

# PROFORMA INVOICE

<b>Vastukala Consultants (I) Pvt Ltd</b> B1-001, U/B FLOOR, BOOMERANG, CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. <b>PG-1461/23-24</b>	Dated <b>10-Jul-23</b>
Buyer (Bill to) <b>COSMOS BANK</b> GOREGAON (WEST) Anand Vatika Society, SV Rd, Siddharth Nagar 4, Shri Nagar, Goregaon West, Mumbai, Maharashtra 400062 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment <b>AGAINST REPORT</b>
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. <b>002336 / 2301469</b>	Delivery Note Date
	Dispatched through	Destination
	Terms of Delivery	

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	<b>VALUATION FEE</b> <i>(Technical Inspection and Certification Services)</i>	997224	18 %	<b>4,000.00</b>
	<b>CGST</b>			<b>360.00</b>
	<b>SGST</b>			<b>360.00</b>
	<b>Total</b>			<b>₹ 4,720.00</b>

Amount Chargeable (in words)

**Indian Rupee Four Thousand Seven Hundred Twenty Only**

E. & O.E

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
<b>Total</b>	<b>4,000.00</b>		<b>360.00</b>		<b>360.00</b>	<b>720.00</b>

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

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**

**Remarks:**

Mr. Vinit R. Shah & Mrs. Netra Vinit Shah. Name of Proposed Purchaser: Kavita Alpesh Damania - Residential Flat No. 703, 7th Floor, Wing - B, "Prem Tower Co. Op. Hsg. Soc. Ltd.", Jawahar Nagar, S.V. Road, Goregaon (West), Mumbai, PIN Code - 400 104, 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

**for Vastukala Consultants (I) Pvt Ltd**

*Dattat*  
Authorized Signatory

This is a Computer Generated Invoice



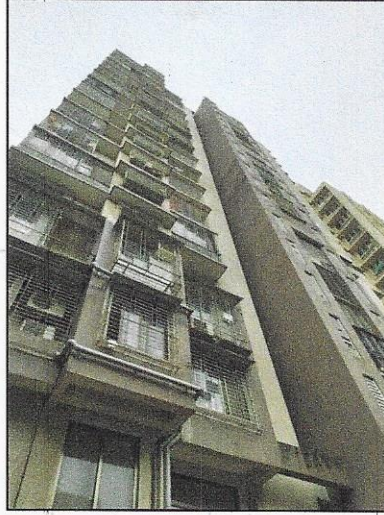
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## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Vinit R. Shah & Mrs. Netra Vinit Shah**

Name of Proposed Purchaser: **Kavita Alpesh Damania**

Residential Flat No. 703, 7<sup>th</sup> Floor, Wing - B, "**Prem Tower Co. Op. Hsg. Soc. Ltd.**", Jawahar Nagar, S.V. Road,  
Goregaon (West), Mumbai, PIN Code - 400 104, State – Maharashtra, Country – India

Latitude Longitude - 19°09'26.7"N 72°50'47.4"E

### Valuation Done for:

**Cosmos Bank**

**Goregaon (West) Branch**

Anand Vatika Society, S. V. Road, Siddharth Nagar 4, Shri Nagar, Goregaon (West),  
Mumbai – 400 062, 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, 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. 703, 7th Floor, Wing - B, "Prem Tower Co. Op. Hsg. Soc. Ltd."  
Jawahar Nagar, S.V. Road, Goregaon (West), Mumbai, PIN Code - 400 104.

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 10.07.2023 for Banking Purpose
2	Date of inspection	06.07.2023
3	Name of the owner/ owners	Name of Owner: <b>Mr. Vinit R. Shah &amp; Mrs. Netra Vinit Shah.</b> Name of Proposed Purchaser: <b>Kavita Alpesh Damania.</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Owner – Joint Ownership Proposed Purchaser - Sole Ownership
5	Brief description of the property	<b>Address:</b> Residential Flat No. 703, 7 <sup>th</sup> Floor, Wing - B, "Prem Tower Co. Op. Hsg. Soc. Ltd.", Jawahar Nagar, S.V. Road, Goregaon (West), Mumbai, PIN Code - 400 104, State – Maharashtra, Country – India. <b>Contact Person:</b> Alpesh Damania. (Proposed Owner)
6	Location, street, ward no	Jawahar Nagar, S.V. Road
7	Survey/ Plot no. of land	Plot No. 8B, CTS No. 535 of Village – Pahadi Goregaon 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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 483.00 (Area as per Actual Site measurement) <b>Carpet Area in Sq. Ft. = 496.00</b> <b>(Area as per Seller Agreement)</b>

		Built up Area in Sq. Ft. = 595.00 (Area as per Documents)
13	Roads, Streets or lanes on which the land is abutting	Jawahar Nagar, S.V. Road
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (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	N.A.
	<b>IMPROVEMENTS</b>	
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?	Vacant
	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	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.



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	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 28,000.00 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?	N.A.
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.
		<b>SALES</b>	
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.
		<b>COST OF CONSTRUCTION</b>	

41	Year of commencement of construction and year of completion	Year of construction – 2016 (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	<b>Remarks:</b>	

**PART II- VALUATION****GENERAL:**

Under the instruction of Cosmos Bank, Goregaon (West) Branch to assess fair market value as on 10.07.2023 for Residential Flat No. 703, 7<sup>th</sup> Floor, Wing - B, "**Prem Tower Co. Op. Hsg. Soc. Ltd.**", Jawahar Nagar, S.V. Road, Goregaon (West), Mumbai, PIN Code - 400 104, State – Maharashtra, Country – India belongs to **Mr. Vinit R. Shah & Mrs. Netra Vinit Shah**. Name of Proposed Purchaser: **Kavita Alpesh Damania**

**We are in receipt of the following documents:**

1.	Copy of Seller Agreement for Sale 19.05.2015
2.	Copy of Occupancy Certificate No. CHE / 8566 / BP (WS) / AP dated 17.02.2016 issued by Municipal Corporation of Greater Mumbai

**LOCATION:**

The said building is located at Plot No. 8B, CTS No. 535 of Village – Pahadi Goregaon West. The property falls in Residential Zone. It is at a nearest distance 1.2 Km. from Goregaon Railway Station.

**BUILDING:**

The building under reference is having Stilt + 17 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. At the time of visit the building external renovation work is in progress. The building is used for residential purpose. 7<sup>th</sup> Floor is having 4 Residential Flats.

**Residential Flat:**

The residential flat under reference is situated on the 7<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C. + Bath. (**i.e. 1 BHK + W.C. + Bath**), The residential flat is finished with Vitrified tiles flooring, Teak Wood door framed with flush door, Powdered Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.

**Valuation as on 10<sup>th</sup> July 2023**

<b>The Carpet Area of the Residential Flat</b>	<b>:</b>	<b>496.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	2016 (as per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	07 years
Cost of Construction	:	595.00 Sq. Ft. X ₹ 2,800.00 = ₹ 16,66,000.00
Depreciation $\{(100-10) \times 25 / 60\}$	:	10.50%
Amount of depreciation	:	₹ 1,74,930.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,54,119.00 per Sq. M. i.e. ₹ 14,318.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	:	₹ 1,46,061.00 per Sq. M. i.e. ₹ 13,569.00 per Sq. Ft.
Prevailing market rate	:	₹ 27,200.00 per Sq. Ft.
<b>Value of property as on 10.07.2023</b>	<b>:</b>	<b>496.00 Sq. Ft. X ₹ 27,200.00 = ₹ 1,34,91,200.00</b>

(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)

<b>Depreciated fair value of the property as on 10.07.2023</b>	<b>:</b>	<b>₹ 1,34,91,200.00 - ₹ 1,74,930.00 =</b> <b>₹ 1,33,16,270.00</b>
<b>Total Value of the property</b>	<b>:</b>	<b>₹ 1,33,16,270.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 1,19,84,643.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 1,06,53,016.00</b>
<b>Insurable value of the property</b>	<b>:</b>	<b>₹ 16,66,000.00</b>
<b>Guideline value of the property</b>	<b>:</b>	<b>₹ 80,73,555.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 703, 7<sup>th</sup> Floor, Wing - B, "Prem Tower Co. Op. Hsg. Soc. Ltd.", Jawahar Nagar, S.V. Road, Goregaon (West), Mumbai, PIN Code - 400 104, State – Maharashtra, Country – India for this particular purpose at **₹ 1,33,16,270.00 (Rupees One Crore Thirty Three Lakh Sixteen Thousand Two Hundred Seventy Only)** as on 10<sup>th</sup> July 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 **10<sup>th</sup> July 2023** is **₹ 1,33,16,270.00 (Rupees One Crore Thirty Three Lakh Sixteen Thousand Two Hundred Seventy 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	Stilt + 17 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 7 <sup>th</sup> Floor
3	Year of construction	2016 (as per Occupancy Certificate)
4	Estimated future life	53 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, Powdered Coated Aluminium 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



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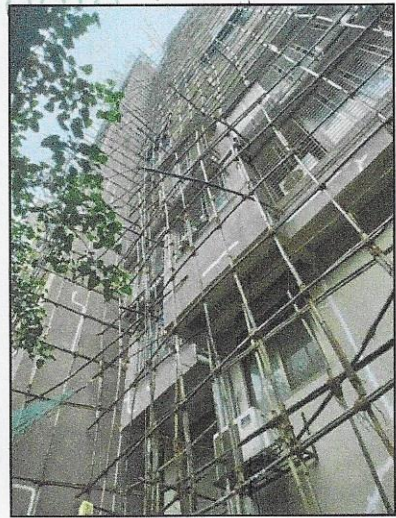
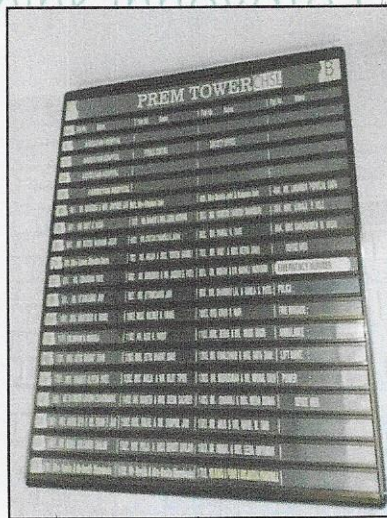
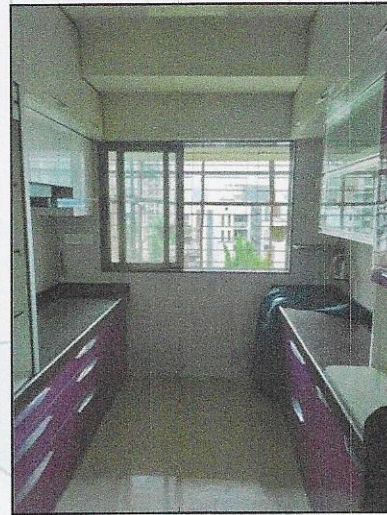
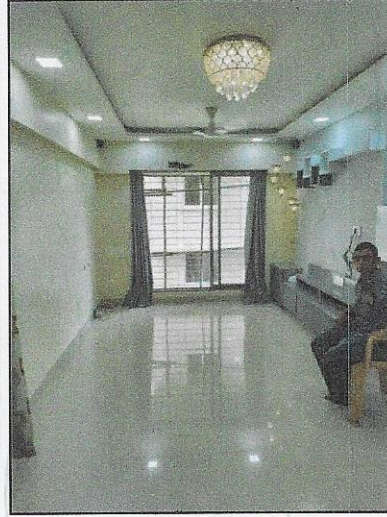
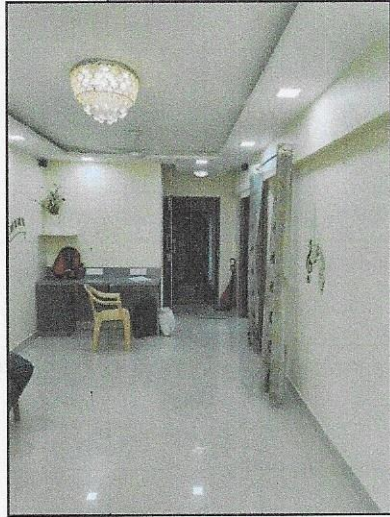


18	No. of lifts and capacity	2 Lifts
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate 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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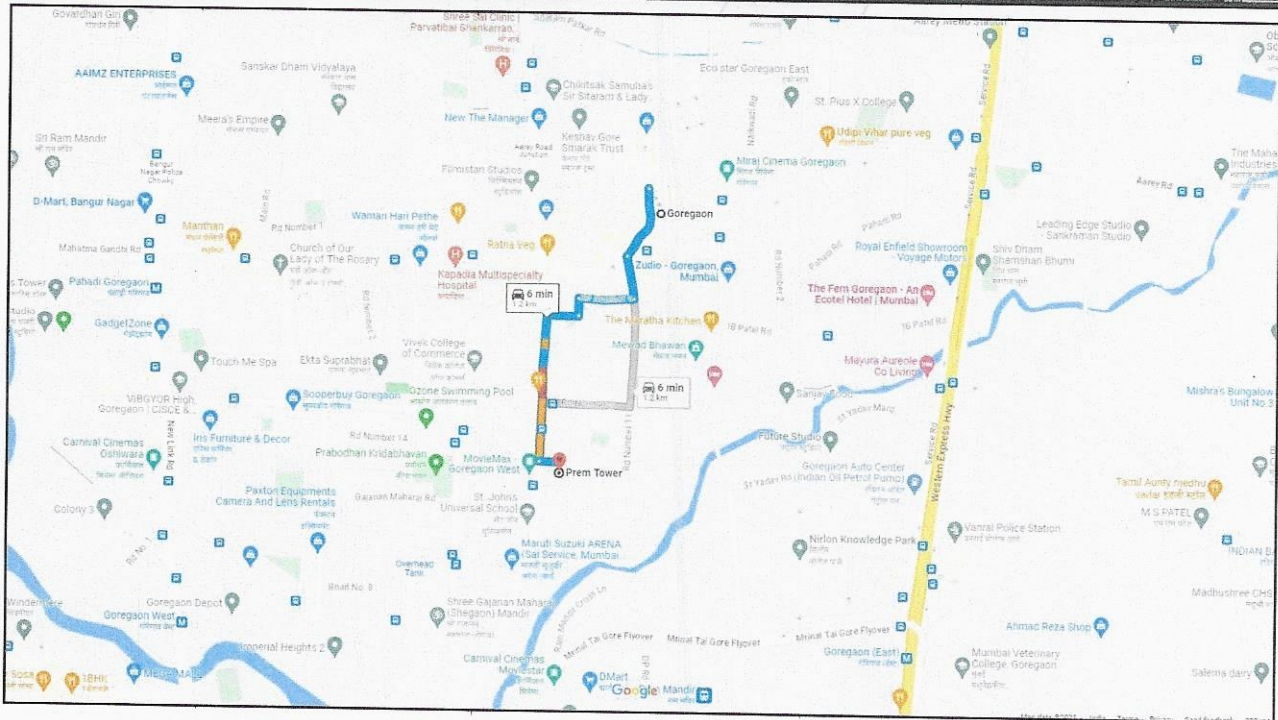
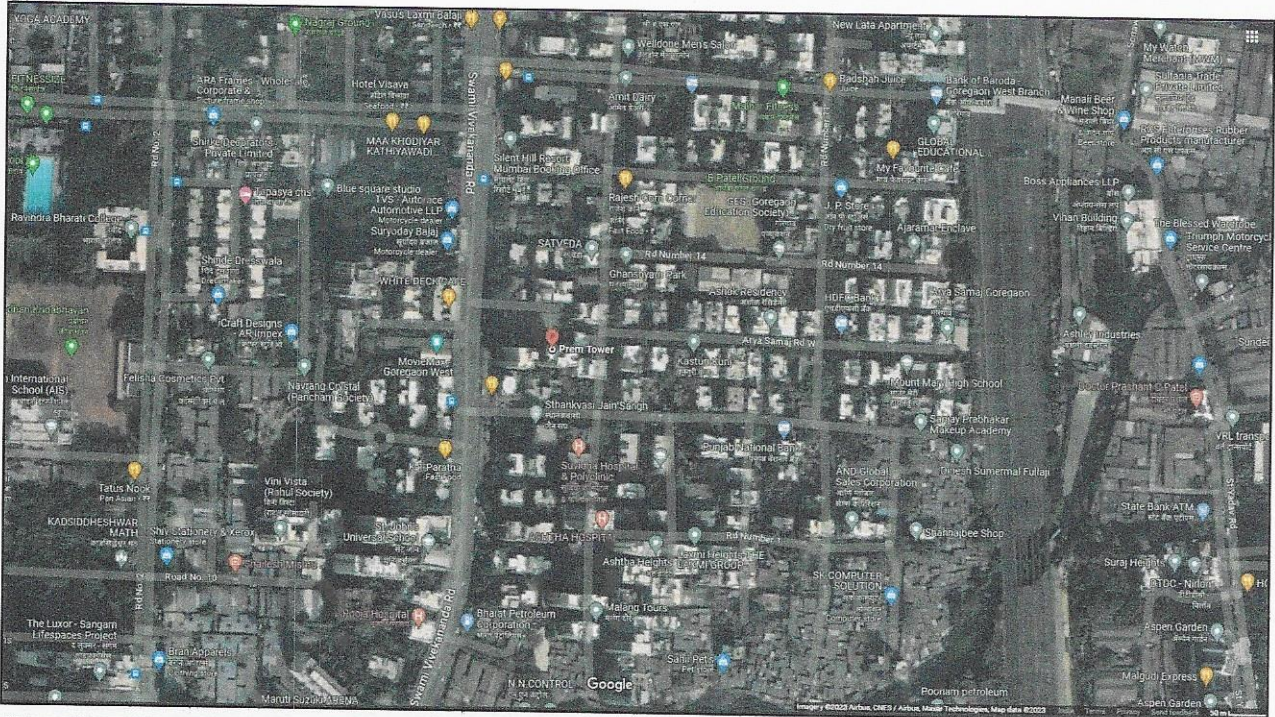


### Actual site photographs



## Route Map of the property

### Site u/r



**Latitude Longitude - 19°09'26.7"N 72°50'47.4"E**

**Note: The Blue line shows the route to site from nearest railway station (Goregaon - 1.2 Km.)**



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## Ready Reckoner Rate

DIVISION / VILLAGE : PAHADI GOREGAON WEST Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Road: Swami Vivekanand Road (S. V. Road).					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
57	57/266	73540	146780	168790	317100	150100
C.T.S.No. 296, 302, 310, 310/26, 311, 313, 315, 316, 319, 320, 321, 322, 323, 325, 326, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343A/2/2, 343A/2/7, 355, 356, 368, 369, 369/4, 369/5, 369/9, 371, 373, 374, 375, 376, 377, 379, 380, 381, 382, 384, 385, 386, 387, 510, 534, 535, 536, 539, 540, 587, 589, 591, 593, 595, 643, 644, 650, 651, 690, 691, 694, 695, 696, 697, 740, 741, 745, 746, 746/2, 746/8, 746/11, 804, 805, 806, 808, 809, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 894, 895, 896, 897, 898, 900A/1/1, 901, 902, 903/3, 906, 908, 917, 919, 926, 928, 929, 930						
<a href="#" style="color: white; text-decoration: none;">⇐ Compare With Previous Year</a>						<a href="#" style="color: white; text-decoration: none;">↓</a>

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## Price Indicators

**magicbricks**
Buy ▾ Rent ▾ Sell ▾ Home Loans ▾
Login ▾ Post Property **FREE**

Home > Property for sale in Mumbai > Flats for Sale in Mumbai > Flats for Sale in Jawahar Nagar - Goregaon West > 2 BHK Flats for Sale in Jawahar Nagar - Goregaon West > 885 Sq-ft

**₹1.45 Cr** Get ₹43,500 cashback on Home Loan

2 BHK 885 Sq-ft Flat For Sale in **Jawahar Nagar, Mumbai**

2 Beds 2 Baths 1 Covered Parking Unfurnished

Carpet Area 540 sqft - ₹26,852/sqft	Floor <b>8 (Out of 8 Floors)</b>	Transaction Type <b>Resale</b>
Status <b>Ready to Move</b>	Facing <b>East</b>	Lift <b>1</b>
Furnished Status <b>Unfurnished</b>	Car Parking <b>1 Covered</b>	Type Of Ownership <b>Co-operative Society</b>

**Contact Agent**  
**Manjay Tiwari** -91-99XXXXXXX18

Your Name

Email

IND +91 ▾ Mobile Number

I Agree to MagicBricks' Terms of Use

Get Contact Details

Contact Agent

Get Phone No.

Last contact made 43 days ago

**More Details**

Price Breakup     **₹1.45 Cr | ₹7,25,000** Approx. Registration Charges | **₹3,500** Monthly

Booking Amount     **₹5.0 Lac**

Address     **Jawahar nagar, Jawahar Nagar - Goregaon West, Mumbai - North Mumbai, Maharashtra**

**magicbricks**
Buy ▾ Rent ▾ Sell ▾ Home Loans ▾
Login ▾ Post Property **FREE**

Posted on: Feb 22, 23    Property ID: 65283701

**₹1.69 Cr** Get ₹50,700 cashback on Home Loan VERIFIED ON SITE

2 BHK 594 Sq-ft Flat For Sale in **Jawahar Nagar, Mumbai**

2 Beds 2 Baths 1 Covered Parking Unfurnished

Carpet Area 594 sqft - ₹28,451/sqft	Floor <b>7 (Out of 9 Floors)</b>	Transaction Type <b>New Property</b>
Status <b>Ready to Move</b>	Facing <b>East</b>	Lifts <b>2</b>
Furnished Status <b>Unfurnished</b>	Car Parking <b>1 Covered</b>	Type Of Ownership <b>Freehold</b>

East Facing Property    Newly Constructed Property

Contact Agent

Get Phone No.

Last contact made 2 days ago

**More Details**

Price Breakup     **₹1.69 Cr**

Booking Amount     **₹10.0 Lac**

Address     **Goregaon West, Jawahar Nagar - Goregaon West, Mumbai - North Mumbai, Maharashtra**

**Contact Agent**  
**Surendra Anand** -91-88XXXXXXX00

Your Name

Email

IND +91 ▾ Mobile Number

I Agree to MagicBricks' Terms of Use

Get Contact Details



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## Price Indicators

The image displays two screenshots of the HOUSING.COM website, showing property listings for 'Prem Tower' in Goregaon West, Mumbai. The top screenshot shows a 1 BHK unit for ₹11 Cr with 410 sq.ft carpet area. The bottom screenshot shows a 2 BHK unit for ₹1.95 Cr with 645 sq.ft carpet area. Both listings include details on brokerage, price, bedrooms, bathrooms, parking, and balconies.

**Property Overview (Top Screenshot):**

Project Name	Brokage
<u>Prem Tower</u>	₹11 Lacs Access Zero Brokage Properties >
Price	Carpet Area
₹11 Cr	410 sq.ft
Bedrooms	Bathrooms
1	1
Parking	Balcony
No Parking	No Balcony

**Property Overview (Bottom Screenshot):**

Project Name	Brokage
<u>Prem Tower</u>	No Charge Access Zero Brokage Properties >
Price	Carpet Area
₹1.95 Cr	645 sq.ft
Bedrooms	Bathrooms
2	2
Parking	Balcony
1 Covered Parking	No Balcony



### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **10<sup>th</sup> 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 knowledgeable 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.



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