PVT. LTD. CO.

MANOJ BABURAO CHALIKWAR



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

P Delhi NCR P Nashik

Encl. Valuation Report



💡 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 Report of Residential Flat No. C/3, 2nd Floor, Wing - C, "Evershine No. II Co-Op. Hsg. Soc. Ltd.", Plot No. 142/2-A & 2-B, J.P. Road, Near Bon Bon, Seven Bungalows, Andheri (West), Mumbai – 400 053 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 29.03.2023 for Bank Loan Purpose
2	Date of inspection	28.03.2023
3	Name of the owner/ owners	Mr. Ramesh P. Chettiar & Mrs. Revathi Ramesh Chettiar
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. C/3, 2nd Floor, Wing - C, "Evershine No. II Co-Op. Hsg. Soc. Ltd.", Plot No. 142/2-A & 2-B, J.P. Road, Near Bon Bon, Seven Bungalows, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India. Contact Person: Mr. Vipul Rajdeo (Tenant) Contact No. 9764995858
6	Location, street, ward no	K-West Ward, J.P. Road, Near Bon Bon, Seven Bungalows, Andheri (West), Mumbai – 400 053
	Survey/ Plot no. of land	Plot No. 142/2-A & 2-B, C.T.S No. 832 of Village Ambivali
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. = 548.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 558.00 (Area as per Agreement for Sale)
		Built Up Area in Sq. Ft. = 650.00 (Area as per Index II)



13	Roads, Streets or lanes on which the land is abutting	K-West Ward, J.P. Road, Near Bon Bon 7 Bungalows, Andheri (West), Mumbai – 400 053
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	N. A.
	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.	
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?	Tenant Occupied - Mr. Vipul Rajdeo
	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	₹ 40,000.00 present 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	coarate amount being recovered for the use ktures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.
29	1	details of the water and electricity charges, , to be borne by the owner	N. A.
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31	1	ft 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, as, 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
	SALE	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale 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		e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cosi	OF CONSTRUCTION	
41	Year	of commencement of construction and	Year of Completion - 1977 (As per Building





Valuation Report Prepared For: Cosmos Bank / Veera Desai Road Andheri (West) Branch / Mr. Ramesh P. Chettiar (30679/46522) Page 6 of 17

	year of completion	Completion 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.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Veera Desai Road Andheri (West) Branch to assess fair market value as on 29.03.2023 for Residential Flat No. C/3, 2nd Floor, Wing - C, "Evershine No. II Co-Op. Hsg. Soc. Ltd.", Plot No. 142/2-A & 2-B, J.P. Road, Near Bon Bon, Seven Bungalows, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India belongs to Mr. Ramesh P. Chettiar & Mrs. Revathi Ramesh Chettiar.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 28.12.2020.
2	Copy of Building Completion Certificate No. CE / 4882 / BSII / AK Dated 27.05.1977 issued by Municipal
	Corporation of Greater Mumbai

LOCATION:

The said building is located at Plot No. 142/2-A & 2-B, C.T.S No. 832 of Village Ambivali, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 260 Mt. from Versova Metro station.

BUILDING:

The building under reference is having Ground + 3 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. 2nd Floor is having 2 Residential Flats. The Building having no lift.

Residential Flat:

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





Valuation as on 29th March 2023

The Built Up of the Residential Flat	:	650.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	Year of Completion – 1977 (As per Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	;	46 Years
Cost of Construction	:	650.00 X 3,000.00 = ₹ 19,50,000.00
Depreciation {(100-10) X46/60}	:	69.00%
Amount of depreciation	0	₹ 13,45,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	1	₹ 1,75,005.00 per Sq. M. i.e. ₹ 16,258.00 per Sq. Ft.
Guideline rate (after deprecation)	1	₹ 1,42,614.00 per Sq. M. i.e. ₹ 13,249.00 per Sq. Ft.
Prevailing market rate	:	₹ 25,000 per Sq. Ft.
Value of property as on 29.03.2023	:	650.00 Sq. Ft. X ₹ 25,000.00 = ₹ 1,62,50,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on	33/	₹ 1,62,50,000.00 - ₹ 13,45,500.00 =
29.03.2023	-	₹ 1,49,04,500.00
Total Value of the property	:	₹ 1,49,04,500.00
The realizable value of the property	74.7	₹ 1,34,14,050.00
Distress value of the property		₹ 1,19,23,600.00
Insurable value of the property (650.00 X 3,000.00)) V C	₹ 19,50,000.00
Guideline value of the property (650.00 X 13,249.00)	:	₹ 86,11,850.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. C/3, 2nd Floor, Wing - C, "Evershine No. II Co-Op. Hsg. Soc. Ltd.", Plot No. 142/2-A & 2-B, J.P. Road, Near Bon Bon, Seven Bungalows, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India. for this particular purpose at ₹ 1,49,04,500.00 (Rupees One Crore Forty Nine Lakh Four Thousand Five Hundred Only). as on 29th March 2023.



Valuation Report Prepared For: Cosmos Bank / Veera Desai Road Andheri (West) Branch / Mr. Ramesh P. Chettiar (30679/46522) Page 8 of 17

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 29th March 2023 is ₹ 1,49,04,500.00 (Rupees One Crore Forty Nine Lakh Four Thousand Five 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.
- 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 + 3 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat	
2.	1 iiitii area noor wise as per 10 0001-1300	situated on 2 nd Floor	
3	Year of construction	1977 (As per Building Completion Certificate)	
4	Estimated future life	14 Years Subject to proper, preventive periodic	
7	Littinated luttile life	maintenance & structural repairs	
5	Type of construction- load bearing walls/RCC	R.C.C. Framed Structure	
3	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	
'	vvaiis	6" thick.	
8	Partitions	6" thick brick wall	
9	Doors and Windows	Teak wood door frame with flush doors, Powder	
	Boots and windows	Coated Aluminium sliding windows	
10	Flooring	Vitrified tiles flooring	
11	Finishing	Cement plastering with POP finished	
12	Roofing and terracing	R.C.C. Slab	
13	Special architectural or decorative features, if	No No	
.0	any		
14	(i) Internal wiring – surface or	Concealed electrification	
	conduit		
	(ii) Class of fittings: Superior/	Concealed plumbing	
	Ordinary/ Poor.		
15	Sanitary installations		
	(i) No. of water closets	As per Requirement	
	(ii) No. of lavatory basins	1 Y 1 Y	
	(iii) No. of urinals	1	
	(iv) No. of sink		
16	Class of fittings: Superior colored / superior	Ordinary	
	white/ordinary.	The last treatment of	
17	Compound wall	Not Provided	
	Height and length		
	Type of construction		
18	No. of lifts and capacity	Notifte Create	
19	Underground sump – capacity and type of	R.C.C tank	
	construction		
20	Over-head tank	R.C.C tank on terrace	
	Location, capacity		
04	Type of construction	Marchanicalidadas	
21	Pumps- no. and their horse power	May be provided as per requirement	
22	Roads and paving within the compound	Cement concrete in open spaces, etc.	
22	approximate area and type of paving	Compared to Municipal Courses Contain	
23	Sewage disposal – whereas connected to	Connected to Municipal Sewerage System	
	public sewers, if septic tanks provided, no. and capacity		
	and Capacity		



Actual site Photographs























Route Map of the property Site u/r





Latitude Longitude - 19°07'45.7"N 72°49'19.6"E

Note: The Blue line shows the route to site from nearest metro station (Versova – 260 Mt.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	1,94,450.00			
Reduced by 10% on Flat Located on 2 nd Floor	19,445.00			
Stamp Duty Ready Reckoner Market Value Rate (After	1,75,005.00	Sq. Mt.	16,258.00	Sq. Ft.
Reduced) (A)				
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,04,590.00	7		
The difference between land rate and building rate (A – B = C)	70,415.00			
Depreciation Percentage as per table (D) [100% - 46%]	54%			
(Age of the Building – 46 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	1,42,614.00	Sq. Mt.	13,249.00	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	Think	95%
c)	Second Floor	HILLIK	90%
d)	Third Floor		85%
e)	Fourth Floor and above		80%

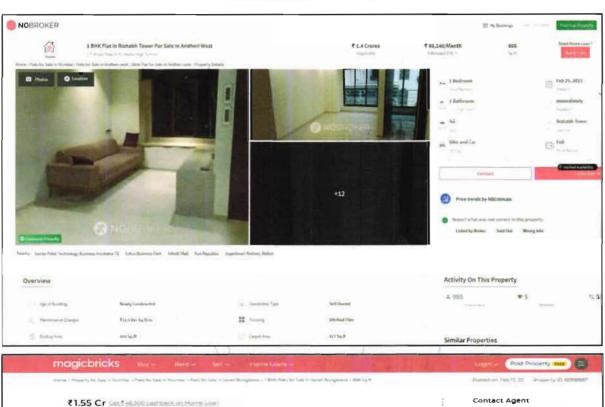
Table - D: Depreciation Percentage Table

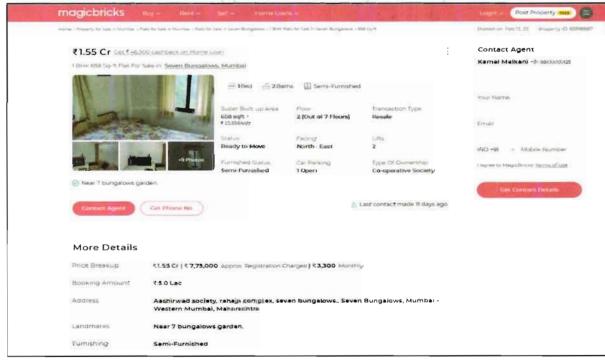
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation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



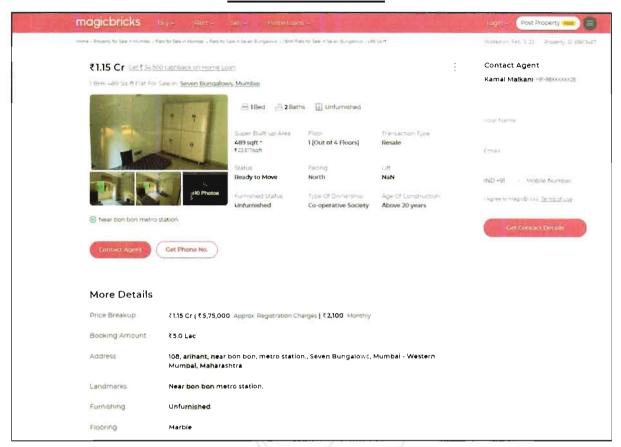


Price Indicators





Price Indicators



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Sales Instance

6618514 29-03-2023	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. अंधेरी 7	
Note:-Generated Through eSearch		दस्त क्रमांक : 5618/2021	
Module, For original report please		नोदंणी :	
contact concern SRO office.		Regn:63m	
	गावाचे नाव : आंबिवल	नी	
(1)विलेखाचा प्रकार	सेल डीड		
(2)मोबदला	15500000		
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	13508843.4		
(4) भू-मापन,पोटिहस्सा व घरक्रमांक(असल्यास)	एफ-23 एवरशाइन नं 2, माळा नं:	a.pa. इतर वर्णन :, इतर माहिती: सदिनका नं: 4, इमारतीचे नाव: एवरशाइन नं 2 सीएचएस मुंबई 400053, रोड नं: जे पी रोड((C.T.S.	
(5) क्षेत्रफळ	67.47 चौ.मीटर		
(6)आकारणी किवा जुडी देण्यात असेल तेव्हा.			
(७) दस्तऐवज करुन देणा-या-लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	(): नावः-चिराग फरटून डॉक्टर - वयः-73 पत्ताः-प्लॉट नंः एफ-23, माळा नंः 4, इमारतीचे नावः एवरशाइन नं 2 सीएचएस लीमीटेड , ब्लॉक नंः अंधेरी पश्चिम , रोड नंः जे पी रोड , महाराष्ट्र, MUMBAL पिन कोडः-400053 पॅन नंः-AAAPD86890 2): नावः-आदिल फरटून डॉक्टर तर्फे मुखत्यार विराग फरदून डॉक्टर - वयः-73 पत्ताः-प्लॉट नंः एफ-23, माळा नंः 4, इमारतीचे नावः एवरशाइन नं 2 सीएचएस लीमीटेड , ब्लॉक नंः अंधेरी पश्चिम , रोड नंः जे पी रोड , महाराष्ट्र, MUMBAL पिन कोडः-400053 पॅन नंः-AMOPD1364Q 3): नावः-रुस्तम फरदून डॉक्टर तर्फे मुखत्यार विराग फरदून डॉक्टर - वयः-73 पत्ताः-प्लॉट नंः एफ-23, माळा नंः 4, इमारतीचे नावः एवरशाइन नं 2 सीएचएस लीमीटेड , ब्लॉक नंः अंधेरी पश्चिम , रोड नंः जे पी रोड , महाराष्ट्र, MUMBAL पिन कोडः-400053 पॅन नंः-AOZPD4758B 4): नावः-अनु सरोश पटेल तर्फे मुखत्यार विराग फरदून डॉक्टर - मान्यता देणार वयः-43 पत्ताः-प्लॉट नंः एफ-23, माळा नंः 4, इमारतीचे नावः एवरशाइन नं 2 सीएचएस लीमीटेड , ब्लॉक नंः अंधेरी पश्चिम , रोड नंः जे पी रोड , महाराष्ट्र, MUMBAL पिन कोडः-400053 पॅन नंः-5): नावः-फिरोज़ा कैज़ाद श्रीफ - मान्यता देणार वयः-38 पत्ताः-प्लॉट नंः एफ-23, माळा नंः 4, इमारतीचे नावः एवरशाइन नं 2 सीएचएस लीमीटेड , ब्लॉक नंः अंधेरी पश्चिम , रोड नंः जे पी रोड , महाराष्ट्र, MUMBAL पिन कोडः-400053 पॅन नंः-		
(४)दस्तारेवज करून घेणाऱ्या पक्षकाराचे व किवा दिवाणी न्यायालयाचा हुकुमनामा किवा आदेश अस्त्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-कार्तिकेय रमेश्रवंद्र देसाई वय:-43; पत्ता:-प्लॉट नं: (26, माळा नं: -, इमारतीचे नाव: गीतांजती , ब्लॉक नं: जे व्ही पी डी स्कीम , रोड नं: समर्थ रामदास मार्ग गुलमोहर कॉस रोड नं 11, महाराष्ट्र, MUMBAL पिन कोड:-400049 पॅन नं:-AELPD9546F 2): नाव:-सुमुख रमेशचंद्र देसाई वय:-45; पत्ता:-प्लॉट नं: 126, माळा नं: -, इमारतीचे नाव: गीतांजती , ब्लॉक नं: जे व्ही पी डी स्कीम , रोड नं: समर्थ रामदास मार्ग गुलमोहर कॉस रोड नं 11, महाराष्ट्र, MUMBAL पिन कोड:-400049 पॅन नं:-ACYPD4861C		
(भ) दस्त्रऐक्त करन दिल्याचा दिनांक	25/03/2021.		
(10)दस्त गोंदाबी केल्याचा दिनांक	15/84/2021		
(11)अनुक्रमांक,संड व पृष्ठ	5618/2021		
(12)बाजारभावाध्यमको मुद्रांक शत्क	465000		





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 29th 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.
- 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 ₹ 1,49,04,500.00 (Rupees One Crore Forty Nine Lakh Four Thousand Five Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

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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