

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.	Dated	
		PG-2130/23-24	24-Aug-23	
		Delivery Note	Mode/Terms of Payment	
			AGAINST REPORT	
Buyer (Bill to) Cosmos Bank - Ghatkopar Ghatkopar West Branch Shop No-73, P.T.-4, Meera Sagar Building, Plot No-958, Navroji Ln, Opposite Param Keshav Baug Hall, Vidyavihar, Ghatkopar West, Mumbai, Maharashtra 400086 GSTIN/UIN : 27AAAAAT0742K1ZH State Name : Maharashtra, Code : 27		Reference No. & Date.	Other References	
		Buyer's Order No.	Dated	
		Dispatch Doc No.	Delivery Note Date	
		003247 / 2302194		
		Dispatched through	Destination	
		Terms of Delivery		

Sl 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			360.00		360.00	720.00


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

Remarks:
 Mr. Kailash Pandharinath Awaghade & Mrs. Jana Kailash Awaghade - Residential Flat No. 103, 1st Floor, "Audumber Chhaya Co-op. Hsg. Soc. Ltd.", Sawarkar Nagar, Patil Wadi, Panchpakhadi, Thane (West), Thane - 400604, 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**
Asmita Rathod
 Authorised Signatory

This is a Computer Generated Invoice



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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Kailash Pandharinath Awaghade & Mrs. Jana Kailash Awaghade**

Residential Flat No 103, 1st Floor, "Audumber Chhaya Co-op. Hsg. Soc. Ltd.", Sawarkar Nagar, Patil Wadi, Panchpakhadi, Thane (West), Thane – 400604, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'21.1"N 72°57'17.5"E

Valuation Prepared for:

Cosmos Bank

Ghatkopar (West) Branch

S No. 73, Plot No. 958, P. T. 4, Mira Sagar Building, Nauroji Lane, Ghatkopar (West), Mumbai – 400 086, 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, "Audumber Chhaya Co-op. Hsg. Soc. Ltd.", Sawarkar Nagar, Patil Wadi, Panchpakhadi, Thane (West), Thane – 400604, State – Maharashtra, Country – India belongs to **Mr. Kailash Pandharinath Awaghade & Mrs. Jana Kailash Awaghade.**

Boundaries of the property.

North : Internal Road & Ganesh Kripa Apartment
South : RJ Thakur College
East : Krishna Vrindavan Building
West : Open Plot

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 **₹ 39,22,000.00 (Rupees Thirty Nine Lakh Twenty Two 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**

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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., ou=INDIA, email=manoj@vastukala.com, c=IN
[E: manoj@vastukala.com] (c=IN, o=VASTUKALA CONSULTANTS (I) PVT. LTD., ou=INDIA, email=manoj@vastukala.com)
Date: 2023.08.24 11:51:47 +05'30'

Auth. Sign.



Our Pan India Presence at :

Mumbai Aurangabad Pune Rojkot
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

Residential Flat No. 103, 1st Floor, "**Audumber Chhaya Co-op. Hsg. Soc. Ltd.**", Sawarkar Nagar, Patil Wadi, Panchpakhadi, Thane (West), Thane – 400604, 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 24.08.2023 for Bank Loan Purpose
2	Date of inspection	22.08.2023
3	Name of the owner/ owners	Mr. Kailash Pandharinath Awaghade & Mrs. Jana Kailash Awaghade
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership (Details of ownership share not available)
5	Brief description of the property	Address: Residential Flat No. 103, 1 st Floor, " Audumber Chhaya Co-op. Hsg. Soc. Ltd. ", Sawarkar Nagar, Patil Wadi, Panchpakhadi, Thane (West), Thane – 400604, State – Maharashtra, Country – India. Contact Person: Mr. Vitthal (Owner's Brother) Contact No. 7506125617
6	Location, street, ward no	Sawarkar Nagar, Patil Wadi, Panchpakhadi, Thane (West), Thane – 400604.
	Survey/ Plot no. of land	Survey No. 163A, Hissa No. 4 of Village – Panchpakhadi
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. = 300.00 (Area as per actual site measurement) Built Up Area in Sq. Ft. = 370.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is	Sawarkar Nagar, Patil Wadi, Panchpakhadi,

	abutting	Thane (West), Thane – 400604.
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?	Tenant Occupied – Mr. Santosh Singh
	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 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	Details not available

	(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 upon, 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 – 1999 (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.
	<u>Remark:</u>	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ghatkopar (West) Branch to assess fair market value as on 24.08.2023 for Residential Flat No. 103, 1st Floor, "Audumber Chhaya Co-op. Hsg. Soc. Ltd.", Sawarkar Nagar, Patil Wadi, Panchpakhadi, Thane (West), Thane – 400604, State – Maharashtra, Country – India belongs to **Mr. Kailash Pandharinath Awaghade & Mrs. Jana Kailash Awaghade.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 18.08.2023.
2	Copy of Occupancy Certificate No. TMC / TDD / 1028 dated 04.08.1999 issued by Thane Municipal Corporation.

LOCATION:

The said building is located at Survey No. 163A, Hissa No. 4 of Village – Panchpakhadi, Taluka & District – Thane. The property falls in Residential Zone. It is at a travelling distance 4.2 Km. from Thane railway station.

BUILDING:

The building under reference is having Ground + 5 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. 1st Floor is having 4 Residential Flat. Lift not provided in the building.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of Living Room + Kitchen + WC + Bath + Passage (i.e., 1RK). The residential flat is finished with flooring covered with carpet, Teak wood door frame with flush shutters, Aluminum sliding windows, Casing capping electrification & open plumbing etc.

Valuation as on 24th August 2023

The Built Up Area of the Residential Flat	:	370.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1999 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	24 Years
Cost of Construction	:	370.00 X 2,500.00 = ₹ 9,25,000.00
Depreciation $\{(100-10) \times 24 / 60\}$:	36%
Amount of depreciation	:	₹ 3,33,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,23,595.00 per Sq. M. i.e., ₹ 11,482.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,04,756.00 per Sq. M. i.e., ₹ 9,732.00 per Sq. Ft.
Prevailing market rate	:	₹ 11,500.00 per Sq. Ft.
Value of property as on 24.08.2023	:	370.00 Sq. Ft. X ₹ 11,500.00 = ₹ 42,55,000.00

(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 24.08.2023	:	₹ 42,55,000.00 (-) ₹ 3,33,000.00 ₹ 39,22,000.00
Total Value of the property	:	₹ 39,22,000.00
The realizable value of the property	:	₹ 35,29,800.00
Distress value of the property	:	₹ 31,37,600.00
Insurable value of the property (370.00 X 2,500.00)	:	₹ 9,25,000.00
Guideline value of the property (As per Index II)	:	₹ 37,13,040.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 103, 1st Floor, "Audumber Chhaya Co-op. Hsg. Soc. Ltd.", Sawarkar Nagar, Patil Wadi, Panchpakhadi, Thane (West), Thane – 400604, State – Maharashtra, Country – India for this particular purpose at **₹ 39,22,000.00 (Rupees Thirty Nine Lakh Twenty Two Thousand Only)** as on **24th 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 **24th August 2023 is ₹ 39,22,000.00 (Rupees Thirty Nine Lakh Twenty Two 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

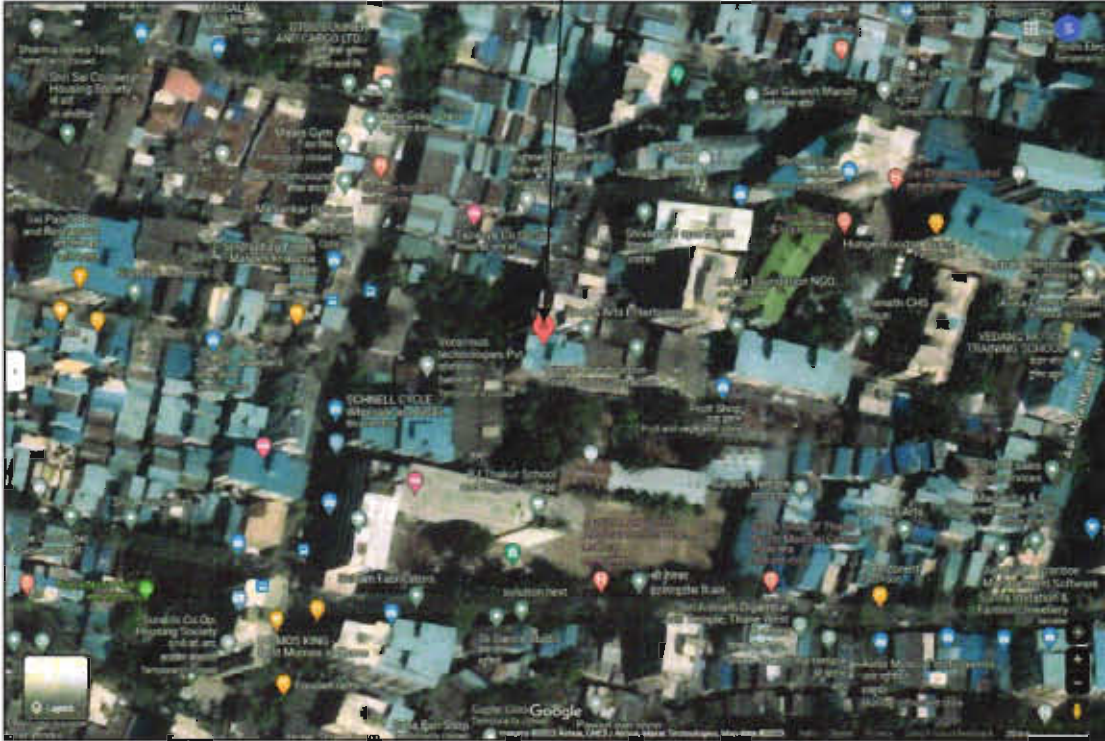
Technical details		Main Building
1	No. of floors and height of each floor	Ground + 5 Upper Floors
2	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st Floor
3	Year of construction	1999 (As per Occupancy Certificate)
4	Estimated future life	36 Years 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 shutters, Powder Coated Aluminum sliding windows
10	Flooring	Carpet 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	Casing capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Open plumbing
15	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(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	No 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,ur



Latitude Longitude - 19°12'21.1"N 72°57'17.5"E


Note: The Blue line shows the route to site from nearest railway station (Thane – 4.2 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)

Home
Valuation Guidelines | User Manual

Year: 2023-2024
Language: English

Selected District: Thane

Select Taluka: Thane

Select Village: Gavache Nav : Panchapakhadi (Than

Search By: Survey No. Location

Enter Survey No: 163 Search

वर्णनात्मक	खुली जमीन	निवासी सदनिका	बोटींग	दुकाने	औद्योगिक एकक (Rs./)	Attribute
5/15-5क) बागळे औद्योगिक वसाहतीतील भूखंड क्रमांक अ-टाईप	46000	101800	117500	127200	117500	चौ. मीटर प्लॉट नंबर
5/16-5क) सर्वे नंबर	45100	130100	143000	161400	143000	चौ. मीटर सर्वेक्षण नंबर

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Price Indicators

NOBROKER

2 BHK Flat in Sheelavathi Chai Par For Sale in Patti Road
 ₹ 67 Lacs
 ₹ 28,400/Month
 ₹ 880

Overview	
Age of Building	100 Years
Construction Charges	23.45 Crores / Sq.ft
Build-up Area	400 Sq.ft
Ownership Type	Self Owned
Flooring	None
Layout Area	400 Sq.ft

NOBROKER

2 BHK Flat in Gujranagar Society For Sale in Thane West
 ₹ 70 Lacs
 ₹ 40,120/Month
 ₹ 810

Overview	
Age of Building	90 Years
Construction Charges	₹ 20 Per Sq.ft
Build-up Area	400 Sq.ft
Ownership Type	Self Owned
Flooring	Marble/Granite
Construction Status	Ready to Move

Sale Instance

3491335	सूची क्र. २	दृश्य निबंधक सह दु.नि.टाणे 5
22-08-2023		दृश्येवज कमाक.3491/2023
Note:-Generated Through eDisplay v2.1 Module,For original report please contact concern SRO office.		नोंदणी: Regn:63m
गाव : पांचपासाडी		
(1)दस्तावेज प्रकार	करारनामा	
(2)मोबदला	6165000	
(3)बाज्यरमाव (बाज्यपट्ट्याचा बाबतीतपट्ट्या आकाराची रीती कि पट्टेदार ति नमूद करावे)	6164268	
(4)प्रमाणन ,शेठहिस्या व घटकमाक (उसल्यास)	1) इतर माहिती : मोजे पांचपासाडी तालुका जिल्हा टाणे सदनिका नं 202,पहिला मजला बिल्डिंग नं 12,ए विंग,श्री साई दत्तगुरु को ऑप ही सो लि पांचपासाडी टाणे वेस्ट 400606 चे क्षेत्रफळ 600 चौ फुट विल्ट अप सर्वे नं 163 हिस्सा नं 4.	
(5)क्षेत्रफळ	1) 600 चौ मीटर	
(6)आकाराची किंवा जुडी देण्यात उभेल तेंबूर		
(7)दस्तावेज करून देणाऱ्या / लिहून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) अमित अंकुश शिर्के 34 फ्लॉट नं : कम नं श्री-8 - फ्लॉट नं 54 माळ नं : - इमारतीचे नाव : मत्स्यगंधा को ऑप ही सोसायटी लि ब्लॉक नं : - रोड नं : साई पॅलेस बार जयळ सावरकर नगर टाणे वेस्ट महाराष्ट्र टाणे. 400606	
(8)दस्तावेज करून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) जनार्दन गोपीनाथ सातपुते 53 फ्लॉट नं : 202 माळ नं : दुसरा मजला इमारतीचे नाव : हेरब हार्बर्ट्स को ऑप ही सो लि ब्लॉक नं : रावदीप हॉटेल जयळ ओल्ड मुंबई पुणे रोड रोड नं : खरेगाव नाका कळवा टाणे महाराष्ट्र टाणे. 400605	
(9)दस्तावेज करून दिल्याचा दिनांक	06/03/2023	
(10)दस्ता नोंदणी केल्याचा दिनांक	06/03/2023	
(11)उत्तुकमाक,शेठ व पृष्ठ	3491/2023	
(12)बाज्यरमावायप्रमाणे सुटाक मूल्य	431600	
(13)बाज्यरमावायप्रमाणे नोंदणी मूल्य	30000	
(14)टीपा		
मूल्यांकनासाठी 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 **24th 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 ₹ 39,22,000.00 (Rupees Thirty Nine Lakh Twenty Two Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**MANOJ BABURAO
CHALIKWAR**

Digitaly signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
serial=10,
c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=MANOJ BABURAO CHALIKWAR, postalCode=400002, st=Maharashtra,
serialNumber=1, postalCode=400002, postalCode=400002, postalCode=400002,
email=manoj.chalikwar@vastukala.com, cn=MANOJ BABURAO CHALIKWAR,
dnQualifier=MANOJ BABURAO CHALIKWAR,
Date: 2023.08.04 11:42:51 +05'30'

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

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