#### PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Invoice No. Dated B1-001,U/B FLOOR, PG-1385/23-24 3-Jul-23 BOOMERANG, CHANDIVALI FARM ROAD, **Delivery Note** Mode/Terms of Payment ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX AGAINST REPORT Reference No. & Date. State Name: Maharashtra, Code: 27 Other References E-Mail: accounts@vastukala.org Buyer (Bill to) Buyer's Order No. Dated Cosmos Bank - Ghatkopar Ghatkopar West Branch Dispatch Doc No. Delivery Note Date Shop No-73, P.T.-4, Meera Sagar Building, Plot No-958, Navroji Ln. 001132 / 2301386 Opposite Param Keshav Baug Hall, Vidyavihar, Ghatkopar West, Mumbai, Dispatched through Destination Maharashtra 400086 GSTIN/UIN : 27AAAAT0742K1ZH Terms of Delivery State Name : Maharashtra, Code: 27

SI No.		Particulars		HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and C	ertification Services)	CGST SGST	997224	18 %	4,000.00 360.00 360.00
			Total	+		₹ 4.720.00

Amount Chargeable (in words)

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable	Cen	tral Tax	Sto	ate Tax	Total
007004	Value	Rate	Amount	Rate	Amount	Total 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

E. & O.E

A/c No.

0171001022668

Branch & IFS Code: Vileparle & COSB0000017

Remarks:

Mr. Pravin Somnath Rawool - Residential Flat No. 405, 4th Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, 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



Vastukala Consultants (I) Pvt. Ltd.

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# Valuation Report of the Immovable Property



# Details of the property under consideration:

Name of Owner: Mr. Pravin Somnath Rawool

Residential Flat No. 405, 4th Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, State – Maharashtra, Country – India.

> Latitude Longitude - 19°13'18.7"N 73°08'18.2"E Think.Innovate.Create

# Valuation Prepared 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 💡 Thane

P Delhi NCR P Nashik

Aurangabad Pune ♥ Nanded

Indore

Rajkot R Raipur R Ahmedabad 🖓 Jaipur

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (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 / Ghatkopar (West) Branch / Mr. Pravin Somnath Rawool (001132/2301386) Page 2 of 16

Vastu/Mumbai/06/2023/001132/ 2301386 03/3-11-SKVS

Date: 03.07.2023

# **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 405, 4th Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane - 421306, State - Maharashtra, Country - India belongs to Mr. Pravin Somnath Rawool.

Boundaries of the property,

North

Internal Road

South

Shubham Complex Sai Ganesh Vihar CHSL

East West

Open Plot

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 ₹ 32,17,500.00 (Rupees Thirty Two Lakh Seventeen 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 (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

Encl. Valuation Report



Our Pan India Presence at:

Mumbai Thane

Delhi NCR P Nashik

Aurangabad Pune Nanded

Auth. Sign.

Rajkot R Raipur 🖓 🗣 Ahmedabad 💡 Jaipur

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

🖀 TeleFax: +91 22 28371325/24 mumbai@vastukala.org

# <u>Valuation Report of Residential Flat No. 405, 4th Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, 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 03.07.2023 for Bank Loan Purpose
2	Date of inspection	14.04.2023
3	Name of the owner/ owners	Mr. Pravin Somnath Rawool
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. 405, 4th Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, State – Maharashtra, Country – India.  Contact Person: Mr. Sandeep Gawde (Owner's Relative) Contact No. 9594097385
6	Location, street, ward no	Gawali Nagar, Poonalink Road, Tisgaon, Kalyar (East)
	Survey/ Plot no. of land	Survey No. 13, Hissa No. 12, Plot No. 50 of Village – Tisgaon
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	CALLED AND AND AND AND AND AND AND AND AND AN
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 422.00 (Area as per actual site measurement)
		Built Up Area in Sq. Ft. = 550.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East)



14	If f	freehold or leasehold land	Free hold	
15	lea	leasehold, the name of Lessor/lessee, nature of ase, date of commencement and termination of ase and terms of renewal of lease.	f	
	(i) Initial Premium		NEA	
		(ii) Ground Rent payable per annum	N. A.	
		(iii) Unearned increased payable to the	45 £900 bittle milled approximations	
		Lessor in the event of sale or transfer	Sitiate avia ovili Sergicito apsinaci i	
16	use	there any restriction covenant in regard to e of land? If so, attach a copy of the venant.	As per documents	
17	Are	e there any agreements of easements? If so, ach a copy of the covenant	Information not available	
18	Pla	es the land fall in an area included in any wn Planning Scheme or any Development n of Government or any statutory body? If give Particulars.	Information not available	
19	dev	s any contribution been made towards relopment or is any demand for such tribution still outstanding?	Information not available	
20	tor	s the whole or part of the land been notified acquisition by government or any statutory y? Give date of the notification.	No .	
21	Attach a dimensioned site plan		N.A.	
	IMP	PROVEMENTS		
22	Atta stan	ch plans and elevations of all structures adding on the land and a lay-out plan.	Information not available	
23	sepa	nish technical details of the building on a arate sheet (The Annexure to this form may used)	Attached	
24	Is the	e building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Tanaji Jadhay	
	If the	e property owner occupied, specify portion extent of area under owner-occupation	Fully Tenant Occupied	
5	Wha Perc	at is the Floor Space Index permissible and centage actually utilized?	Floor Space Index permissible - As per KDMC norms	
0	DEM	griffiled a si said lagragroka	Percentage actually utilized – Details not available	
6	REN		DD TO HISTORY IN THE CONTRACT OF THE CONTRACT OF	
	(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	₹7,000.00 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	the Cronto
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.	
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 Completion – 2003 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.







Valuation Report Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mr. Pravin Somnath Rawool (001132/2301386) Page 6 of 16

43	For items of work done on contract, produce copies of agreements	N. A.
	For items of work done by engaging Labour directly, give basic rates of materials and supported by documentary proof.	N. A.
	Remark:	

#### **PART II- VALUATION**

#### GENERAL:

Under the instruction of Cosmos Bank, Ghatkopar (West) Branch to assess fair market value as on 03.07.2023 for Residential Flat No. Residential Flat No. 405, 4th Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, State – Maharashtra, Country – India belongs to Mr. Pravin Somnath Rawool.

## We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 22.06.2023
2	Copy of Building Completion Certificate No. KDMC / NRV / CC / Dombivali / 602 dated 25.02.2003 issued by Kalyan Dombivali Municipal Corporation.

#### LOCATION:

The said building is located at Survey No. 13, Hissa No. 12, Plot No. 50 of Village – Tisgaon, Taluka – Kalyan, District – Thane. The property falls in Residential Zone. It is at a travelling distance 3.7 KM. from Kalyan 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 building is used for residential purpose. 4th Floor is having 5 Residential Flat. Lift not provided in the building.

#### Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath + Passage (i.e., 1BHK + WC + Bath). The residential flat is finished with ceramic tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.







#### Valuation as on 03rd July 2023

The Built Up Area of the Residential Flat	10 :0	550.00 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building	:	2003 (As per Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	20 Years
Cost of Construction		550.00 X 2,500.00 = ₹ 13,75,000.00
Depreciation {(100-10) X 20 / 60}		30.00%
Amount of depreciation	:	₹ 4,12,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 45,120.00 per Sq. M. i.e., ₹ 4,192.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 39,036.00 per Sq. M. i.e., ₹ 3,627.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,300.00 per Sq. Ft.
Value of property as on 03.07.2023	:-	550.00 Sq. Ft. X ₹ 6,600.00 = ₹ 36,30,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 – 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 03.07.2023	/:	₹ 36,30,000.00 (-) ₹ 4,12,500.00 = ₹ 32,17,500.00
Total Value of the property	i	₹ 32,17,500.00
The realizable value of the property		₹ 28,95,750.00
Distress value of the property	1	₹ 25,74,000.00
Insurable value of the property (550.00 X 2,500.00)	:	₹ 13,75,000.00
Guideline value of the property (As per Index II)	ate	₹ 24,77,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 405, 4<sup>th</sup> Floor, "Kajal Darshan Co-op. Hsg. Soc. Ltd.", Gawali Nagar, Poonalink Road, Tisgaon, Kalyan (East), Thane – 421306, State – Maharashtra, Country – India for this particular purpose at ₹ 32,17,500.00 (Rupees Thirty Two Lakh Seventeen Thousand Five Hundred Only) as on 03<sup>rd</sup> July 2023.







Valuation Report Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mr. Pravin Somnath Rawool (001132/2301386) Page 8 of 16

#### **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 03<sup>rd</sup> July 2023 is ₹ 32,17,500.00 (Rupees Thirty Two Lakh Seventeen 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

	l echnical details		
No. of floo	ors and height of each floor	Ground + 4 Upper Floors	
Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat	
,		situated on 4th Floor	
Year of co	onstruction	2003 (As per Building Completion Certificate)	
		40 Years Subject to proper, preventive periodic	
		maintenance & structural repairs	
Type of c	onstruction- load bearing	R.C.C. Framed Structure	
walls/RC	C frame/ steel frame		
The second secon		R.C.C. Foundation	
	1	All external walls are 9" thick and partition walls	
	( )	are 6" thick.	
Partitions		6" thick brick wall	
		Teak wood door frame with flush shutters	
		Powder Coated Aluminum sliding windows	
Flooring	The state of the s	Ceramic titles flooring	
		Cement plastering	
		R.C.C. Slab	
Special a	architectural or decorative features,	No	
	\:\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	3(2)(2)()	
	Internal wiring – surface or	Concealed electrification	
(ii)		Concealed plumbing	
(")			
		The American American	
		As per Requirement	
1			
		Ordinary	
Compoi	ind wall	Not Provided	
Height a	and length	Vata Create	
Type of	construction	ovale. Creare	
No. of li	fts and capacity	NO LITT	
		R.C.C tank	
		R.C.C tank on terrace	
	no. and their horse power	May be provided as per requirement	
Pumps- no. and their horse power  Roads and paving within the compound		Cement concrete in open spaces, etc.	
Roads			
Roads	imate area and type of paving		
approxi	imate area and type of paving	Connected to Municipal Sewerage System	
approxi Sewage	imate area and type of paving e disposal – whereas connected to sewers, if septic tanks provided, no.	Connected to Municipal Sewerage System	
	Year of concentrations of concentrations of concentrations of the walls/RC Type of for walls/	No. of floors and height of each floor Plinth area floor wise as per IS 3361-1966  Year of construction Estimated future life  Type of construction- load bearing walls/RCC frame/ steel frame Type of foundations  Walls  Partitions Doors and Windows  Flooring Finishing Roofing and terracing 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 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	





# Actual site photographs

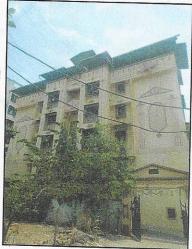














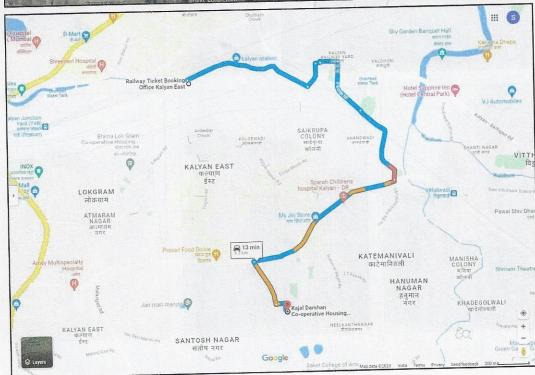




# Route Map of the property

Site<sub>|</sub>u/r





# Latitude Longitude - 19°13'18.7"N 73°08'18.2"E

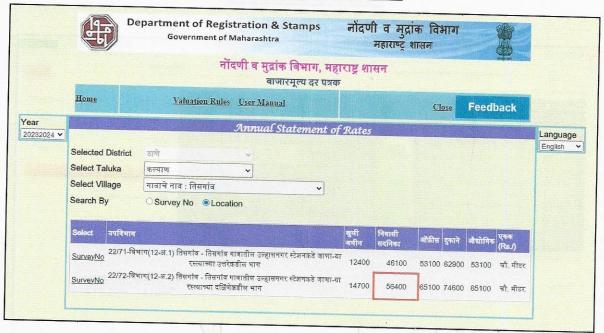
**Note:** The Blue line shows the route to site from nearest railway station (Kalyan – 3.7 KM.)



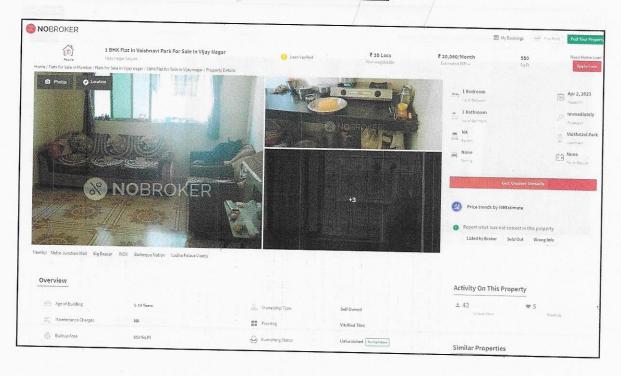




# Ready Reckoner Rate



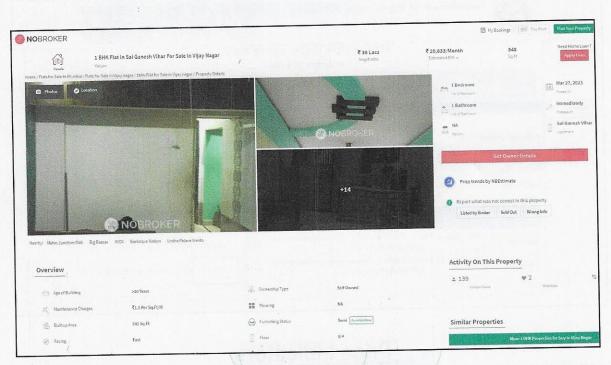
# **Price Indicators**







# **Price Indicators**











# Sale Instance

150471	सूची क्र.2	दुय्यम निबंधक : सह दु.नि. कल्याण 2
17-04-2023 Note:-Generated Through eSearch		दस्त क्रमांक : 1504/2023
Module, For original report please contact concern SRO office.	act	नोदंणी :
oorloen SRO bilide.		Regn:63m
	गावाचे नाव : तिसगाव	
(1)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	2300000	
(3) बाजारभाव(भाडेपटटयाच्या बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे)	2150000	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1 7190 7 10 10 7 1X 13 16 1M12 4 0/	तर वर्णन :. इतर माहिती: मौजे तिसगाव ता कल्याप ) व 81, दर्शना नं.1 को ऑप हौ सोसायटी लि मधीत .फुट बांधीव( ( Survey Number : 30 ; ) )
(5) क्षेत्रफळ	410 चौ.फूट	3.14.1001.30,))
(6)आकारणी किंवा 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.	1): नाव:-जयेश अश्विन कापटे वय:-39 पत्ता: विजय नगर कल्याण पु. ब्लॉक नं: -, रोड नं: -, म	प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: दर्शन अपा रूम नं.2 हाराष्ट्र, ठाणे. पिन कोड:-421306 पॅन नं:-
(८)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी ऱ्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नावः-हेमा रमेश मोईली वय:-42; पत्ता:- अपा., विजय नगर तिसगाव कल्याण पु. ब्लॉक नं नं:-	लॉट नं: -, माळा नं: -, इमारतीचे नाव: 001 तळ मजला दर्शन : -, रोड नं: -, महाराष्ट्र, THANE. पिन कोड:-421306 पॅन
(९) दस्तऐवज करुन दिल्याचा दिनांक	20/01/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	20/01/2023	
(11)अनुक्रमांक,खंड व पृष्ठ	1504/2023	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	138000	Statistical states
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	23000	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-:		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :- :	(i) within the limits of any Municipa annexed to it.	l Corporation or any Cantonment area







Valuation Report Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mr. Pravin Somnath Rawool (001132/2301386) Page 15 of 16

## **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 03rd July 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:

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

#### UNDER LYING ASSUMPTIONS

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





Valuation Report Prepared For: Cosmos Bank / Ghatkopar (West) Branch / Mr. Pravin Somnath Rawool (001132/2301386) Page 16 of 16

# 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 ₹ 32,17,500.00 (Rupees Thirty Two Lakh Seventeen Thousand Five Hundred Only).

Auth. Sign.

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

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