

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd 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. PG-1972/23-24	Dated 12-Aug-23
Buyer (Bill to) COSMOS BANK - BORIVALI WEST BORIWALI WEST Shop No 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West), Mumbai – 400092, GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note Reference No. & Date. Buyer's Order No. Dispatch Doc No. Dispatched through Terms of Delivery	Mode/Terms of Payment AGAINST REPORT Other References Dated Delivery Note Date Destination

SI 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	4,000.00		360.00		360.00	720.00

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

Remarks:
 Mrs. Sasikala Ramakrishnan Nair - Residential Flat No. 103, 1st Floor, "Summerset Co-op. Hsg. Soc. Ltd.", Charkop, Kandivali (West), Mumbai – 400067, 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

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

for Vastukala Consultants (I) Pvt Ltd

Rattal
 Authorised Signatory

This is a Computer Generated Invoice

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Sasikala Ramakrishnan Nair**

Residential Flat No. 103, 1st Floor, "Summerset Co-op. Hsg. Soc. Ltd.", Charkop, Kandivali (West),
Mumbai – 400067, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'30.4"N 72°49'12.7"E

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Valuation Done for:

Cosmos Bank

Borivali (West) Branch

Shop No. 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West),
Mumbai - 400 092, 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 OPINION REPORT

The property bearing Residential Flat No. 103, 1st Floor, "Summerset Co-op. Hsg. Soc. Ltd.", Charkop, Kandivali (West), Mumbai – 400067, State – Maharashtra, Country – India belongs to **Mrs. Sasikala Ramakrishnan Nair**.

Boundaries of the property.

North : MG Road
South : Palmspring CHSL
East : Highland View
West : Harmony CHSL

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 ₹ 1,30,03,600.00 (Rupees One Crore Thirty Lakh Three Thousand Six Hundred Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Original signed by MANOJ BABURAO CHALIKWAR
23-08-2023 10:10:10 AM
23-08-2023 10:10:10 AM
23-08-2023 10:10:10 AM
23-08-2023 10:10:10 AM
23-08-2023 10:10:10 AM
23-08-2023 10:10:10 AM
23-08-2023 10:10:10 AM

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

Encl. Valuation Report



Our Pan India Presence at :

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

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

Valuation of Residential Flat No. 103, 1st Floor, "Summerset Co-op. Hsg. Soc. Ltd.", Charkop,
Kandivali (West), Mumbai – 400067, 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 12.08.2023 for Bank Loan Purpose
2	Date of inspection	11.08.2023
3	Name of the owner/ owners	Mrs. Sasikala Ramakrishnan Nair
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. 103, 1 st Floor, "Summerset Co-op. Hsg. Soc. Ltd.", Charkop, Kandivali (West), Mumbai – 400067, State – Maharashtra, Country – India. Contact Person: Mrs. Sasikala Ramakrishnan Nair (Owner) Contact No. 970238833
6	Location, street, ward no	Charkop, Kandivali (West)
	Survey/ Plot no. of land	Survey No. 2, Hissa No. 9, C.T.S. No. 415 of Village – Charkop
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. = 542.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 551.00 (Area as per Agreement to Provide Permanent Accommodation) Built Up Area in Sq. Ft. = 606.00 (Carpet area as per Agreement + 10%)
13	Roads, Streets or lanes on which the land is abutting	M. G. Road, Charkop, Kandivali (West)
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.
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?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
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	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	₹ 27,000.00 Expected rental income per month

	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	SALES	
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 – 2019 (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.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Borivali (West) Branch to assess fair market value as on 12.08.2023 for Residential Flat No. 103, 1st Floor, "Summerset Co-op. Hsg. Soc. Ltd.", Charkop, Kandivali (West), Mumbai – 400067, State – Maharashtra, Country – India belongs to **Mrs. Sasikala Ramakrishnan Nair**.

We are in receipt of the following documents:

1	Copy of Agreement to Provide Permanent Accommodation dated 18.10.2012 between Neo Housing & Infrastructure Development Ltd. (the Developer) AND Summerset Co-op. Hsg. Soc. Ltd. (the Society) AND Mrs. Sasikala Ramakrishnan Nair (the Member)
2	Copy of RERA Registration Certificate No. P51800008467 dated 19.08.2017.
3	Copy of Occupancy Certificate No. CHE / A-4947 / BP(WS) / AR dated 14.02.2019 issued by Municipal Corporation of Greater Mumbai.
4	Copy of Amended Commencement Certificate No. CHE / A-4947 / BP(WS) / AR dated 18.04.2016 issued by Municipal Corporation of Greater Mumbai.
5	Copy of Electricity Bill Account No. 153002535 dated 27.06.2023 in the name of Mrs. Sasikala Ramakrishnan Nair issued by Adani Electricity
6	Copy of Search Report dated 20.07.2023 issued by Anushka Gogate, Advocate, High Court.

LOCATION:

The said building is located at Survey No. 2, Hissa No. 9, C.T.S. No. 415 of Village – Charkop, Taluka – Borivali, District – Mumbai Suburban. The property falls in Residential Zone. It is at a travelling distance 2.2 Km. from Kandivali (West) metro station.

BUILDING:

The building under reference is having Stilt + 1st to 20th + 21st (Part) 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 external condition is good. The building is used for residential purpose. 1st Floor is having 4 Residential Flat. 1 Lift provided in the building.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage (i.e., 2BHK). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush door, Aluminum sliding windows & Concealed electrification & plumbing, Cement plastering with POP false ceiling.

Valuation as on 12th August 2023

The Carpet Area of the Residential Flat	:	551.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2019 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	4 Years
Cost of Construction	:	606.00 X 2,700.00 = ₹ 16,36,200.00
Depreciation $\{(100-10) \times 4 / 60\}$:	N.A. as building age is below 5 years
Amount of depreciation	:	N.A. as building age is below 5 years
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,38,620.00 per Sq. M. i.e., ₹ 12,878.00 per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. as building age is below 5 years
Prevailing market rate	:	₹ 23,600.00 per Sq. Ft.
Value of property as on 12.08.2023	:	551.00 Sq. Ft. X ₹ 23,600.00 = ₹ 1,30,03,600.00

(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 12.08.2023	:	₹ 1,30,03,600.00
Total Value of the property	:	₹ 1,30,03,600.00
The realizable value of the property	:	₹ 1,17,03,240.00
Distress value of the property	:	₹ 1,04,02,880.00
Insurable value of the property	:	₹ 16,36,200.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 103, 1st Floor, "Summerset Co-op. Hsg. Soc. Ltd.", Charkop, Kandivali (West), Mumbai – 400067, State – Maharashtra, Country – India for this particular purpose at **₹ 1,30,03,600.00 (Rupees One Crore Thirty Lakh Three Thousand Six Hundred Only)** as on 12th August 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 **12th August 2023** is **₹ 1,30,03,600.00 (Rupees One Crore Thirty Lakh Three Thousand Six Hundred Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
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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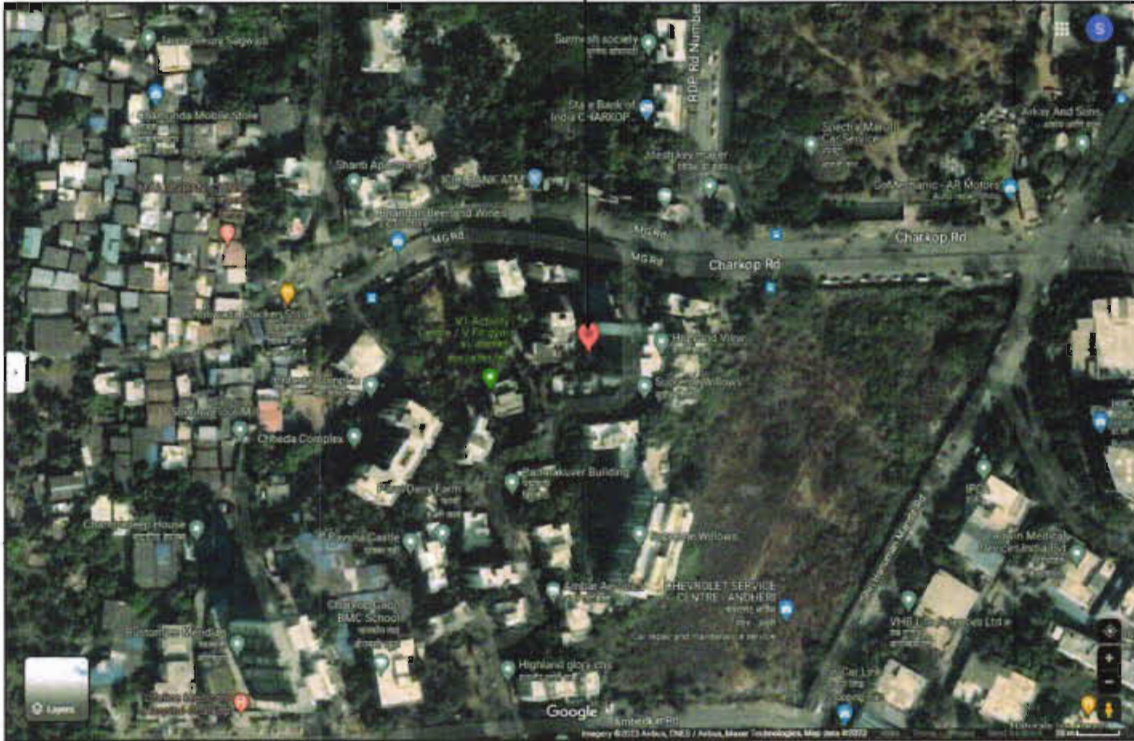
ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 1 st to 20 th + 21 st (Part) Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st Floor
3.	Year of construction	2019 (As per Occupancy Certificate)
4.	Estimated future life	56 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 doors, Alluminum sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP false ceiling
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	Provided
18.	No. 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 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°12'30.4"N 72°49'12.7"E


Note: The Blue line shows the route to site from nearest metro station (Kandivali (West) – 2.2 Km.)

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

HomeValuation Guidelines | User Manual

Year: 2023-2024 | Language: English

Selected District: MumbaiSubUrban

Select Village: चारकोप (बोरीवली)

Search By: Survey No. Location

Select	उपविभाग	सूची क्रमीन	निवासी घरनिका	श्रीमिस	दुकाने	औद्योगिक एकक (Rs.)	नो. मीटर
SurveyNo	80/357-पुमान: चारकोप गावठाणीन संपूर्ण मिळकती.	59310	138620	158410	174000	138620	नो. मीटर
SurveyNo	80/357A - पुमान- CRZ-I क्षेत्रातील समाविष्ट मिळकती.	24520	0	0	0	0	नो. मीटर

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Price Indicators

magicbricks Buy Rent Sell Home Loans
Login Post Property

Property for sale in Mumbai | Flats for sale in Mumbai | Flats for sale in Sector 2 Charkop | 2 BHK Flats for sale in Sector 2 Charkop | ₹1.65 Cr

₹1.65 Cr EMI - ₹ NAHL | Get Loan offers from 24+ banks | View on site

2 BHK 1195 Sq-Ft Flat For Sale: **Sector 2 Charkop, Mumbai**

2 Beds
2 Baths
Covered Parking
Semi-Furnished

Carpet Area
680 sqft
₹ 23,250/sqft

Floor
5 (Out of 27 Floors)

Additional Rooms
1 Study Room

Developer
Neo Developers Pvt. Ltd.

Transaction Type
Resale

Facing
East

Project
Summer Set

Status
Ready to Move

Lifts
2

East Facing Property

Contact Agent
Get Phone No.

Last contact made 7 days ago

Contact Agent

Certified Agent
Prabhat -91-88XXXXXX

Get Phone No.

More Details

Price Breakup: ₹1.65 Cr | ₹8,25,000 | Approx. Registration Charges | ₹3,500 | Monthly

Booking Amount: ₹5.0 Lac Secure Now

Address: summer set chs., charkop gaon, kandivall west, Sector 2 Charkop, Mumbai - Western Mumbai, Maharashtra

Landmarks: near charkop police station

magicbricks Buy Rent Sell Home Loans
Login Post Property

Property for sale in Mumbai | Flats for sale in Mumbai | Flats for sale in Charkop | 2 BHK Flats for sale in Charkop | ₹1.62 Cr

₹1.62 Cr EMI - ₹ NAHL | Get pre-approved loan | View on site

2 BHK 988 Sq-Ft Flat For Sale: **Charkop, Mumbai**

2 Beds
2 Baths
3 Balconies
Furnished

Carpet Area
669 sqft
₹ 24,210/sqft

Floor
6 (Out of 20 Floors)

Facing
East

Developer
Neo Developers Pvt. Ltd.

Transaction Type
Resale

Lifts
2

Project
Summer Set

Status
Ready to Move

Furnished Status
Furnished

East Facing Property

Contact Agent
Get Phone No.

Last contact made 22 days ago

Contact Agent

Certified Agent
Vidhi Dave -91-88XXXXXX

Get Phone No.

More Details

Price Breakup: ₹1.62 Cr | ₹8,10,000 | Approx. Registration Charges | ₹2,300 | Monthly

Booking Amount: ₹5.0 Lac Secure Now

Address: summer set chs., charkop gaon, kandivall west, Charkop, Mumbai - Western Mumbai, Maharashtra

Landmarks: nr. New india bank.



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Price Indicators

magicbricks Buy Rent Sell Home Loans Login Post Property

Home > Realty for sale in Mumbai > Flats for sale in Mumbai > Flats for sale in Kandivali West > 2 BHK Flats for sale in Kandivali West > 1000 sq.ft

Posted on Apr 27, 23 Property ID: 66798897

Get priority access & benefits with **MB Prime** Unlock exclusively Reserved Owner Properties [Join Prime @ 50% OFF](#)

₹1.60 Cr EMI: ₹ 1.14 Lakh | [How much loan can I get?](#)

2 BHK Flat For Sale in Summer Set, Kandivali West, Mumbai

2 Beds **2 Baths** **Unfurnished**

Carpet Area: **600 sqft** • ₹ 23,22,500/sqft

Floor: **4 (Out of 21 Floors)**

Furnished Status: **Unfurnished**

Developer: **Neo Developers Pvt. Ltd.**

Project: **Summer Set**

Transaction Type: **Resale**

Age Of Construction: **Less than 5 years**

Status: **Ready to Move**

[Contact Owner](#) [Get Phone No.](#) Last contact made 3 days ago

More Details

Price Breakup: ₹16 Cr | ₹8,00,000 Approx. Registration Charges

Booking Amount: ₹100000 [Secure Now](#)

Address: **Summerset chs Highland complex Charkop Village, Kandivali West, Mumbai - Western Mumbai, Maharashtra**

HOUSING.COM Buy Rent Mortgage Search Apartment for sale in Mumbai - 446 Download App

1000 sq ft Built Up Area | ₹16.50 ₹/sqft Avg. Price | 5 Year Old Age of property | Ready to move Possession status | Lower of 21 floors | Fully Furnished Furnishing

OVERVIEW POPULAR PROPERTIES NEARBY BUY-G-METER AMENITIES RATINGS AND REVIEWS PRICE TRENDS REGISTRY RECORDS LOC

Property Location: **Neo Housing Summerset, Charkop Gaoth, Kandivali West, Mumbai**

Around This Property:

- Apartment (1-16) | **Radhika Krishna Restaurant**
- Medical (1-16) | **Darshana Medical & Gen...**

[View more on Maps](#)

Property Overview

Project Name: Neo Housing Summerset	Workload: 100 Charge
Price: ₹165 Cr	Carpet Area: 600 sq ft

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **12th 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 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 ₹ 1,30,03,600.00 (Rupees One Crore Thirty Lakh Three Thousand Six Hundred 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,
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