PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-2065/23-24 21-Aug-23 B1-001, U/B FLOOR, 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 - DADAR WEST Dispatch Doc No. Delivery Note Date DADAR BRANCH 003144 / 2302128 Honzon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dispatched through Destination Dadar (West), Mumbai - 400 028 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code: 27 Terms of Delivery SI Particulars HSN/SAC GST Amount No. Rate 997224 1 **VALUATION FEE** 18 % 4,000.00 (Technical Inspection and Certification Services) 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 Central Tax State Tax Total Value Rate Amount Rate Amount Tax 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 Company's Bank Details Bank Name The Cosmos Co-Operative Bank Ltd A/C No. 0171001022668 Vileparle & COSB0000017 Branch & IFS Code: Remarks: Mrs. Manisha P. Rambhiya (Flat No. 802) & Mr. Chunilal Rambhiya (Flat No. 802A). - Residential Flat No. 802 & 802A, 8th Floor, "Uttung Co-Op. Hsg. Soc. Ltd.", Plot No. 197/198, D. L. Vaidya Road, Dadar (West), Mumbai - 400 028, State - Maharashtra, Country - India Company's PAN : AADCV4303R UPI Virtual ID : Vastukala@icici Declaration NOTE - AS PER MSME RULES INVOICE NEED TO for Vastukala Consultants (I) Pvt Ltd BE CLEARED WITHIN 45 DAYS OR INTEREST Asmita Rathod CHARGES APPLICABLE AS PER THE RULE. MSME Registration No. - 27222201137 Authorised Signatory

This is a Computer Generated Invoice









Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Manisha P. Rambhiya (Flat No. 802) & Mr. Chunilal Rambhiya (Flat No. 802A)

Residential Flat No. 802 & 802A, 8th Floor, "Uttung Co-Op. Hsg. Soc. Ltd.", Plot No. 197/198, D L. Vaidya Road, Dadar (West), Mumbai - 400 028, State - Maharashtra, Country - India.

Latitude Longitude - 19°01'23.6"N 72°50'23.7

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 Prese	ence at :			
Mumbai Thone Delhi NCR	Aurongobod Nanded Nashik	Punes Indore Ahmedabad	9	Rojkat Rospor Jaipur	

Regd. Office: 81-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

TeleFax: +91.22.28371325/24 mumbai@vastukala.org

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mrs. Manisha P. Rambhiya (3144 / 2302128) Page 2 of 20

Vastu/Mumbai/08/2023/3144/2302128 21/15-274-JASH

Date: 21.08.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 802 & 802A, 8th Floor, "Uttung Co-Op. Hsg. Soc. Ltd.", Plot No. 197/198, D. L. Vaidya Road, Dadar (West), Mumbai – 400 028, State – Maharashtra, Country – India belongs to Mrs. Manisha P. Rambhiya (Flat No. 802) & Mr. Chunilal Rambhiya (Flat No. 802A).

Boundaries of the property.

North : Sadadekar Tower

South : Sqd. Ldr. M P Rane Road

East : D. L. Vaidya Marg

West : SBVN Path

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 ₹ 3,72,38,625.00 (Rupees Three Crore Seventy Two Lakhs Thirty Eight Thousand Six Hundred Twenty 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 valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR Approach voganed by MANADO MARIENNAC CHALLENGER AP

FOR - MPA CHART CHARLE A CONTEXT FAIRT BY THE MAY I LIMITED.

OF SHAPE

OF A SHAPE CHARLE A CONTEXT FAIRT BY THE MAY I LIMITED.

OF A SHAPE CHARLE A CONTEXT FAIRT BY THE MAY I LIMITED.

OF A SHAPE CHARLE A CONTEXT FAIRT BY THE MAY I LIMITED.

OF A SHAPE CHARLE A CONTEXT FAIRT BY THE MAY I LIMITED.

OF A SHAPE CHARLE A CONTEXT FAIRT BY THE MAY I LIMITED.

OF A SHAPE CHARLE CHARLE A CONTEXT FAIRT BY THE MAY I LIMITED.

OF A SHAPE CHARLE C

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





TeleFax : +91 22 28371325/24
mumbai@vastukala.org

Valuation Report of Residential Flat No. 802 & 802A, 8th Floor, "Uttung Co-Op. Hsg. Soc. Ltd.", Plot No. 197/198, D. L. Vaidya Road, Dadar (West), Mumbai – 400 028,

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 21.08.2023 for Bank Loan Purpose
2	Date of inspection	16.08.2023
3	Name of the owner/ owners	Mrs. Manisha P. Rambhiya (Flat No. 802) & Mr. Chunilal Rambhiya (Flat No. 802A)
4	If the property is under joint ownership / co-	Joint Ownership
	ownership, share of each such owner. Are the shares undivided?	Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 802 & 802A, 8th Floor, "Uttung Co-Op. Hsg. Soc. Ltd.", Plot No. 197/198, D. L. Vaidya Road, Dadar (West), Mumbai – 400 028, State – Maharashtra, Country – India.
		Contact Person: Mr. Chunilal Rambhiya (Co-Owner) Contact No.: 9323069033
6	Location, street, ward no	Shiv Sena Bhavan Path and at Junction of D. L Vaidya Road, Dadar, Mumbai
7	Survey/ Plot no. of land	F. P. No. 197/198, C. S. No. 1651, TPS No. IV of Mahim Division
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 and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	



Area as per Agreement for Provision of Permanent Alternate Accommodation -

Property	Old Block / Room No.	Carpet Area in Sq. Ft.	New Property	Flat No.	As per Society Records	As per Plan
Ground Floor	1-A	291 00	8th Floor	3	802A	Flat No. 2 Carpet Area -
Fourth Floor	17	529.00	8th Floor	2	802	653.00 Sq. Ft. & Balcony Area.

Area as per Actual Site Measurement -

Flat No. 802 & 802A	Area in Sq. Ft.		
Carpet Area	709.00		
Balcony Area	53.00		
Total Area	762.00		

Area as per Approved Building Plan -

Flat No. 2	Area in Sq. Ft.
Carpet Area	653.00
Balcony Area	76.00
Total Area	729.000

Built-up Area in Sq. Ft. = 842.00

(Carpet Area + 20%)

7.	(Garper rica - 2010)	
13	Roads, Streets or lanes on which the land is abutting	Shiv Sena Bhavan Path and at Junction of D. L. Vaidya Road, Dadar, Mumbai
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	
	(i) Initial Premium (ii) Ground Rent payable per annum	N.A. Create
	(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.	
19	Has any contribution been made towards development or is any demand for such	Information not available





	contr	ribution still outstanding?	
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	Attac	ch a dimensioned site plan	N A.
	IMP	ROVEMENTS	
22		ch plans and elevations of all structures ding on the land and a lay-out plan.	Information not available
23	1,000	ish technical details of the building on a trate sheet (The Annexure to this form may sed)	Attached
24	Is the	e building owner occupied/ tenanted/ both?	Owner Occupied
		e property owner occupied, specify portion extent of area under owner-occupation	N.A.
25		t is the Floor Space Index permissible and entage actually utilized?	Floor Space Index permissible – As per MCGM norms Percentage actually utilized – Details not available
26	REN	TS	
	(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	₹93,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		any of the occupants related to, or close to ness associates of the owner?	N.A. Ite Create
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		ift is installed, who is to bear the cost of ntenance and operation- owner or tenant?	N. A.
32		pump is installed, who is to bear the cost of intenance and operation- owner or tenant?	N. A.
33		has to bear the cost of electricity charges ghting of common space like entrance hall,	N. A.





	stairs, passage, compound, etc. owner or tenant?	
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 – 2006 (As per Part 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. ite.Create
	between living rooms and has two entrand	02 are internally merged by removing partition wall ces. The Amalgamated flats are consisting of Living 3 Toilets + Store Room + Flowerbed Area + Covered
		namated to form a single flat but can be demarcated re have considered carpet area as per Approved Plan
	3. As per Approved Building Plan, Flat No. 0. Toilets + Encl. Balcony + Balcony Area + Po	2 consists of Living Room + Bedroom + Kitchen + 2 assage (i.e. 1 BHK with 2 Toilets).
		3 flats namely flat No. 1, 2, 3 & Refuge area. As per q 4 flats (1,2,3 & D) + Refuge area. As per Society as 802A.





Valuation Report Prepared For, Cosmos Bank / Dadar Branch / Mrs. Manisha P. Rambhiya (3144 / 2302128) Page 7 of 20

5. As per actual measurement Carpet area is 762.00 Sq. Ft. (including Balcony Area) is more than carpet area mentioned in the Approved Plan. We have considered the area mentioned in the Approved Plan. Hence to give proper weightage to the value of the property, higher rate i.e. ₹ 51,082.00 per Sq. Ft. Depreciated Rate considered.

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 21.08.2023 for Residential Flat No. 802 & 802A, 8th Floor, "Uttung Co-Op. Hsg. Soc. Ltd.", Plot No. 197/198, D. L. Vaidya Road, Dadar, Mumbai – 400 028, State – Maharashtra, Country – India belongs to Mrs. Manisha P. Rambhiya (Flat No. 802) & Mr. Chunilal Rambhiya (Flat No. 802A).

We are in receipt of the following documents:

1	Copy of Agreement for Provision of Permanent Alternate Accommodation dated 16.08.2001 between M/s. Richa realtors Private Limited (the First Part) AND Shri Chunilal B. Rambhiya (the Tenant / Occupant)
2	Copy of Share Certificate Vide No. 028 dated 14.10.2009 in the name of Chunilal Rambhia for Flat No. 802A
3	Copy of Maintenance Bill No. 516 dated 09.03.2023 in the name of Mr. Chunilal Rambhiya for Flat No. 802A
4	Copy of Agreement for Provision of Permanent Alternate Accommodation dated 16.08.2001 between M/s. Richa realtors Private Limited (the First Part) AND Smt. Manisha P. Rambhiya (the Tenant / Occupant)
5	Copy of Share Certificate Vide No. 027 dated 14.10.2009 in the name of Manisha P. Rambhia for Flat No. 802
6	Copy of Electricity Bill, Customer No. 619-084-043*, dated 09.09.2021 for Sept-2021 in the name of Manisha D. Rambhiya for Flat No. 802
7	Copy of Maintenance Bill No. 500 dated 09.03.2023 in the name of Mrs. Manisha P. Rambhia for Flat No. 802
8	Copy of Approved Building Plan No. EEBP / 8411 / GN / A dated 23.05.2006 issued by Municipal Corporation of Greater Mumbai.
9	Copy of Part Occupancy Certificate No. EEBP / 8411 / GN / A dated 13.01.2006 issued by Municipal Corporation of Greater Mumbai.
10	Copy of Building Completion Certificate vide No. EEBP / 8411 / GN / A dated 23.05.2006 issued by MCGM.

LOCATION:

The said building is located on F. P. No. 197/198 at bearing C. S. No. 1651 of Mahim Division. The property falls in Residential Zone. It is at a travelling distance 1.8 Km. from Dadar railway station.

BUILDING:

The building under reference is having Basement + Stilt + 12 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. 8th Floor is having 3 Residential Flats. The building has 2 Lifts.





Residential Flat:

The residential flat under reference is situated on the 8th Floor. It consists of Living Room + 2 Bedroom + 2 WC + Store Room + Passage + Flowerbed + Covered Balcony Area (i.e., 1 BHK flat converted in to 2 Bedrooms + 2 Toilets + Store Room). The residential flat is finished with Marble flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 21st August 2023

The Total Carpet Area of the Residential Flat	:	729.00 Sq. Ft.	
---	---	----------------	--

Deduct Depreciation:

Year of Construction of the building		2006 (As per Part Occupancy Certificate)
Expected total life of building	1	60 Years
Age of the building as on 2023	3/	17 Years
Cost of Construction		875.00 X 3,000.00 = ₹ 26,25,000.00
Depreciation {(100-10) X 17 / 60}		25.50%
Amount of depreciation		₹ 6,69,375.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	71	₹ 3,37,775.00 per Sq. M. i.e. ₹ 31,380.00 per Sq. Ft.
Guideline rate (after depreciate)	1	₹ 3,04,145.00 per Sq. M. i.e. ₹ 28,256.00 per Sq. Ft.
Prevailing market rate	3	₹ 52,000 00 per Sq. Ft.
Value of property as on 21.08.2023	:	729.00 Sq. Ft. X ₹ 52,000.00 = ₹ 3,79,08,000.00

(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 21.08.2023	:	₹ 3,79,08,000.00 - ₹ 6,69,375.00 = ₹ 3,72,38,625.00
Total Value of the property		₹ 3,72,38,625.00
The realizable value of the property	3 V C	₹ 3,35,14,763.00
Distress value of the property	:	₹ 2,97,90,900.00
Insurable value of the property (875 X 3,000.00)	1	₹ 26,25,000.00
Guideline value of the property (875 X 28,256.00)		₹ 2,47,24,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 802 & 802A, 8th Floor, "Uttung Co-Op. Hsg. Soc. Ltd.", Plot No. 197/198, D. L. Vaidya Road, Dadar, Mumbai – 400 028, State – Maharashtra, Country – India for this particular purpose at ₹ 3,72,38,625.00 (Rupees Three Crore Seventy Two Lakhs Thirty Eight Thousand Six Hundred Twenty Five Only) as on 21th August 2023.



Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mrs. Manisha P. Rambhiya (3144 / 2302128) Page 9 of 20

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 21th August 2023 is ₹ 3,72,38,625.00 (Rupees Three Crore Seventy Two Lakhs Thirty Eight Thousand Six Hundred Twenty 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.
- 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:

Think.Innovate.Create





ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of fle	oors and height of each floor	Basement + Stift + 12 Upper Floors	
2.	2. Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat	
			situated on 8th Floor	
3	Year of	construction	2006 (As per site information)	
4	The state of the s		43 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	Partition	ns	6" thick brick wall	
9	Doors and Windows		Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows	
10	Flooring		Marble flooring	
11	Finishin		Cement plastering	
12		and terracing	R.C.C. Slab	
13	_	architectural or decorative features,	Yes	
14	(i)	Internal wiring surface or	Concealed electrification & plumbing	
		conduit		
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	1-1-1	
15	Sanitary installations		As per Requirement	
	(i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals			
11300	(iv)	No. of sink		
16	Class of white/or	f fittings: Superior colored / superior rdinary.	Ordinary	
17	Compound wall Height and length Type of construction		R.C.C. framed structure with 9" thick external walls and 6" thick internal brick walls	
18			2 Lifts	
19	Underground sump – capacity and type of construction		R.C.C tank	
20	Over-head tank		R.C.C tank on terrace	
	Location, capacity Type of construction			
21	Pumps- no. and their horse power		May be provided as per requirement	
22	Roads and paving within the compound		Cement concrete in open spaces, etc.	
	approxi	mate area and type of paving		
23		e disposal – whereas connected to ewers, if septic tanks provided, no. pacity	Connected to Municipal Sewerage System	



Actual site photographs



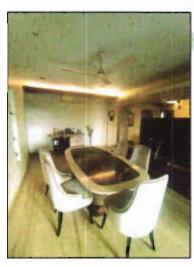


















Actual site photographs













Think.Innovate.Create

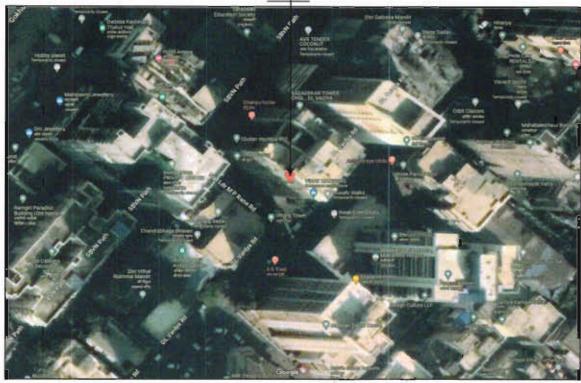


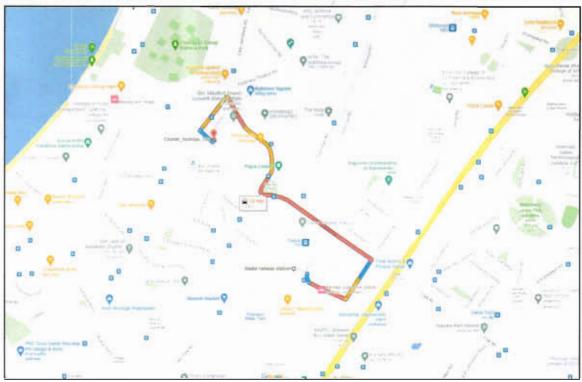




Route Map of the property

Site u/r





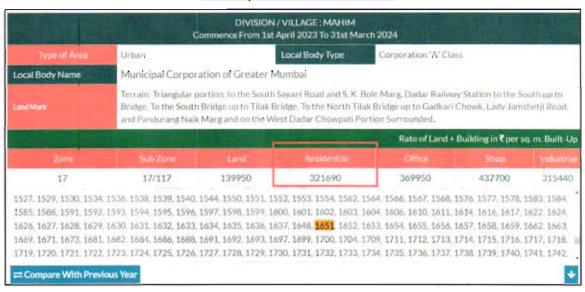
Latitude Longitude - 19°01'23.6"N 72°50'23.7"E

Note: The Blue line shows the route to site from nearest railway station (Dadar - 1.8 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	3,21,690 00			
5% increase on Flat Located on 8th Floor	16,085.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	3,37,775.00	Sq. Mt.	31,380.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,39,950.00			
The difference between land rate and building rate (A – B = C)	1,97,825.00			
Depreciation Percentage as per table (D) [100% - 17%]	83%			
(Age of the Building – 17 Years)	9			
Rate to be adopted after considering depreciation [B + (C x D)]	3,04,145.00	Sq. Mt.	28,256.00	Sq. Ft.

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	

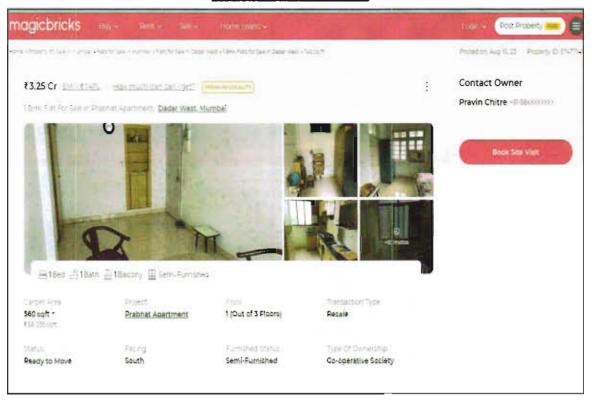
Table - D: Depreciation Percentage Table

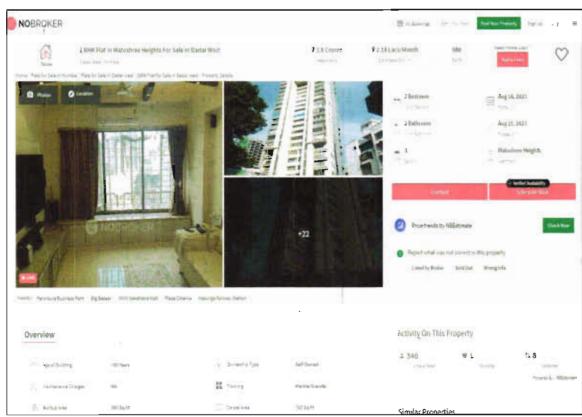
Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years	After initial 5 year for every year 1% depreciation 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	





Price Indicators

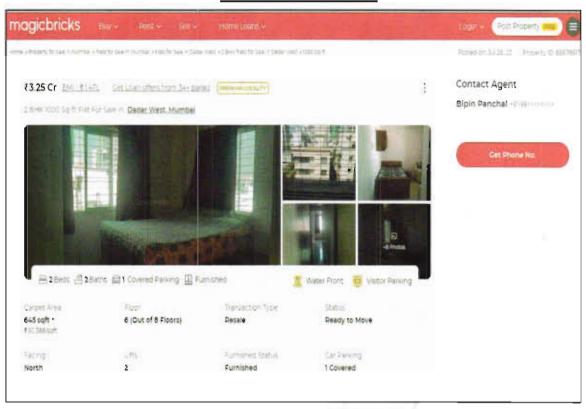








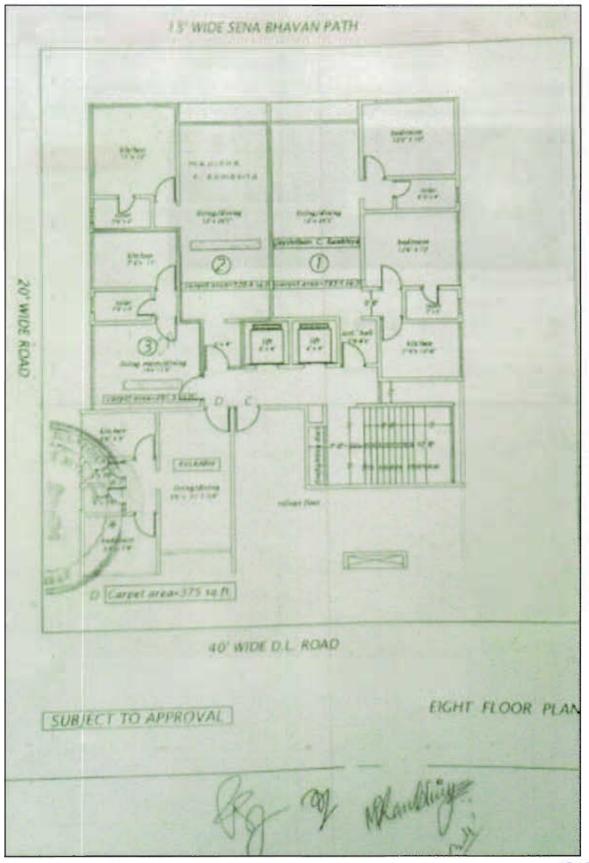
Price Indicators



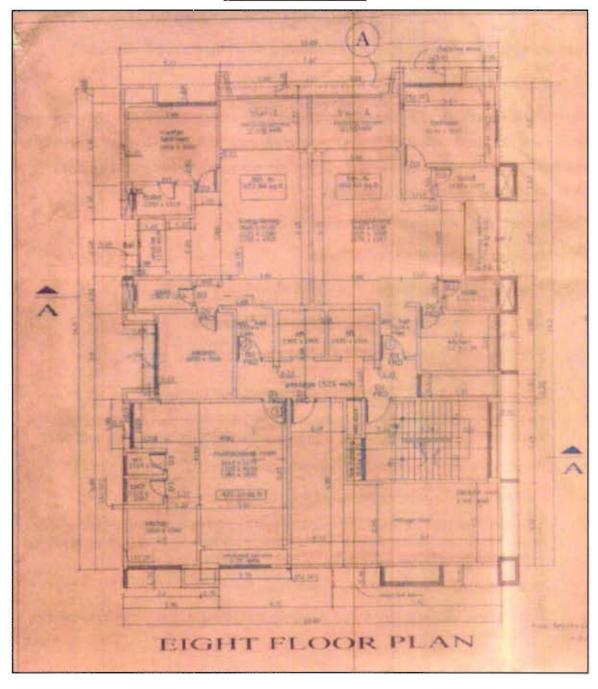
Think.Innovate.Create



Sale Plan Attached with Agreement for Provision of Permanent Alternation Accommodation



Approved Building Plan











DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 21th 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:

- 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

- 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.
- 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.



Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Mrs. Manisha P. Rambhiya (3144 / 2302128) Page 20 of 20

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 ₹ 3,72,38,625.00 (Rupees Three Crore Seventy Two Lakhs Thirty Eight Thousand Six Hundred Twenty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

DN 1-DX O-VASTIRACE CONDUCTIVITÉ DI PRIVATE LIBETITE GLOSDINO.

2.5-1, 2.5-4 and the of the conductivity conductivity of the Conductivity of the

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

Think.Innovate.Create



