PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd B1-001, U/B FLOOR, PG-2205/23-24 28-Aug-23 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 Buver's Order No. Dated Buyer (Bill to) COSMOS BANK- KANDIVALI(WEST) Dispatch Doc No. Delivery Note Date Kandivali (West) Branch Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, 003273 / 2302272 Dispatched through Destination S. V. Road, Kandivali (West), Mumbai - 400 067, GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code: 27 Terms of Delivery **Particulars** HSN/SAC GST Amount SI No. Rate 1 997224 18 % **VALUATION FEE** 4,000.00 (Technical Inspection and Certification Services) CGST 360.00 SGST 360.00 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 Amount Rate Value Rate Amount Tax Amount 4.000.00 997224 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 0171001022668 A/c No. Branch & IFS Code: Vileparle & COSB0000017 "Name of Proposed Purchaser / Client: Mr. Viraj Chandrahas Shetty Name of Owner: Mr. Vinit Chandrahas Shetty & Mr. Chandrahas Rukkaya Shetty 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





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, Mr. Viraj Chandrahas Shetty

Residential Flat No. A/101, 1st Floor, 'A' Wing, Building Type SC-32, "Sky Heights Co-op. Hsg. Soc. Ltd.", Evershine City, Village Achole, Vasai Road (East), Taluka Vasai, District Palghar, PIN - 401 208, State - Maharashtra, Country - India.

Latitude Longitude - 19°24'32.8"N 72°50'17,2"E

Valuation Prepared for:

Cosmos Bank

Kandivali (West) Branch

Shop No. 6 - 7, Sangita Apartment, Opp. Balbharti School, S. V. Road, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India.



Our Pan India Presence at :

🦞 Mu mbai P Thone

Pune 🍳 Aurangabad Nanded Delhi NCR P Noshik

Indore Ahmedabad 💡 faquur

lajkat 💡 lanpur

Regd. Office: B1-001, U/B Floor, Boomerang, andivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA TeleFax: +91 22 28371325/24

mumpai@vastukaia.org

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





Valuation Report Prepared For, Cosmos Bank / Kandivali (West) Branch / Mr. Viraj Chandrahas Shetty (3273/2302272) Page 2 of 16

Vastu/Mumbai/08/2023/3273/2302272 28/08-418-JAVS Date 28 08 2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. A/101, 1st Floor, 'A' Wing, Building Type SC-32, "Sky Heights Co-op. Hsg. Soc. Ltd.", Evershine City, Village Achole, Vasai Road (East), Taluka Vasai, District Palghar, PIN - 401 208, State – Maharashtra, Country – India belongs to Mr. Viraj Chandrahas Shetty.

Boundaries of the property.

North Slum Area

Jawaharial Nehru Road South

Row Houses East

West Taurus Housing Society

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 ₹ 60,65,950.00 (Rupees Sixty Lakhs Sixty Five Thousand Nine Hundred Fifty 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

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

Encl. Valuation Report



Our Pan India Presence at :

Aurangabad 9 Pune 9 Thane Nanded

P Delhi NCR P Nashik

Indore Ahmedabad V Jaipur

Rajkot Raipuir



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

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

Valuation Report of Residential Flat No. A/101, 1st Floor, 'A' Wing, Building Type SC-32, "Sky Heights Co-op. Hsg. Soc. Ltd.", Evershine City, Village Achole, Vasai Road (East), Taluka Vasai, District Palghar, PIN - 401 208, 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 or 28.08.2023 for Bank Loan Purpose		
2	Date of inspection	22.08.2023		
3	Name of the owner/ owners	Mr. Viraj Chandrahas Shetty		
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. A/101, 1st Floor, 1st Wing, Building Type SC-32, "Sky Heights Co-operation Hsg. Soc. Ltd.", Evershine City, Village Acholovasai Road (East), Taluka Vasai, District Palgha PIN – 401 208, State – Maharashtra, Country India. Contact Person: Mr. Viraj C. Shetty (Owner) Contact No.: 9987944600		
6	Location, street, ward no	Evershine City, Village Achole, Vasai Road (Eas Taluka Vasai, District Palghar		
7	Survey/ Plot no. of land	Survey No. 2 Old, New Survey No. 254, Old 357, Hissa No. 1/9		
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.	Carpet Area in Sq. Ft. = 560.00		





	Shape, dimension and physical features	Flowerbed + Niche Area in Sq. Ft. = 71.00 Total Area in Sq. Ft. = 631.00
		(Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 583.00
		(Aea as per Agreement)
		, to a series of the series of
		Built-up Area in Sq. Ft. = 700.00
		(Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Evershine City Road / Jawaharlal Nehru Road, Village Achole, Vasai Road (East), Taluka Vasai, District Palghar
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.	N.A.
	(i) Initial Premium	
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	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 and seller occupied (Family)
	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 VVCM0 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	₹ 12,000.00 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.		
28	of fi	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for	N.A.		
	servi	ces charges? If so, give details			
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?			
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		It is the amount of property tax? Who is to it? Give details with documentary proof	N.A.		
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		N.A.		
36	100	ny dispute between landlord and tenant rding rent pending in a court of rent?	N.A.		
37		any standard rent been fixed for the nises under any law relating to the control ont?	N.A.		
	SAL	ES			
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration		As per sub registrar of assurance records		





	No., sale price and area of land sold.			
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 Construction – 2012 (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.		
		Sq. Ft. (including nitch Area) is more than carpet area If the area mentioned in the documents. Hence to give er rate i.e. ₹ 10.900/- per Sq. Ft. considered		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kandivali (West) Branch to assess fair market value as on 28.08.2023 for Residential Flat No. A/101, 1st Floor, 'A' Wing, Building Type SC-32, "Sky Heights Co-op. Hsg. Soc. Ltd.", Evershine City, Village Achole, Vasai Road (East), Taluka Vasai, District Paighar, PIN – 401 208, State – Maharashtra, Country – India belongs to Mr. Viraj Chandrahas Shetty.

We are in receipt of the following documents:

1	Copy of Draft Agreement for Sale made in August, 2023 between Mr. Vinit Chandrahas Shetty & Mr.
	Chandrahas Rukkaya Shetty (the Vendors / Transferors) AND Mr. Viraj Chandrahas Shetty (the
	Purchaser / Transferee).
2	Copy of Occupancy Certificate VVCMC / TP / POC / VP-0743 / 70 / 2012-12 dated 18:05:2012 issued by VVCMC.
3	Copy of Maintenance Bill dated 07.02.2017 including Car Parking No. S7/1(01 issued by Sagar Developers.

LOCATION:

The said building is constructed on the plot of land bearing Survey No. 2 Old, New Survey No. 254, Old 357, Hissa No. 1/9 of Village Achole, Taluka Vasai, District Palghar. The property falls in Residential Zone. It is at a travelling distance of 4.5 Km. from Vasai Road railway station.





BUILDING:

The building under reference is having Ground (pt) + Stilt (pt) + 7 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 Flats. The building has 1 lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of Living with Dining Area + Kitchen + 2 Bedrooms + 2 Toilets + Passage + Flowerbed Area + Niche Area (i.e., 2BHK with 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 & plumbing etc. Car park also mentioned in maintenance bill.

Valuation as on 28th August 2023

The Carpet Area of the Residential Flat		583.00 Sq. Ft.	
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Deduct Depreciation:

Year of Construction of the building		2012 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	11	11 Years
Cost of Construction		700.00 X 2,500.00 = ₹ 17,50,000.00
Depreciation {(100-10) X 11 / 60}	D)	16.50%
Amount of depreciation	14	₹ 2,88,750.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	2	₹ 69,600.00 per Sq. M. i.e. ₹ 6,466.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 64,254.00 per Sq. M. i.e. ₹ 5,969.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,900.00 per Sq. Ft.
Value of property as on 28.08.2023	74	583.00 Sq. Ft. X ₹ 10,900.00 = ₹ 63,54,700.00

(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		₹ 63,54,700.00 - ₹ 2,88,750.00 =	
28.08.2023		₹ 60,65,950.00	
The realizable value of the property	:	₹ 54,59,355.00	
Distress value of the property	:	₹ 48,52,760.00	
Insurable value of the property (700 X 2,500.00)	:	₹ 17,50,000.00	
Guideline value of the property (700 X 5,969.00)		₹ 41,78,300.00	_

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. A/101, 1st Floor, 'A' Wing, Building Type SC-32, "Sky Heights Co-op. Hsg. Soc. Ltd.", Evershine City, Village





Achole, Vasai Road (East), Taluka Vasai, District Palghar, PIN – 401 208, State – Maharashtra, Country – India for this particular purpose at ₹ 60,65,950.00 (Rupees Sixty Lakhs Sixty Five Thousand Nine Hundred Fifty Only) as on 28th August 2023.

NOTES

- 1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 28th August 2023 is ₹ 60,65,950.00 (Rupees Sixty Lakhs Sixty Five Thousand Nine Hundred Fifty 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.
- 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:





ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floors and height of each floor		Ground (pt) + Stilt (pt) + 7 Upper Floors		
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 1st Floor		
3	Year of construction		2012 (As per Occupancy Certificate)		
4	Estimated future life		49 Years Subject to proper, preventive periodic maintenance & structural repairs		
5		construction- load bearing CC 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	าร	6" thick brick wall		
9	Doors a	and Windows	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows		
10	Flooring	3	Vitrified tiles flooring		
11	Finishin	ig	Cement plastering		
12	Roofing	and terracing	R.C.C. Slab		
13	Special if any	architectural or decorative features,	No		
14	(i) (ii)	Internal wiring – surface or conduit Class of fittings: Superior/	Concealed electrification & plumbing		
		Ordinary/ Poor.			
15	Sanitary installations				
	(i)	No. of water closets	As per Requirement		
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals No. of sink	4		
16		f fittings: Superior colored / superior	Ordinary		
17	Compor Height a	und wall and length construction	Existing		
18		fts and capacity	1 Lift		
19	Underg constru	round sump – capacity and type of ction	R.C.C tank		
20			R.C.C tank on terrace		
21	Pumps- no. and their horse power		May be provided as per requirement		
22		and paving within the compound mate area and type of paving	Cement concrete in open spaces, etc.		
23	Sewage	e disposal – whereas connected to ewers, if septic tanks provided, no.	Connected to Municipal Sewerage System		



Actual site photographs































Route Map of the property





Latitude Longitude - 19°24'32.8"N 72°50'17.2"E

Note: The Blue line shows the route to site from nearest railway station (Vasai Road - 4.5 Km.)





Ready Reckoner Rate



Rate to be adopted after considering depreciation [B + (C x D)]	64,254.00	Sq. Mt.	5,969.00	Sq. Ft.
(Age of the Building – 11 Years)				
Depreciation Percentage as per table (D) [100% - 11%]	89%			
The difference between land rate and building rate (A – B = C)	48,600.00			Ž
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	21,000.00			
(A)				
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	69,600.00	Sq. Mtr.	6,466.00	Sq. Ft.
No Increase for flat located on 1st floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate for Flat	69,600.00			

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

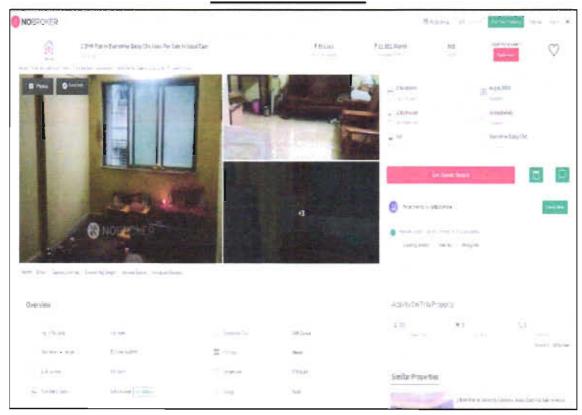
Table - D: Depreciation Percentage Table

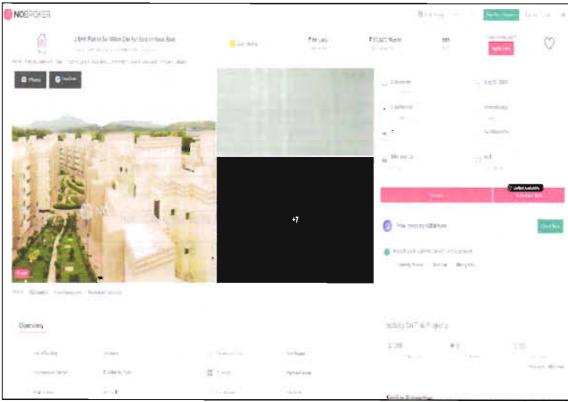
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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









Sales Instance

सुची क. २ 3284350 दुष्यम निबंधक सह दू.नि.यमई 3 25-08-2023 दस्तर्भन कमारू 3284/2023 Note:-Generated Through eDisplay v2.1 नोदर्जा: Module, For original report please contact concern SRO office. Regn:63m गाव: आबाळ (1)दरसंग्रेकत प्रकार करारनामा (१)माबदला 3650000 (अवाजारभाष (भाषेपटटबाच्या 3383000 बाबतीतपहरकार अकारबी देतो कि पहरेदार ते नमुद करावे) (4)भूमापन ,पोटहिस्सा व घरक्रमांक इतर माहिती: , इतर माहिती: सदिनका क. 501,पाचवा मजला,सी विग.स्काय असल्यास हाइट्स को ऑप ही सो लि बिल्डिंग टाईप एससी-34 गाव मीचे आची छ,एव्हरणाईन सिटी वसई पूर्व ता वसई जिल्हा पालघर विभाग क. 8 (5)शेचकळ 1) 46.29 ची.मीटर (६)अकारपी किया जुडी देण्यात असेल तेव्हा (१)दस्तरंखक करून देपाऱ्या / लिहन निमत्ता वैद्युनाथ बेहेरा 33 प्लॉट ने : एल/१०४ माळा ने : - दमारतीचे नाव ठेवपाऱ्यां पक्षकाराचे नाच किया दिवापी विल्डिंग न. ७४ न्य सानिवली नगर ब्लॉक न : सानिवली राड ने : वसई पूर्व महाराष्ट्र. न्यायालयाचा हुकुमनामा किया अदेश असल्यास प्रतिवादीचे नाव व पता टाण 401208 वैद्यनाथ एम बेहेरा 39 व्लॉट नं : एल/१०४ माळा नं - दमारतीचे नाव : विल्डिंग नं. ७धन्य सातिवली नगर ब्लॉक ने "सातिवली रोड ने "वसई पूर्व महाराष्ट्र ठाणे. 401208 (हे)दस्तऐबज करून येथा ऱ्या पक्षकारांने नाव मुरुक्रीत बारह 33 प्रनाट न : वी/9०२ माळा न : - इमारतीचे नाव : श्रीजी पॅलेस किया दिवाणी न्यायालयाचा हुकुमनामा किया अदेश असल्यास प्रतिकादीचे नाव व पता को औप ही सो लि. ब्लॉक ने - एव्हरेशाईन मिटी रोड ने - नालासोपाय पूर्व महाराष्ट्र टाण. 401209 परिस्थिता मैइंकीया अ प्लाट नं बीॐ०२ माळा नं इमारतीचे नाव आजी. पॅलेस को ऑप हो मा लि. ब्लॉक ने एव्हरशाईन मिटी रोड ने नालामोपाग पूर्व महाराष्ट्र ठाण 401209 १९ हरना चित्र करून दिल्याचा दिलाका 14/02/2023 10 दस्त नोदर्धी केन्यांना दिनोक 14/02/2023 (11) अनुक्रमाक कर व पुष्ट 3284/2023 (12)बाजारभाषात्रमायं मुद्रांक शुल्क 255500



(13)बाजारभाषात्रमाय नोदयी पुलक

मूल्याकनामाठी विचारात घेतलेला तपश्रील

30000



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 28th 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.
- The rates for valuation of the property are in accordance with the Govt, approved rates and prevailing 6. 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 ₹ 60,65,950.00 (Rupees Sixty Lakhs Sixty Five Thousand Nine Hundred Fifty Only)

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO **CHALIKWAR**

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



