

# 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-1838/23-24</b>	Dated <b>3-Aug-23</b>
Buyer (Bill to) <b>COSMOS BANK - DADAR WEST</b> DADAR BRANCH Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028 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>002880 / 2301894</b>	Delivery Note Date
		Dispatched through	Destination
Terms of Delivery			

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	<b>VALUATION FEE</b> (Technical Inspection and Certification Services)	997224	18 %	<b>3,000.00</b>
	<b>CGST</b>			<b>270.00</b>
	<b>SGST</b>			<b>270.00</b>
Total				<b>3,540.00</b>

Amount Chargeable (in words)

E. & O.E

**Indian Rupee Three Thousand Five Hundred Forty Only**

HSN/SAC	Taxable Value	Central Tax Rate	Central Tax Amount	State Tax Rate	State Tax Amount	Total Tax Amount
997224	3,000.00	9%	270.00	9%	270.00	540.00
Total	3,000.00		270.00		270.00	540.00

Tax Amount (in words) : **Indian Rupee Five Hundred Forty Only**

Company's Bank Details

Bank Name : The Cosmos Co-Operative Bank Ltd

A/c No. : 0171001022668

Branch & IFS Code : Vileparle & COSB0000017

Remarks:

"Mr. Ashish Vasant Jadhav - Residential Flat No. 808, 8th Floor, Building No. L-01, ""Mass Housing Scheme (General)"" Plot No. 2, Sector - 36, Taloja, Navi Mumbai - 410 208, Taluka - Panvel, District - Raigad, 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

*Rattach*  
Authorised Signatory

This is a Computer Generated Invoice



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

An ISO 9001:2015 Certified Company

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## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Ashish Vasant Jadhav**

Residential Flat No. 808, 8<sup>th</sup> Floor, Building No. L-01, "**Mass Housing Scheme (General)**", Plot No. 2,  
Sector – 36, Taloja, Navi Mumbai – 410 208, Taluka – Panvel, District – Raigad,  
State – Maharashtra, Country – India.

Latitude Longitude - 19°04'05.0"N 73°06'22.8"E

### Valuation Prepared for:

**Cosmos Bank**

**Dadar Branch**

Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West),  
Mumbai – 400 028, 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

**Regd. Office :** B1-001, U/B Floor, Boomerang,  
Chandivali Farm Road, Andheri (East),  
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mumbai@vastukala.org

**Valuation Report of Residential Flat No. 808, 8<sup>th</sup> Floor, Building No. L-01, "Mass Housing Scheme (General)", Plot No. 2, Sector – 36, Talaja, Navi Mumbai – 410 208, Taluka – Panvel, District – Raigad,**

**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 03.08.2023 for Bank Loan Purpose
2	Date of inspection	03.08.2023
3	Name of the owner/ owners	<b>Mr. Ashish Vasant Jadhav</b>
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	<b>Address:</b> Residential Flat No. 808, 8 <sup>th</sup> Floor, Building No. L-01, "Mass Housing Scheme (General)", Plot No. 2, Sector – 36, Talaja, Navi Mumbai – 410 208, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India.
6	Location, street, ward no	Plot No. 2, Sector – 36, Talaja, Navi Mumbai
7	Survey/ Plot no. of land	Plot No. 2, Sector – 36 of Village Talaja Panchnand
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, Taxis, Auto and Private cars
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<b>RERA Carpet Area in Sq. Ft. = 319.00 (Area as per CIDCO Allotment Letter)</b>  Built Up Area in Sq. Ft. = 351.00 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Plot No. 2, Sector – 36, Talaja, Navi Mumbai – 410 208.
14	If freehold or leasehold land	Leasehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	CIDCO As per Documents



	(i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	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?	External site visit only
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per CIDCO norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(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	₹ 8,000.00 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	N.A.

	business associates of the owner?	
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 Completion – 2023 (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.
	<b>Remark:</b>	
	1. <i>At the time of site visit, internal visit was not allowed hence our report is based on external site</i>	

	<u>visit and documents provided by the bank.</u>
2.	<u>As the property under consideration is allotted under City &amp; Industrial Development Corporation of Maharashtra Limited (CIDCO) Lottery Scheme 2019 and as per its guideline, the CIDCO allotted flats are not allowed either to sell or to transfer in other name for the minimum period of 3 years in case of Low income group (LIG) and upto a period of 10 years in case of Economically Weaker Section (EWS), This is a restrictive clause enforced by the CIDCO hence the property is not SARFAESI compliant for the period of 3 years from the date of allotment. Sometime the flats are sold on the basis of MOU/Affidavit/POA and there is no approval from considered.</u>

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 03.08.2023 for Residential Flat No. 808, 8<sup>th</sup> Floor, Building No. L-01, "**Mass Housing Scheme (General)**", Plot No. 2, Sector – 36, Taloja, Navi Mumbai – 410 208, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India belongs to **Mr. Ashish Vasant Jadhav**.

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

1	Copy of Allotment Letter vide Reference No. 10026360 Dated 16.06.2023 issued by CIDCO.
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### LOCATION:

The said building is located at Plot No. 2, Sector – 36 of Village – Taloja Panchnand, Navi Mumbai. The property falls in Residential Zone. It is at a walkable distance 2.4 Km. from Navade Road railway station.

### BUILDING:

The building under reference is having Ground + 22 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. 8<sup>th</sup> Floor is having 12 Residential Flat. The building having 2 Lifts.

### Residential Flat:

The residential flat under reference is situated on the 8<sup>th</sup> Floor. As per site information, Flat consists of 1 Bedroom + Living Room + Kitchen + WC & Bath + Passage (i.e., **1BHK with WC & Bath**). The residential flat is finished with vitrified tiles flooring, Teak wood door frame with flush door, Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

**Valuation as on 03<sup>rd</sup> August 2023**

The Carpet Area of the Residential Flat	:	319.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	:	2023 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	New Construction
Cost of Construction	:	351.00 Sq. Ft. X ₹ 2,800.00 = ₹ 9,82,800.00
Depreciation	:	N.A., as the property is New Construction.
Amount of depreciation	:	
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 54,075.00 per Sq. M. i.e. ₹ 5,024.00 per Sq. Ft.
Guideline rate (after depreciate)	:	N.A., as the property is New Construction.
Prevailing market rate	:	₹ 11,000.00 per Sq. Ft.
<b>Value of property as on 03.08.2023</b>	:	<b>319.00 Sq. Ft. X ₹ 11,000.00 = ₹ 35,09,000.00</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>Total Value of the property as on 03.08.2023</b>	:	<b>₹ 35,09,000.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 31,58,100.00</b>
<b>Distress value of the property</b>	:	<b>₹ 28,07,200.00</b>
<b>Insurable value of the property (351.00 X 2,800.00)</b>	:	<b>₹ 9,82,800.00</b>
<b>Guideline value of the property (351.00 X 5,024.00)</b>	:	<b>₹ 17,63,424.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 808, 8<sup>th</sup> Floor, Building No. L-01, "Mass Housing Scheme (General)", Plot No. 2, Sector – 36, Taloja, Navi Mumbai – 410 208, Taluka – Panvel, District – Raigad, State – Maharashtra, Country – India for this particular purpose at **₹ 35,09,000.00 (Rupees Thirty Five Lakh Nine Thousand Only) as on 03<sup>rd</sup> August 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 **03<sup>rd</sup> August 2023 is ₹ 35,09,000.00 (Rupees Thirty Five Lakh Nine Thousand 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 + 22 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 8 <sup>th</sup> Floor

3	Year of construction	2023 (As per site information)
4	Estimated future life	60 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, 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	Not Provided
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

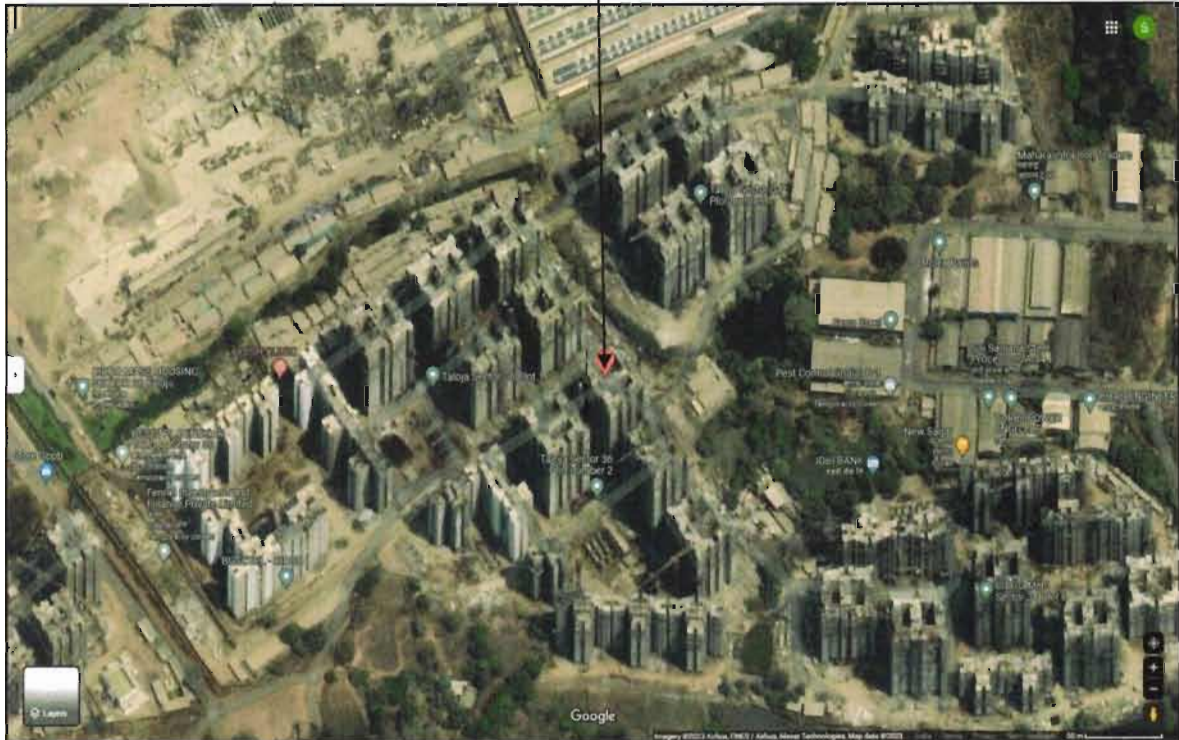
### Actual site photographs





## Route Map of the property

Site u/r



**Latitude Longitude - 19°04'05.0"N 73°06'22.8"E**

**Note:** The Blue line shows the route to site from nearest railway station (Navade Road – 2.4 Km.)



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## Ready Reckoner Rate

Department of Registration & Stamps  
Government of Maharashtra  
नोंदणी व मुद्रांक विभाग  
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन  
बाजारमूल्य दर पत्रक

Home Valuation Rules User Manual Close Feedback

Year: 2023/2024

Language: English

Selected District: महाराष्ट्र  
Select Taluka: मुंबई  
Select Village: मुंबई (पुणे महानगरपालिका)  
Search By: ☐ Survey No ☒ Location

Select	अविवरण	चुकी वरील	निवासी वरील	कॉमिड	दुकाने	कॉमोनि	एकक (Sq./)
SurveyNo	3.6-सिखो सेक्टर 6	13900	53500	81500	72900	81500	चौ. मीटर
SurveyNo	3.7-सिखो सेक्टर 7	14700	88000	75500	82400	75500	चौ. मीटर
SurveyNo	3.8-सिखो सेक्टर 8	14300	59400	88300	74300	88300	चौ. मीटर
SurveyNo	3.9-सिखो सेक्टर 9	17300	85500	75100	81800	75100	चौ. मीटर
SurveyNo	4.2-बाजारपालीक सिखो	12600	51500	81100	72900	81100	चौ. मीटर

1 2 3 4 5

Stamp Duty Ready Reckoner Market Value Rate for Flat	51,500.00			
Increase by 5% on Flat Located on 8 <sup>th</sup> Floor	2,575.00			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)</b>	<b>54,075.00</b>	<b>Sq. Mtr.</b>	<b>5,024.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			
The difference between land rate and building rate (A – B = C)	00.00			
Depreciation Percentage as per table (D) [100% - 00%] (Age of the Building – 00 Years)	00%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>00.00</b>	<b>Sq. Mtr.</b>	<b>00.00</b>	<b>Sq. Ft.</b>

### Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

**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

[illegible]

## Price Indicators

**99acres** Buy ~ Enter Locality / Project / Society / Landmark

₹45 Lac ₹11,250 per sq.ft. 1BHK 1Bath  
Estimated EMI ₹ 95,942  
Residential Apartment for Sale  
104, Kharghar, New Mumbai, Mumbai  
Posted on Oct 15, 2022

**REGISTRATION** Registration No. P5200011446 Website: <https://maharashtra.maharashtra.gov.in>

Overview Society Owner Details Price Trends Featured Dealers Recommendation

Property ID: Society ID:

Photos (17)

**Key Features:**

- Carpet area: 400 sq.ft.
- 45 Lac + Govt Charges & Tax @ 11,250 per sq.ft. (negotiable)
- 1<sup>st</sup> of 14 Floors
- 1 Bedroom, 1 Bathroom, No Balcony
- CIDCO Mass Housing Scheme Kharghar, New Mumbai
- 5 to 10 Year Old

**Places nearby**  
104, Kharghar, New Mumbai, Mumbai

Ganpati Mandir Shiv Mandir Kharghar Hanuman & Sani Temple Hdfc ATM Saanvi Children's Hospital

**99acres** Buy ~ Enter Locality / Project / Society / Landmark

₹32 Lac ₹11,428 per sq.ft. 1BHK 1Bath  
Estimated EMI ₹ 25,549  
104, Kharghar, New Mumbai, Mumbai  
Posted on Feb 25, 2023 Ready to move

**REGISTRATION** Registration No. P5200011446 Website: <https://maharashtra.maharashtra.gov.in>

Overview Society Owner Details Price Trends Explore Locality Recommendation

Property ID: Society ID:

Photos (17)

**Key Features:**

- Carpet area: 280 sq.ft.
- ₹32 Lac @ 11,428 per sq.ft. (negotiable)
- 2<sup>nd</sup> of 14 Floors
- 1 Bedroom, 1 Bathroom, No Balcony
- CIDCO Mass Housing Scheme Talaja, Talaja Panchanand, New Mumbai
- 0 to 1 Year Old

**Places nearby**  
Talaja Panchanand, New Mumbai, Mumbai

Sri Sai Clinic Ayesha Hospital AI Shifa Multi Speciality Hospital Sai Clinic Baugban Restaurant Nice Moments

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

This exercise is to assess **Fair Market Value** of the property under reference as on **03<sup>rd</sup> August 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 **₹ 35,09,000.00 (Rupees Thirty Five Lakh Nine Thousand Only)**

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

Digitally signed by MANOJ BABURAO CHALIKWAR  
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,  
ou=admins,  
2.5.4.20a9a220a60fae55d03a0c39a20a5913490c35e33411a33  
159279b17a18b0652, postalCode=400068, st=Maharashtra,  
serialNumber=41a5a565ab0ca990b2a25a0fca31a031f51a012e3  
94e20f20a271062700c, cn=MANOJ BABURAO CHALIKWAR  
Date: 2023.08.08 10:51:42 +05'30'

Auth. Sign.

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