#### PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-2096/23-24 22-Aug-23 **B1-001,U/B FLOOR,** BOOMERANG, CHANDIVALI FARM ROAD, Mode/Terms of Payment Delivery Note 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 - VILEPARLE EAST** Dispatch Doc No. Delivery Note Date Vile Parle (East) Branch 003173 / 2302159 Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Dispatched through Destination Nehru Road, Vile Parle (East), Mumbai - 400 057, : 27AAAAT0742K1ZH GSTIN/UIN Terms of Delivery State Name : Maharashtra, Code: 27 **Particulars** HSN/SAC GST Amount SI Rate No. VALUATION FEE 997224 18 % 4,000.00 (Technical Inspection and Certification Services) CGST 360.00 360.00 SGST Total 4,720.00 Amount Chargeable (in words) F & O FIndian 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 4,000.00 360.00 720.00 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 Branch & IFS Code: Vileparle & COSB0000017 Remarks: Mrs. Shaila Bharat Shettigar - Residential Flat No. 905, 9th Floor, Building No. C, "Keshav Heights Building C Co-op. Hsg. Soc. Ltd.", 90 Feet Road, Parsik Nagar, Kharegaon, Kalwa (West), Thane - 400 605, 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 AsmitaRathod 🗄

This is a Computer Generated Invoice

CHARGES APPLICABLE AS PER THE RULE. MSME Registration No. - 27222201137





**Authorised Signatory** 

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: Mrs. Shaila Bharat Shettigar

Residential Flat No. 905, 9th Floor, Building No. C, "Keshav Heights Building C Co-op. Hsg. Soc. Ltd.", 90 Feet Road, Parsik Nagar, Kharegaon, Kalwa (West), Thane - 400 605, State - Maharashtra, Country - India.

Latitude Longitude - 19°12'26.5"N 73°00'16.6"E

## Thin Valuation Done for: Cosmos Bank

Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, 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 / Vile Parle (East) Branch / Mrs. Shaila Bharat Shettigar (3173/2302159)

Vastu/Mumbai/08/2023/3173/2302159 22/18-305-SBSH

Date: 22.08.2023

#### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 905, 9th Floor, Building No. C, "Keshav Heights Building C Co-op. Hsg. Soc. Ltd.", 90 Feet Road, Parsik Nagar, Kharegaon, Kalwa (West), Thane – 400 605, State – Maharashtra, Country – India belongs to Mrs. Shaila Bharat Shettigar.

Boundaries of the property.

North : Open Plot South : 90 Feet Road

East : Keshav Heights Building No. A2
West : Internal Road & Shubhtei Building

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 ₹ 1,20,30,000.00 (Rupees One Crore Twenty Lakh Thirty Thousand 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 upode orjenety MANCENBURGE CHARGEMAN.

K - ORL on-METORAL ECHALETANIS (INMAN III UpodE)

1 - SCHOOL SHARE CHARGEMAN II UPODE III UPODE III UpodE)

1 - SCHOOL SHARE CHARGEMAN III UPODE II

Auth. Sign

State of Automore

State of Auto

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 Prese	ence at :	- /4	A"A
Mumbai Thane	Aurangabad     Nanded     Nachik	Pune Indore Abmedahad	Rajkat Raipur	

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

## Valuation Report of Residential Flat No. 905, 9th Floor, Building No. C, "Keshav Heights Building C Co-op., Hsg. Soc. Ltd.", 90 Feet Road, Parsik Nagar, Kharegaon, Kalwa (West), Thane – 400 605,

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 22.08.2023 for Bank Loan Purpose
2	Date of inspection	18.08.2023
3	Name of the owner/ owners	Mrs. Shaila Bharat Shettigar
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. 905, 9th Floor, Building No. C, "Keshav Heights Building C Coop. Hsg. Soc. Ltd.", 90 Feet Road, Parsik Nagar, Kharegaon, Kalwa (West), Thane – 400 605, State – Maharashtra, Country – India.
	U)	Contact Person: Takshat Shettigar (Owner's Son) Contact No. 9167305452
6	Location, street, ward no	90 Feet Road, Parsik Nagar, Kharegaon, Kaiva (West), Thane
7	Survey/ Plot no. of land	Gut No. 26, 28/1, 29/1, 32, 33, 63/A New Gut No. 63/6, 63/B, New 63/7, Gut No. 34/3/3C, C. S. No. 479, 480, 482/C, 488, 492, 487, 485, 491 of Village – Parsik & Khari
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. = 794.00 Flowerbed Area in Sq. Ft. = 164.00 (Area as per Actual Site Measurement)
		RERA Carpet Area in Sq. Ft. = 690.00 Enclosed Balcony Area in Sq. Ft. = 68.00



		Cupboard Area in Sq. Ft. = 44.00 Total Carpet Area in Sq. Ft. = 802.00 (Area as per Agreement for Sale)
		Built Up Area in Sq. Ft. = 882.00 (Area as per Index II)
13	Roads, Streets or lanes on which the land is abutting	90 Feet Road, Parsik Nagar, Kharegaon, Kalva (West), Thane – 400 605.
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	N. A.
	(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. Create
	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	Fuliy
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per TMC 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	₹ 30,000.00 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?	Information not available		
28	of fi	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A.		
29		details of the water and electricity charges, y, to be borne by the owner	N. A.		
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.		
31		ift is installed, who is to bear the cost of tenance 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	no.,	e building insured? If so, give the policy amount for which it is insured and the lal premium	Information not available		
36	1	ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.		
37		any standard rent been fixed for the pises under any law relating to the control nt?	N. A.		
	SAL	ES			
38	in the	instances of sales of immovable property elocality on a separate sheet, indicating the elocal address of the property, registration 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 – 2020 (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.
		ne property is 794.00 Sq. ft. & Balcony Area is 164.00 Sq Ft. s 802.00 Sq. ft. (Including Balcony area). For the purpose of the for sale.

## PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch to assess fair market value as on 22.08.2023 for Residential Flat No. 905, 9th Floor, Building No. C, "Keshav Heights Building C Co-op. Hsg. Soc. Ltd.", 90 Feet Road, Parsik Nagar, Kharegaon, Kalwa (West), Thane – 400 605, State – Maharashtra, Country – India belongs to Mrs. Shaila Bharat Shettigar.

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

1	Copy of Agreement for sale dated 09.05.2019 Between Mr. Nandkumar B. Salvi (the Promoter) and Mrs.
	Shaila Bharat Shettigar (the Purchaser).
2	Copy of Occupancy Certificate V. P. No. 99 / 038A / TMC / TDD / 34 dated 04.11.2020 issued by Thane
	Municipal Corporation.
3	Copy of Commencement Certificate V. P. No. 99 / 038A / TMC / TDD / 98 dated 02.02.2019 issued by
	Thane Municipal Corporation.
4	Copy of Possession Letter dated 01.07.2023 in the name of Mrs. Shaila Bharat Shettigar issued by
	Sunita Enterprises.
5	Copy of Electricity Bill BP No. 0720034777 dated 18.08.2023 in the name of Shaila Bharat Shettigar
	issued by MSEDCL.

#### **LOCATION:**

The said building is located at Gut No. 26, 28/1, 29/1, 32, 33, 63/A New Gut No. 63/6, 63/B, New 63/7, Gut No. 34/3/3C, C. S. No. 479, 480, 482/C, 488, 492, 487, 485, 491 of Village – Parsik & Khari, Kalwa (West), Thane. The property falls in Residential Zone. It is at a travelling distance 2.4 Km. from Kalwa railway station.

#### BUILDING:

The building under reference is having Stilt + 27 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 9th Floor is having 8 Residential Flat. 4 Lifts provided in the building.





#### Residential Flat:

The residential flat under reference is situated on the 9th Floor. It consists of 3 Bedrooms + Living Room + Dining + Kitchen + 2 Toilets + Passage. (i.e., 3 BHK + 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing etc.

#### Valuation as on 22<sup>nd</sup> August 2023

The Carpet Area of the Residential Flat		802.00 Sq. Ft.
Deduct Depreciation:		
Year of Construction of the building	1	2020 (As per occupancy certificate)
Expected total life of building	1	60 Years
Age of the building as on 2023		03 Years
Cost of Construction		882.00 × 2,800.00 = ₹ 24,69,600.00
Depreciation {(100-10) X 3 / 60}	:	N.A., as the property age is below 5 years.
Amount of depreciation	2	
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	÷	₹ 80,850.00 per Sq. M. i.e., ₹ 7,511.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	ţ	N.A., as the property age is below 5 years.
Prevailing market rate	191	₹ 15,000.00 per Sq. Ft.
Value of property as on 22.08.2023	7	802.00 Sq. Ft. X ₹ 15,000.00 = ₹ 1,20,30,000.00

(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 22:08:2023	0	₹ 1,20,30,000.00	
Total Value of the property	:	₹ 1,20,30,000.00	
The realizable value of the property	2	₹ 1,08,27,000.00	
Distress value of the property	:	₹ 96,24,000.00	
Insurable value of the property (882.00 X 2,800.00)	:	₹ 24,69,600.00	
Guideline value of the property (882.00 X 7,511.00)	:	₹ 66,24,702.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 905, 9th Floor, Building No. C, "Keshav Heights Building C Co-op. Hsg. Soc. Ltd.", 90 Feet Road, Parsik Nagar, Kharegaon, Kalwa (West), Thane – 400 605, State – Maharashtra, Country – India for this particular purpose at ₹ 1,20,30,000.00 (Rupees One Crore Twenty Lakh Thirty Thousand Only) as on 22<sup>nd</sup> August 2023.





#### Page 8 of 17

#### **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 22<sup>nd</sup> August 2023 is ₹ 1,20,30,000.00 (Rupees One Crore Twenty Lakh Thirty 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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#### Page 9 of 17

#### ANNEXURE TO FORM 0-1

#### Technical details

#### Main Building

		main banding		
		Stilt + 27 Upper Floors		
Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat		
	1	situated on 9th Floor		
Year of construction		2020 (As per occupancy certificate)		
Estimate	ed future life	57 Years Subject to proper, preventive periodic		
No.		maintenance & structural repairs		
Type of	construction- load bearing	R.C.C. Framed Structure		
walls/RC	CC frame/ steel frame			
Type of	foundations	R.C.C. Foundation		
Walls		All external walls are 9" thick and partition walls		
		are 6" thick.		
Partition	S	6" thick brick wall		
Doors ar	nd Windows	Teak wood door frame with flush doors, Powder		
1	X 1	Coated Aluminum sliding windows		
Flooring		Vitrified tiles flooring		
-		Cement plastering		
_		R.C.C. Slab		
	· · · · · · · · · · · · · · · · · · ·	Yes		
if any				
(i)	Internal winng – surface or	Concealed electrification		
	conduit	17.781-67		
(ii)		Concealed plumbing		
		4 / 2 2 2 2		
		As per Requirement		
		As per Requirement		
	10 20.			
(iv)	No. of sink			
Class of	fittings: Superior colored / superior	Ordinary		
		wate Create		
Compound wall Height and length		Not Provided		
		4.1 iff provided		
	(10.1%) 1964 1964 1964	4 Lift provided		
		R.C.C tank		
		R.C.C tank on terrace		
		TV.O.O tank on terrace		
Type of construction				
Pumps- no. and their horse power		May be provided as per requirement		
Roads a	nd paving within the compound	Cement concrete in open spaces, etc.		
		Occupated by Marie 100		
Sewage disposal – whereas connected to public sewers, if septic tanks provided, no.		Connected to Municipal Sewerage System		
	Plinth ar  Year of or  Estimate  Type of walls/RC  Type of Walls  Partition  Doors an  Flooring  Finishing  Roofing  Special if any  (i)  (ii)  (iii)  (iii)  (iv)  Class of white/ord  Compout Height and Type of white/ord  Compout Height and Type of white/ord  Compout Height and Type of white/ord  Pumps-  Roads and approxim  Sewage public see approximant sewage public see approximant see approxim	Year of construction Estimated future life  Type of construction-load bearing walls/RCC frame/ steel frame Type of foundations  Walls  Partitions Doors and Windows  Flooring Finishing Roofing and terracing Special architectural or decorative features, if any  (i) Internal wining – surface or conduit  (ii) Class of fittings. Superior/ Ordinary/ Poor.  Sanitary installations  (i) No. of water closets  (ii) No. of lavatory basins  (iii) No. of sink  Class of fittings: Superior colored / superior white/ordinary.  Compound wall Height and length Type of construction No. of lifts and capacity Underground sump – capacity and type of construction Over-head tank Location, capacity Type of construction Pumps- no. and their horse power Roads and paving within the compound approximate area and type of paving Sewage disposal – whereas connected to		



### **Actual site photographs**

















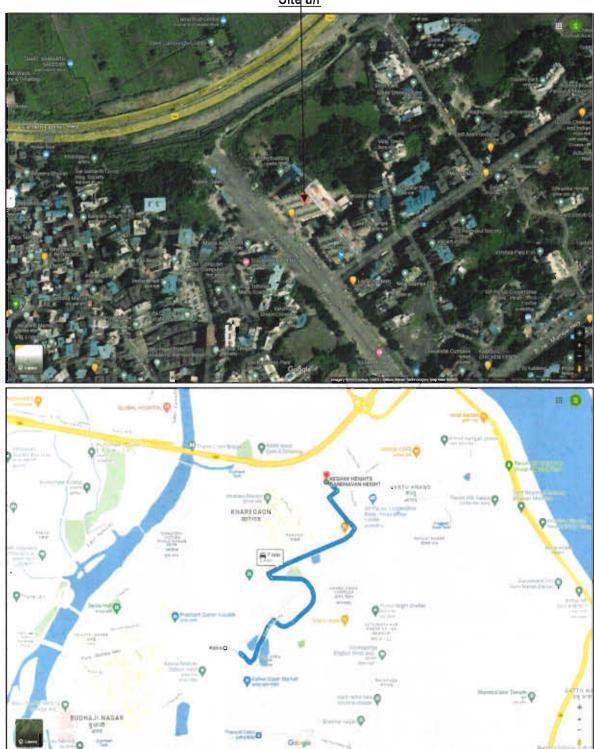








# Route Map of the property Site u/r



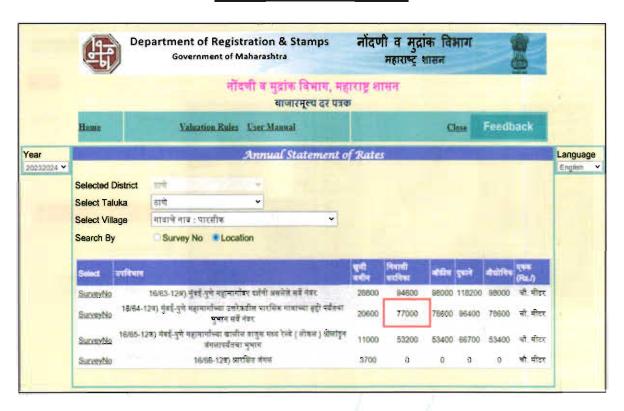
<u>Latitude Longitude - 19°12'26.5"N 73°00'16.6"E</u>

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





### **Ready Reckoner Rate**

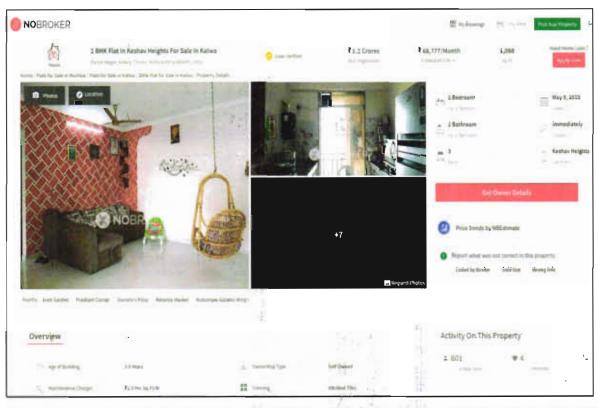


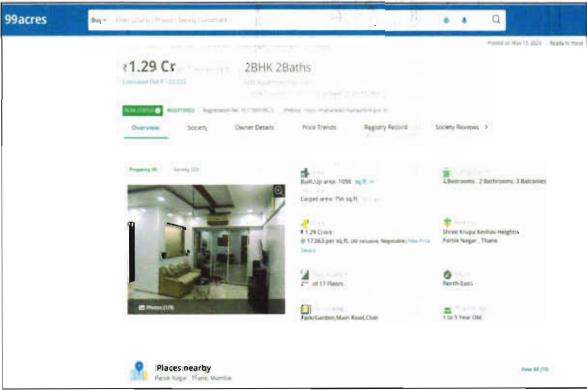
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ţ,

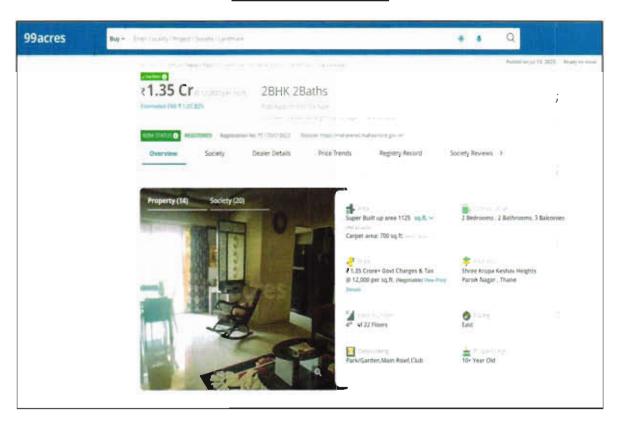
### **Price Indicators**

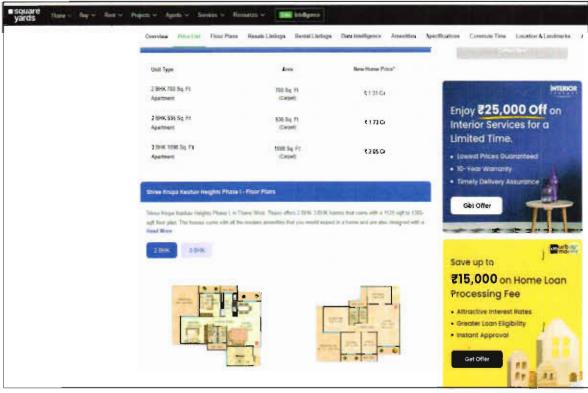






### **Price Indicators**









सूची का. २

#### **Sales Transaction**

9401335

22-08-2023

Note: Generated Through eDisplay v2.1 Module.For original report please contact concern SRO office. दुव्यम निवंधक सह दु.नि.ढाणे 5

दस्तीमुख कमाक::9401/2023

नादणीः Regn:63m

। दम्मणेवज प्रकार	<b>करा</b> ग्नामाः
(2)मोबराना	12200000
(३)बाजारभाव (भाडेपट्टबाच्या बाबतीलपट्टबार आकारणी देतो कि स्ट्टेंदार से ममुद्र कराये )	6946390.85
(4)भूमापन ,रीटहिस्सा <b>३ ए</b> रजनांक (असःन्यास)	<ol> <li>इतर माहिती: सदिनका क्रमांक 1304,13 वा मजला,बिल्डींग सी केणव हाईटस बिल्डींग सी,1कार पार्किंग सहित सारेगांव ठाणे. मौजे सारेगांव गट. नं. 26,28/1,29/1,32,33,63 अ(नविन 63/6),63/व(नविन 63/7),34/3/3क सि.मं.मं. 479,480,482/क,488,492,487,485,491(प). झोन नं 15/61/1-10व).</li> </ol>
(5)सेचफळ	1) 81.05 चौ.मीटर
(6)आकारणी किया जुनी देण्यात असेल तेव्हा	Po
(१)द्रम्तएवज करून दशाऱ्या / निह्नय ठेवशाऱ्या पक्षकाराचे नाव किया दिवाणी न्यायानयाचा हुकुमनामा किया आदेश अमल्यान प्रतिवादीचे नाव व पत्ता	1) नंदकमार वी.साळवी प्रो प्रा. मेससं मृनिता एटरप्रायक्केस तकें कृ.मृ म्हणून मरेक धीरवे 48 प्लॉट ने : - माळा ने : - इमारतीचे नाव : यजवंत अपार्टमेंट ब्लॉक ने : - रोड ने : कळवाटाणे. महाराष्ट्र टाणे. 400605
(8)दम्नऐवज करने येषाच्या पक्षकाराचे नाव किया विद्याणी न्यापालयाचा हुकुमनामा किया आदेज असल्याम प्रतिवादीचे नाव व पना	<ol> <li>अजित ऋषीकुमार वारेकर 38 प्लॉट नं : - माळा नं : - इमारतीचे नाव : बी-305श्री यजवत सोमायटी ब्लॉक नं :- रोड नं : कळवाटाणे. महाराष्ट्र टाणे. 400605</li> </ol>
(शृदानाऐवज करन दिल्याचा दिनांक	12/06/2023
(10)दम्त नोंदणी केल्याचा दिनाक	12/06/2023
(11)খনুকমাত,খর ব মৃত্য	9401/2023
(12)बाजारभावाप्रमाचे मुझक मुन्क	854000
(13)राजारभाषात्रमाचे नोवची शुन्क	30000
(14)मेरा	
मुल्याकनामाटी विचारात घेतलेला तपशील :-	



#### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 22<sup>nd</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:

- Buyer and seller are motivated by self-interest.
- Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

#### **UNDER LYING ASSUMPTIONS**

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.







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#### 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 ₹ 1,20,30,000.00 (Rupees One Crore Twenty Lakh Thirty Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD

MANOJ BABURAO CHALIKWAR

Director

Auth. Sign.

Manoj Bi 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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