

PROFORMA INVOICE

(DUPLICATE FOR SUPPLIER)

Vastukala Consultants (I) Pvt Ltd B1-001,U/B FLOOR, BOOMERANG,CHANDIVALI FARM ROAD, ANDHERI-EAST GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No.	Dated
	PG-1103/23-24	16-Jun-23
Buyer (Bill to) Cosmos Bank-Zaveri Bazar Branch Zaveri Bazar Branch 19/21,Cosmos Bank Bldg, Vithalwadi Zaveri Bazar,Mumbai-400002 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note	
	Reference No. & Date.	Other References
	Dispatch Doc No.	Delivery Note Date
	31901/2301105	
	Dispatched through	Destination

Sl 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			360.00		360.00	720.00

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

Remarks:
 Mr. Ramchandra Talsaji Prajapati - Residential Flat No. 253, 2nd Floor, Wing – M, "Veena Saraswati L, M Wing Co-op. Hsg. Soc. Ltd.", Vasai Nallasopara Link Road, Vasant Nagri, Vasai Road (East), Palghar – 401 209, State - Maharashtra, Country – India

Company's Service Tax No. : **AADCV4303RSD001**
 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. - 2722201137

Company's Bank Details
 Bank Name : **ICICI BANK LTD**
 A/c No. : **123105000319**
 Branch & IFS Code : **MIG Colony, Bandra (E.), Mumbai & ICIC0001231**



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. Ramchandra Talsaji Prajapati**

Residential Flat No. 253, 2nd Floor, Wing – M, “**Veena Saraswati L, M Wing Co-op. Hsg. Soc. Ltd.**”,
Vasai Nallasopara Link Road, Vasant Nagri, Vasai Road (East), Palghar – 401 209,
State - Maharashtra, Country – India.

Latitude Longitude - 19°24'14.6"N 72°49'37.5"E

Valuation Prepared for:

Cosmos Bank

Zaveri Bazar Branch

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



Our Pan India Presence at :

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

Regd. Office : B1-001, (J/B Floor, Boomerang,
Chandivai Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org



VALUATION OPINION REPORT

The property bearing Residential Flat No. 253, 2nd Floor, Wing – M, "Veena Saraswati L, M Wing Co-op. Hsg. Soc. Ltd.", Vasai Nallasopara Link Road, Vasant Nagri, Vasai Road (East), Palghar – 401 209, State - Maharashtra, Country – India belongs to **Mr. Ramchandra Talsaji Prajapati**.

Boundaries of the property.

North	:	Ardhangi Parvati Society
South	:	Neelkamal Heights
East	:	Internal Road & Veena Sur Sham Complex
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 **₹ 31,73,050.00 (Rupees Thirty One Lakh Seventy Three Thousand Fifty 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: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=INDIA, cn=MANOJ BABURAO CHALIKWAR, email=manoj.chalikwar@vastukala.com,
serial=16747, version=3
Date: 2023.06.17 09:52:44 +05'30'

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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



Our Pan India Presence at :

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

Regd. Office : B1-U01, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

**Valuation Report of Residential Flat No. 253, 2nd Floor, Wing – M, “Veena Saraswati L, M Wing Co-op. Hsg. Soc. Ltd.”, Vasai Nallasopara Link Road, Vasant Nagri, Vasai Road (East), Palghar – 401 209,
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 16.06.2023 for Banking Purpose
2	Date of inspection	15.06.2023
3	Name of the owner/ owners	Mr. Ramchandra Talsaji Prajapati.
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. 253, 2 nd Floor, Wing – M, “Veena Saraswati L, M Wing Co-op. Hsg. Soc. Ltd.”, Vasai Nallasopara Link Road, Vasant Nagri, Vasai Road (East), Palghar – 401 209, State - Maharashtra, Country – India. Contact Person: Subir Singh (Tenant) Contact No. 9167293666
6	Location, street, ward no	Vasai Nallasopara Link Road, Vasant Nagri, Vasai Road (East), Palghar – 401 209.
7	Survey/ Plot no. of land	Survey No. 19, 20/2, 21 & 57/6/4 of Village – Achole.
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. = 413.00 Cub Board Area in Sq. Ft. = 11.00 Total Carpet Area in Sq. Ft. = 424.00 (Area as per Actual Site measurement) Super Built Up Area in Sq. Ft. = 640.00 (Area as per Agreement for Sale)

		Built Up Area in Sq. Ft. = 514.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Vasai Nallasopara Link Road, Vasant Nagri, Vasai Road (East), Palghar – 401 209.
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	Yes
	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 – Mr. Subir Singh Occupied Since Last 4 Years
	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 VVCMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied – Mr. Subir Singh Occupied Since Last 4 Years

	(ii)	Portions in their occupation	Fully Occupied
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 9,500.00 Present rental income per month
	(iv)	Gross amount received for the whole property	Details 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 Completion – 2005 (Approx. As per Site Information)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
45	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Zaveri Bazar Branch to assess fair market value as on 16.06.2023 for Residential Flat No. 253, 2nd Floor, Wing – M, "Veena Saraswati L, M Wing Co-op. Hsg. Soc. Ltd.," Vasai Nallasopara Link Road, Vasant Nagri, Vasai Road (East), Palghar – 401 209, State - Maharashtra, Country – India belongs to **Mr. Ramchandra Talsaji Prajapati**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 14.12.2010 between Mr. Harish V. Panchal & Champa H. Panchal (The Vendor) And Mr. Ramchandra Talsaji Prajapati (2 pages from documents).
2	Copy of Index II dated 14.12.2010

LOCATION:

The said building is located at Survey No. 19, 20/2, 21 & 57/6/4 of Village – Achole, Vasai Road (East), Palghar – 401 209, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance of 4.4 Km. from Vasai Road railway station.

BUILDING:

The building under reference is having Ground + 4 Upper Floor. 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 is used for residential purpose. 2nd Floor is having 6 Residential Flats. The building external condition is Good.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Cup Board Area. (i.e., **1BHK + 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak Wood door framed with flush door, Aluminum sliding windows & Concealed plumbing & concealed electrification.

Valuation as on 16th June 2023



The Super Built up Area of the Residential Flat	:	640.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2005 (Approx. As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	18 Years
Cost of Construction	:	514.00 Sq. Ft. X 2,500.00 = ₹ 12,85,000.00
Depreciation $\{(100-10) \times 18 / 60\}$:	27.00%
Amount of depreciation		₹ 3,46,950.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 62,460.00 per Sq. M. i.e. ₹ 5,803.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 54,673.00 per Sq. M. i.e. ₹ 5,079.00 per Sq. Ft.
Value of property as on 16.06.2023	:	₹ 640.00 Sq. Ft. X ₹ 5,500.00 = ₹ 35,20,000.00

(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 09.12.2022 (A)	:	₹ 35,20,000.00 - ₹ 3,46,950.00 = ₹ 31,73,050.00
Total Value of the property	:	₹ 31,73,050.00
The realizable value of the property	:	₹ 28,55,745.00
Distress value of the property	:	₹ 25,38,440.00
Insurable value of the property (514.00 × 2,500.00)	:	₹ 12,85,000.00
Guideline value of the property (514.00 × 5,079.00)	:	₹ 26,10,606.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 253, 2nd Floor, Wing – M, “Veena Saraswati L, M Wing Co-op. Hsg. Soc. Ltd.”, Vasai Nallasopara Link Road, Vasant Nagri, Vasai Road (East), Palghar – 401 209, State - Maharashtra, Country – India for this particular purpose at ₹ 31,73,050.00 (Rupees Thirty One Lakh Seventy Three Thousand Fifty Only) as on 16th June 2023.

NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **16th June 2023 is ₹ 31,73,050.00 (Rupees Thirty One Lakh Seventy Three Thousand Fifty 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 Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3.	Year of construction	2005 (Approx. As per Site Information)
4.	Estimated future life	50 Years Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6.	Type of foundations	R.C.C. Foundation
7.	Walls	All external walls are 9" thick and partition walls are 6" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak Wood door framed with flush door Aluminum sliding windows
10.	Flooring	Vitrified 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	Concealed 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	No Lift

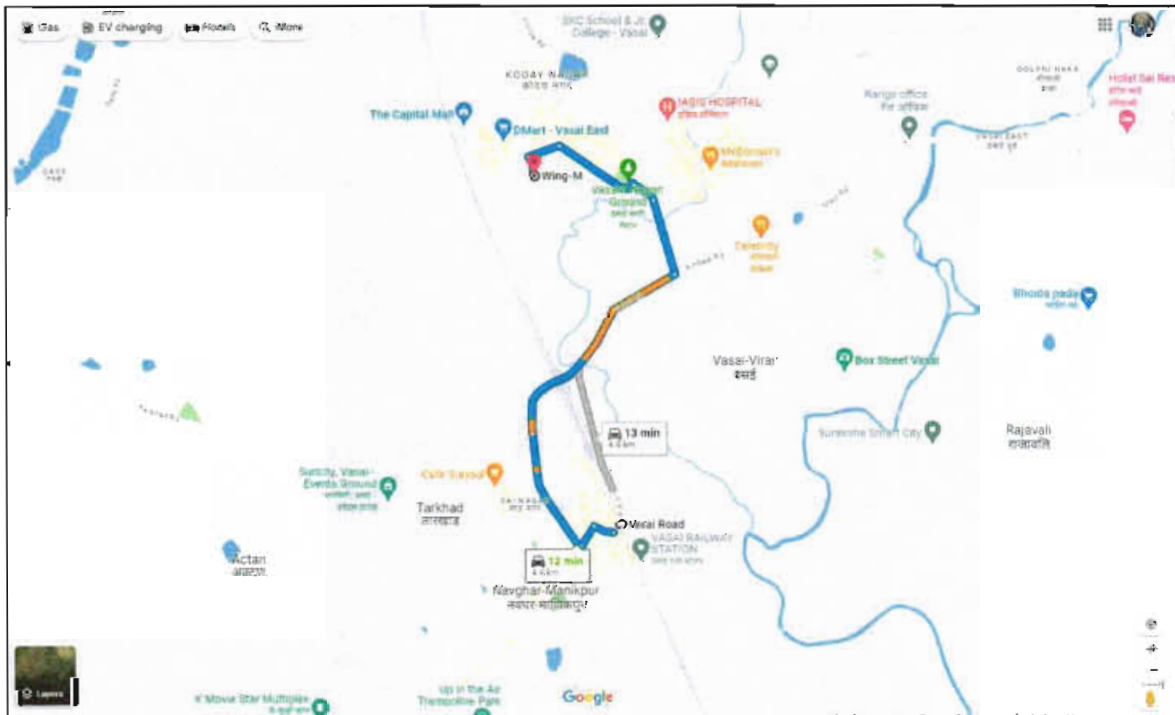
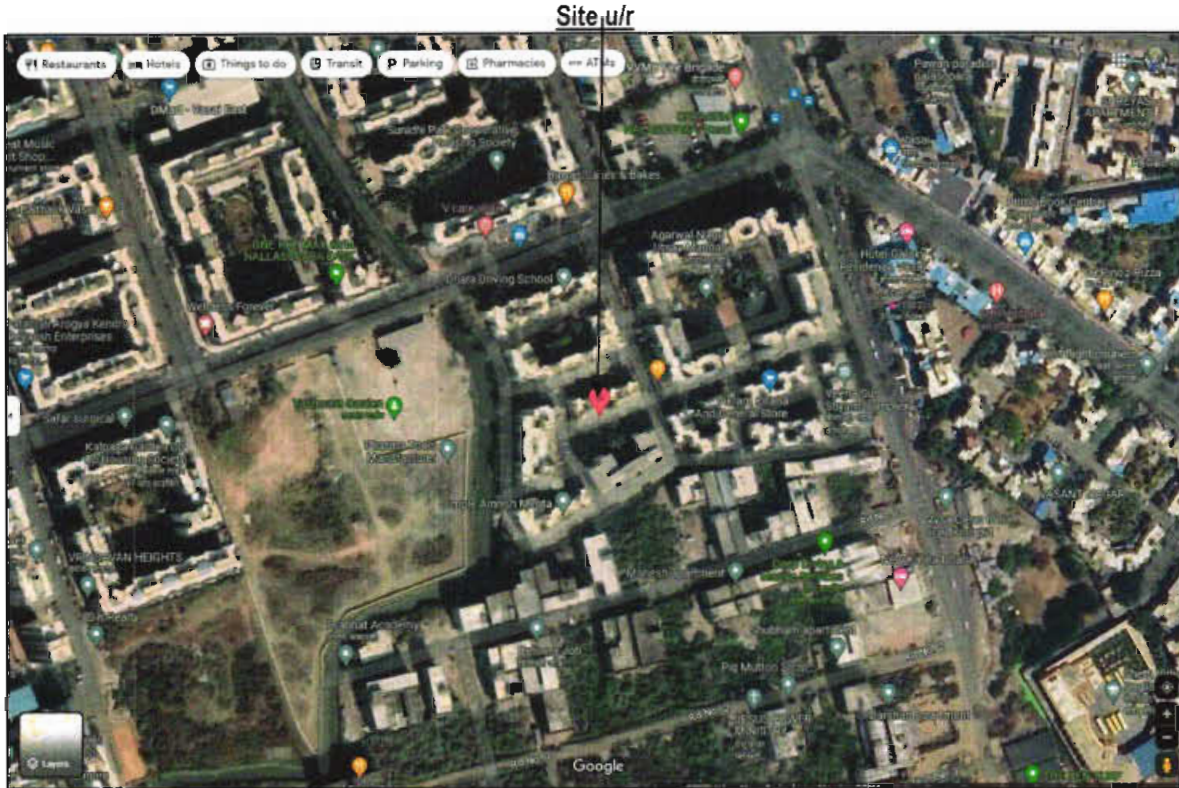
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement 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



Route Map of the property



Latitude Longitude - 19°24'14.6"N 72°49'37.5"E

Note: The Blue line shows the route to site from nearest railway station (Vasai Road – 4.4 Km.)

Ready Reckoner Rate

Stamp Duty Ready Reckoner Market Value Rate for Flat	69,400.00			
Reduced by 10% on Flat Located on 2 nd Floor	6,940.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	62,460.00	Sq. Mtr.	5,803.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	19,200.00			
The difference between land rate and building rate (A – B = C)	43,260.00			
Depreciation Percentage as per table (D)	82%			
Rate to be adopted after considering depreciation [B + (C x D)]	54,673.00	Sq. Mtr.	5,079.00	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

NOBROKER

1 BHK Flat In Veena Saraswati Delf Chs Ltd For Sale ...
 Pragni Nagar, Vasant Nagar, Vasantpura East, Vase, Maharashtra 40...
 Loan Verified

₹ 36 Lacs Negotiable
 ₹ 20,633/Month Estimated EM - 36.98
 595
 Need Home Loan? Apply Now

Home / Flats for Sale in Mumbai / Flats for Sale in Vase East / 1BHK Flat for Sale in Vase East / Property Details

Photos Location

1 Bedroom
 2 Bathroom
 3 BHK

May 25, 2023
 Immediately
 Veena Saraswati De...

Get Owner Details

Price trends by HBCestimate
 Report what was not correct in this property
 Listed by Broker Sold Out Wrong Info

nearby: DMart, Carnival Cinemas, Pizza Hut, Swarka Veg Delight, Madhuban Township

HOUSING.COM

Overview BUY-O-METER AMENITIES RATINGS AND REVIEWS PRICE TRENDS REGISTRY RECORDS LOCALITY PROJECT Q&A DEVELOPER CALCULATOR

Overview

Project Name: Veena Saraswati
 Price: ₹ 34.0 L
 Bedrooms: 1
 Bathrooms: 2
 Parking: 1 Open Parking
 Carpet Area: 425 sq ft
 Bathrooms: 2
 Balcony: No Balcony

Great choice! Nice neighborhood around.

Contact Seller
 Do Not Miss This Property
 Please share your contact

I agree to be contacted by Housing and other agents via WhatsApp, SMS, phone, email etc.
 I am interested in Home Loans

Get Contact Details

Still looking?
 2023/05/25 at 10:56:11 AM - 6:44:00 PM

Share Save

Price Indicator

square yards Mumbai Buy Rent Projects Agents More Services Resources Intelligence Sell or Rent Property Login

Home Property for Sale in Mumbai Property for Sale in Vasai East Property for Sale in Veena Saraswati vasai, Mumbai 1 Bedroom 416 Sq Ft Apartment in Vasai East Mumbai

145 Views Compare

Veena Saraswati vasai
1 Bedroom 416 Sq.Ft. Apartment in Vasai East Mumbai
 Listing ID #4713515

₹ 36 L

Need Loan? Get Free Credit Score

- 1 Bedroom+ Pooja Room
- Semi-Furnished
- 2 Bathroom
- 416 Sq Ft. (Carpet Area)
- North Facing

Get Instant Home Loan Request for Call

Overview Furnishing Amenities Agent Overview About Project Commute Time

99acres Buy Enter Locality / Project / Society / Landmark Post property

Home Property in Mumbai Rent in Mumbai Sale in Vasai East 1 BHK 2 Baths in Vasai East - 416 Sq Ft. 1BHK

₹ 35 Lac @ 5,468 per sq ft. 1BHK 2Baths

Estimated EM: ₹ 27,365

Full Apartment for Sale in Veena Saraswati Vasai East, Mira Road And Beyond, Mumbai

NOT AVAILABLE Website: <https://mumbai.99acres.com/property/4713515>

Overview Dealer Details Explore Locality Recommendations

Property (10)

- 3+4 Super Built up area 640 (294 sq ft)
- Price ₹ 35 Lac+ Govt Charges & Tax @ 5,468 per sq ft. [View Price Details](#)
- Floor Number Ground of 4 Floors
- Overlooking Park/Garden
- Configuration 1 Bedroom, 2 Bathrooms, No Balcony
- Address N O Veena Saraswati Vasai East, Mira Road And Beyond
- Facing South West
- Property Age 5 to 10 Year Old

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **16th June 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 **₹ 31,73,050.00 (Rupees Thirty One Lakh Seventy Three Thousand Fifty 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) Pvt. Ltd., email=manoj@vastukala.com, c=IN
Date: 2019.08.12 09:42:58 +05'30'

Auth. Sign.

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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