#### PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd B1-001,U/B FLOOR, PG-1728/23-24 26-Jul-23 BOOMERANG, CHANDIVALI FARM ROAD, **Delivery Note** Mode/Terms of Payment ANDHERI-EAST 400072 AGAINST REPORT GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer's Order No. Dated Buyer (Bill to) COSMOS BANK -BORIVALI EAST Dispatch Doc No. Delivery Note Date G-1,G-2,G-3,A Wing, Palkhi Aura, 002387 / 2301785 Laxmi Shopping Centre CHSL, Dispatched through Destination Dattapada Road, Near HDFC Bank, Borivali East GSTIN/UIN : 27AAAAT0742K1ZH Terms of Delivery State Name : Maharashtra, Code: 27

SI No.	Particulars	7	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST		18 %	2,000.00 180.00 180.00
	1	Total			₹ 2,360.00

Amount Chargeable (in words)

E. & O.E

#### Indian Rupee Two Thousand Three Hundred Sixty Only

HSN/SAC	Taxable	Central Tax		State Tax		Total
	Value	Rate	Amount	Rate	Amount	Tax Amount
997224	2,000.00	9%	180.00	9%	180.00	360.00
Total	2,000.00		180.00		180.00	360.00

Tax Amount (in words) : Indian Rupee Three Hundred Sixty Only

Company's Bank Details

Bank Name : The Cosmos Co-Operative Bank Ltd

A/c No. 0171001022668

Branch & IFS Code: Vileparle & COSB0000017

Mr. Shankar Lal Magaji Kumawat, Mr. Babulal Shankar Lal Kumawat & Mr. Lalit Shankar Lal Kumawat -Residential Flat No. 007, Ground Floor, Building No. 1, Wing - E, "Surbhi Complex - 1E Wing Mohte Wadi S.R. A. Co-op. Hsg. Soc. Ltd.", Surbhi Complex, Sai Nagar, M. G. Cross Road No. 1, Kandivali (West), Mumbai – 400 067, 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





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 Owner: Mr. Shankar Lal Magaji Kumawat, Mr. Babulal Shankar Lal Kumawat & Mr. Lalit Shankar Lal Kumawat

Residential Flat No. 007, Ground Floor, Building No. 1, Wing – E, "Surbhi Complex – 1E Wing Mohte Wadi S.R.A. Co-op. Hsg. Soc. Ltd.", Surbhi Complex, Sai Nagar, M.G. Cross Road No. 1, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India.

Latitude Longitude: 19°12'22.5"N 72°50'45.5"E

#### Valuation Done for:

#### Cosmos Bank

#### Borivali East Branch

G-1,G-2,G-3, A Wing, Palkhi Aura, Laxmi Shopping Centre CHSL, Dattapada Road, Near HDFC Bank, Bofrivali East, 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 / Borivali East Branch/ Mr. Shankar Lal Magaji Kumawat (2387/2301785)

Page 2 of 16

Vastu/Mumbai/07/2023/2387/2301785 26/12-410-PASH

Date: 26.07.2023

#### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 007, Ground Floor, Building No. 1, Wing – E, "Surbhi Complex – 1E Wing Mohte Wadi S.R.A. Co-op. Hsg. Soc. Ltd.", Surbhi Complex, Sai Nagar, M.G. Cross Road No. 1, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India belongs to Mr. Shankar Lal Magaji Kumawat, Mr. Babulal Shankar Lal Kumawat & Mr. Lalit Shankar Lal Kumawat.

#### Boundaries of the property:

North Building No. 7

South Surbhi Complex, Wing - A

East Internal Road
West Riddhi Siddhi CHSL

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose at ₹ 45,60,975.00 (Rupees Forty Five Lakh Sixty Thousand Nine Hundred Seventy Five 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 report.

Hence certified

# For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Digitally eigned by MANIOI AMURIO CHALIKWAR DIGITAL OF CHALIKWAR DIGITAL CORRUST PROVIDE LIBRATIC LIBR



#### 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 in Form - 01





Regd. Office: B1-00.1, U/B Floor, Boomerang, Chandivali Farm Road, Ardmeni (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91 22 28371325/24

mumbai@vastukala.org

<u>Valuation Report of Residential Flat No. 007, Ground Floor, Building No. 1, Wing – E, "Surbhi Complex – 1E</u>

<u>Wing Mohte Wadi S.R.A. Co-op. Hsg. Soc. Ltd."</u>, Surbhi Complex, Sai Nagar, M.G. Cross Road No. 1,

Kandivali (West), Mumbai – 400 067, 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:

GLIA	ERAL.	
1	Purpose for which the valuation is made	To assess the Fair Market Value as on 26.07,2023 for Bank Loan Purpose
2	Date of inspection	08.07.2023
3	Name of the owner/ owners	Mr. Shankar Lal Magaji Kumawat, Mr. Babulal Shankar Lal Kumawat & Mr. Lalit Shankar Lal Kumawat
4	If the property is under joint Ownership / co- ownership, share of each such owner. Are the shares undivided?	
5	Brief description of the property	Residential Flat No. 007, Ground Floor, Building No. 1, Wing – E, "Surbhi Complex – 1E Wing Mohte Wadi S.R.A. Co-op. Hsg. Soc. Ltd.", Surbhi Complex, Sai Nagar, M.G. Cross Road No. 1, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India.
6	Location, street, ward no	Sal Nagar, M.G. Cross Road No. 1, Kandivali (West), R/S Ward
7	Survey/ Plot no. of land	Survey No. 164, C.T.S. No. 1113 of Village – Kandivali, Taluka – Borivali, Mumbai Suburban District
8	Is the property situated in residential/ commercial/ mixed area/ industrial area?	Residential 1 C C T C
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amerities like schools, Hospitals, Offices, market, cinemas etc.	All available at near by
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Auto, Taxies and Private cars
	LAND	
12	Area of land supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 234.00 (Area as per Actual site measurement)
		Carpet Area in Sq. Ft. = 225.00
		(Area as per Agreement for Sale)
	,	Bullt up Area in sq. Ft. = 270.00 (Area as per Index – II)





13	Roads, Stre	eets or lanes on which the land is abutting	Sai Nagar, M.G. Cross Road No. 1, Kandivali (West), R/S Ward
14	If freehold	or leasehold land	Free hold
15	lease, date lease and t (i) Initial pre (ii) Ground (iii) Unearn	d, the name of Lessor/lessee, nature of e of commencement and termination of erms of renewal of lease. emium rent payable per annum red increase payable to the Lessor in the le or transfer	N.A.
16		y restriction covenant in regard to use of attach a copy of the covenant.	As per documents
17		any agreements of easements? If so py of the covenant	Information not available
18	Planning S	and fall in an area included in any Town Scheme or any Development Plan of nt or any statutory body? If so give	Information not available
19	Has any developme still outstan	nt or is any demand for such contribution	Information not available
20	acquisition	hole or part of the land been notified for by government or any statutory body? of the notification.	N.A.
21	Attach a di	mensioned site plan	N.A.
	IMPROVEMENTS		7 /
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.		Information not available
23		echnical details of the building on a heet (The Annexure to this form may be	Attached
24	Is the build	ing owner occupied/tenanted/both?	Seller Occupied – Shri. Ramniklal Laxmishankar Vyas
25		erty owner occupied, specify portion and rea under owner-occupation	Fully Occupied e a le
26	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per SRA / MCGM norms Percentage actually utilized – Details not available
	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	₹ 10,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		f the occupants related to, or close to ssociates of the owner?	Information not available





Give details of the water and electricity charges, If any, to be borne by the owner  1 Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars  1 If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?  2 If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?  3 Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?  4 What is the amount of property tax? Who is to bear it? Give details with documentary proof  5 Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium  1 is any dispute between landlord and tenant regarding rent pending in a court of rent?  3 Has any standard rent been fixed for the premises under any law relating to the control of rent?  3 SALES  3 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.  3 Land rate adopted in this valuation  1 sale instances are not available or not relied up on, the basis of arriving at the land rate  COST OF CONSTRUCTION  4 Year of commencement of construction and year of completion  What was the method of construction, by contract/By employing Labour directly/ both?  5 For items of work done on contract, produce copies of agreements	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.
repairs and maintenance? Give particulars  If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?  If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?  Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?  What is the amount of property tax? Who is to bear it? Give details with documentary proof.  Information not available it? Give details with documentary proof mount for which it is insured and the annual premium  Is any dispute between landlord and tenant regarding rent pending in a court of rent?  ALES  ALES  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.  Land rate adopted in this valuation  Is ale instances are not available or not relied up on, the basis of arriving at the land rate  COST OF CONSTRUCTION  Year of commencement of construction and year of completion  What was the method of construction, by contract/By employing Labour directly/ both?  For items of work done on contract, produce copies of agreements  For items of work done by engaging Labour directly, of we basic rates of materials and Labour supported by documentary proof.	29	Give details of the water and electricity charges, If	N.A.
maintenance and operation- owner or tenant?  If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?  Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?  What is the amount of property tax? Who is to bear it? Give details with documentary proof  Is the building insured? If so, give the policy no, amount for which it is insured and the annual premium  Is any dispute between landlord and tenant regarding rent pending in a court of rent?  Has any standard rent been fixed for the premises under any law relating to the control of rent?  SALES  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.  Land rate adopted in this valuation  N. A. as the property under consideration is Residential Flat in an apartment. The rate considered as composite rate.  OST OF CONSTRUCTION  Year of commencement of construction and year of completion  Year of commencement of construction and year of completion  What was the method of construction, by contract/By employing Labour directly! both?  For items of work done on contract, produce copies of agreements  For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	30		N.A.
maintenance and operation- owner or tenant?  Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?  What is the amount of property tax? Who is to bear it? Give details with documentary proof  Is the building insured? If so, give the policy no, amount for which it is insured and the annual premium  Is any dispute between landlord and tenant regarding rent pending in a court of rent?  Has any standard rent been fixed for the premises under any law relating to the control of rent?  SALES  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.  Land rate adopted in this valuation  If sale instances are not available or not relied up on, the basis of arriving at the land rate  COST OF CONSTRUCTION  Year of commencement of construction and year of completion  What was the method of construction, by contract/By employing Labour directly/ both?  For items of work done on contract, produce copies of agreements  For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	31	maintenance and operation- owner or	
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amount for which it is insured and the annual premium  36 Is any dispute between landlord and tenant regarding rent pending in a court of rent?  37 Has any standard rent been fixed for the premises under any law relating to the control of rent?  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 Residential Flat in an apartment. The rate considered as composite rate.  40 If sale instances are not available or not relied up on, the basis of arriving at the land rate  COST OF CONSTRUCTION  41 Year of commencement of construction and year of completion  42 What was the method of construction, by contract/By employing Labour directly/ both?  43 For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	34		Information not available
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completion  (As per Agreement for Sale)  What was the method of construction, by contract/By employing Labour directly/ both?  For items of work done on contract, produce copies of agreements  For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.		COST OF CONSTRUCTION	
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For items of work done on contract, produce copies of agreements  44 For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	42		N.A.
give basic rates of materials and Labour supported by documentary proof.	43	For items of work done on contract, produce copies	N.A.
45 Remarks	44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported	N.A.
	45	Remarks	





#### PART II- VALUATION

#### **GENERAL:**

Under the instruction of Cosmos Bank, Borivali East Branch, we have valued Residential Flat No. 007, Ground Floor, Building No. 1, Wing – E, "Surbhi Complex – 1E Wing Mohte Wadi S.R.A. Co-op. Hsg. Soc. Ltd.", Surbhi Complex, Sai Nagar, M.G. Cross Road No. 1, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India belongs to Mr. Shankar Lal Magaji Kumawat, Mr. Babulal Shankar Lal Kumawat & Mr. Lalit Shankar Lal Kumawat.

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

1	Copy of Agreement for Sale dated 19.07.2023			
2	Copy of Part Occupancy Certificate No. SRA / Ch. E / 217 / RS / PL / AP Dated 12.01.2016 issued by Slum Rehabilitation Authority			
3	Copy of Society Registration Certificate dated 24.01.2017			

#### LOCATION:

The said building is located Survey No. 164, C.T.S. No. 1113 of Village – Kandivali, R/S Ward, Sai Nagar, M.G. Cross Road No. 1, Kandivali (West), Taluka – Borivali, Mumbai Suburban District, State – Maharashtra, Country – India. It is at a travel distance of 850 Mt. from Kandivali railway station. The surrounding locality is residential.

#### **BUILDING:**

The building under reference is having Ground + 7 upper floors. It is a R.C.C. Framed Structure framed with 9" thick external walls and 6" thick internal POP finished 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 whole building is used for Residential purpose. Ground floor is having 7 Residential flats. 1 Lift is provided in the building.

#### **Residential Flat:**

The Residential flat under reference is situated on the Ground Floor. The Composition of Residential Flat is Living Room + Kitchen + Toilet. (i.e. Studio Apartment). The Residential Flat is finished with Vitrified Tile Flooring, Teak Wood door frame with Flush doors, Cement Paint type, Cement Paint painting, Aluminium Sliding windows & Casing Capping electrification & Concealed plumbing.





#### Valuation as on 26th July 2023

The Carpet Area of the Residential Flat : 225.00 Sq. Ft.	The Carpet Area of the Residential Flat	: 225.00 Sq. Ft.
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#### **Deduct Depreciation:**

Year of Construction of the building	:	2008 (As per Agreement for Sale)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	15 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,700.00=₹ 7,29,000.00
Depreciation {(100-10) x 15}/60.00	:	22.50%
Amount of depreciation	:	₹ 1,64,025.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: /	₹ 1,43,500.00 Per Sq. M. i.e. ₹ 13,331.00 Per Sq. Ft.
Guideline rate obtained after Depreciation		₹ 1,32,135.00 Per Sq. M. i.e. ₹ 12,276.00 Per Sq. Ft.
Value of property as on 26.07.2023	:	225.00 Sq. Ft. X ₹ 21,000.00 = ₹ 47,25,000.00

(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 26.07.2023	:	₹ 47,25,000.00 ₹ - ₹ 1,64,025.00 = ₹ 45,60,975.00
Value of the property	:	₹ 45,60,975.00
The realizable value of the property		₹ 41,04,878.00
Distress value of the property	:	₹ 36,48,780.00
Insurable value of the property	: 27	₹ 7,29,000.00
Guideline value of the property	\ .	₹ 33,14,411.00

Taking into consideration above said facts, we can evaluate the value of Residential Flat No. 007, Ground Floor, Building No. 1, Wing − E, "Surbhi Complex − 1E Wing Mohte Wadi S.R.A. Co-op. Hsg. Soc. Ltd.", Surbhi Complex, Sai Nagar, M.G. Cross Road No. 1, Kandivali (West), Mumbai − 400 067, State − Maharashtra, Country − India. for this particular purpose at ₹ 45,60,975.00 (Rupees Forty Five Lakh Sixty Thousand Nine Hundred Seventy Five Only).

#### **NOTES**

- I, Sharadkumar 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 26<sup>th</sup> July 2023 is at ₹45,60,975.00 (Rupees Forty Five Lakh Sixty Thousand Nine Hundred Seventy Five Only). Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 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:

Think.Innovate.Create





#### ANNEXURE TO FORM 0-1

1	No. of floors and height of each floor		Ground + 7 upper floors	
2	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat of Ground floor	
3	Year of construction		2008 (As per Agreement for Sale)	
4	Estin	nated future life	34 years Subject to proper, preventive periodic maintenance and structural repairs.	
5		e of construction- load bearing walls/RCC e/ steel frame	R.C.C. Framed Structure	
6	Туре	e of foundations	R.C.C. Foundation	
7	Walls	S	All external walls are 9" thick and partition walls are 6" thick.	
8	Parti	tions	6" thick brick wall	
9	Door	s and Windows	Teak wood door frame with Flush door, Aluminium sliding windows	
10	Floor	ring	Vitrified Tile Flooring	
11	Finis	hing	Cement Plastering	
12	Roof	ing and Terracing	R.C.C. Slab	
13	Spec	cial architectural or decorative features, if any	No.	
15	(i).	Internal wiring: surface/conduit	Casing Capping	
	(ii)	Class of fittings: Superior/Ordinary/Poor.	Ordinary	
15	Sanitary installations		1 - 1 - 2 -	
	(i)	No. of water closets	As per requirement	
	(ii) No. of lavatory basins		1 1	
	(iii) No. of urinals			
	(iv)	No. of sinks	/	
16		s of fittings: Superior colored / superior elordinary.	Ordinary	
17	Compound wall		5'.6" High, R.C.C. columns with B. B. Masonry wall.	
18	No. c	of lifts and capacity	1 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 provide as per requirement	
22	Roads and paving within the compound approximate area and type of paving		Open car parking. Chequered tile in open spaces, etc.	
23		age disposal – whereas connected to public ers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System	



# Actual site photographs

















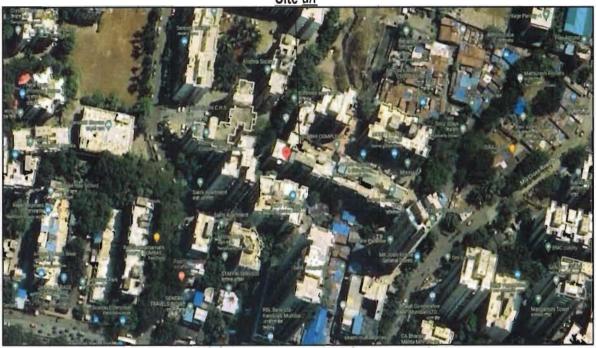






# Route Map of the property

Site u/r





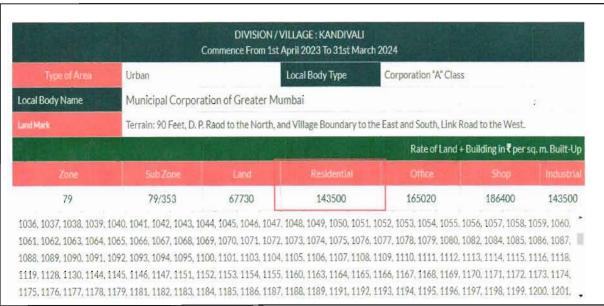
Latitude Longitude: 19°12'22.5"N 72°50'45.5"E

Note: The Blue line shows the route to site from nearest railway station (Kandivali – 850 Mt.)





## **Ready Reckoner Rate**

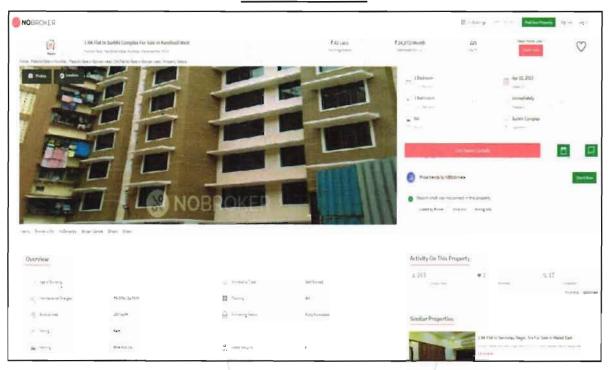


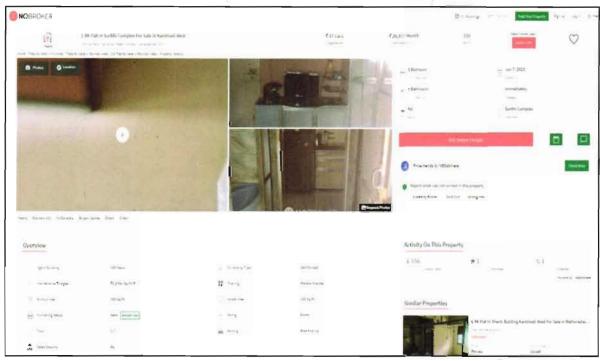


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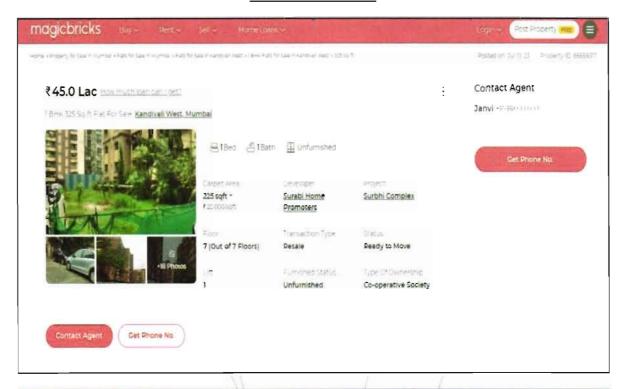
## **Price Indicators**

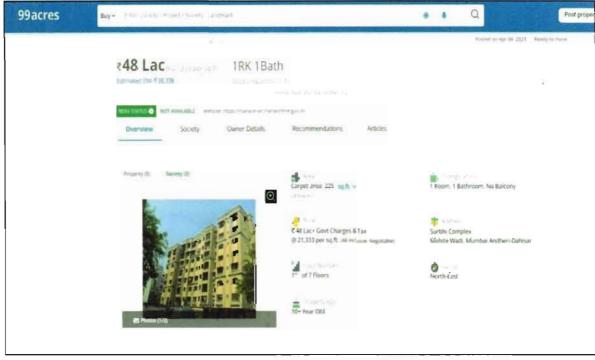






## **Price Indicators**





#### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference for Bank Loan purpose as on date 25th July 2023

The term Fair Market 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.
- 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
- 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.

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#### **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 neighbourhood 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 is at ₹ 45,60,975.00 (Rupees Forty Five Lakh Sixty Thousand Nine Hundred Seventy Five Only)s.

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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