#### PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-2149/23-24 24-Aug-23 B1-001.U/B FLOOR. BOOMERANG, CHANDIVAL! 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 Dated Buyer's Order No. Buyer (Bill to) **COSMOS BANK - VILEPARLE EAST** Delivery Note Date Dispatch Doc No. Vile Parle (East) Branch 003274 / 2302213 Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Dispatched through Destination Nehru Road, Vile Parle (East), Mumbai - 400 057, GSTIN/UIN : 27AAAAT0742K1ZH Terms of Delivery State Name : Maharashtra, Code: 27 Particulars HSN/SAC GST Amount SI Rate No. 1 **VALUATION FEE** 997224 18 % 4,000.00 (Technical Inspection and Certification Services) CGST 360.00 SGST 360.00 4,720.00 Total 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 360.00 4,000.00 360.00 720.00 Tax Amount (in words): Indian Rupee Seven Hundred Twenty Only Company's Bank Details nink in Bank Name The Cosmos Co-Operative Bank Ltd A/c No. 0171001022668 Branch & IFS Code: Vileparle & COSB0000017 Remarks: Shri. Sanjay Ramu Powar - Residential Flat No. 404, 4th Floor, Wing - C, "G. M. Nagar Co-op. Hsg. Soc. Ltd.", Narangi Bypass Road, Village Naringi, Virar ( East), Palghar - 401 303, State - Maharashtra, Country - India Company's PAN . AADCV4303R UPI Virtual ID : Vastukala@icici Declaration

This is a Computer Generated Invoice

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





for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

Asmita Rathod

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: Shri. Sanjay Ramu Powar

Residential Flat No. 404, 4th Floor, Wing - C, "G. M. Nagar Co-op. Hsg. Soc. Ltd.", Narangi Bypass Road, Village Naringi, Virar (East), Palghar - 401 303, State - Maharashtra, Country - India.

Latitude Longitude - 19°28'08.2"N 72°48'46.3"E

#### 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.



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 / Vile Parle (East) Branch / Shri. Sanjay Ramu Powar (3274/2302213)

Vastu/Mumbai/08/2023/3274/2302213 24/23-359-SBSH

Date: 24.08.2023

#### VALUATION OPINION REPORT

The property bearing Residential Flat No. 404, 4th Floor, Wing - C, "G. M. Nagar Co-op. Hsg. Soc. Ltd.", Narangi Bypass Road, Village Naringi, Virar (East), Palghar - 401 303, State - Maharashtra, Country - India belongs to Shri. Sanjay Ramu Powar.

Boundaries of the property.

North Anandi Apartment

South Gajadhish Apartmemt

East Internal Road & Kush Apartment

West Mahalaxmi Apartment

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 ₹ 24,40,640.00 (Rupees Twenty Four Lakh Forty Thousand Six Hundred Forty 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 : Mumbai Aurangabad Pune Rajkot R P Ihane Nanded Indare Roipur 🖓 P Delhi NCR P Nashik Ahmedabad P 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 Report of Residential Flat No. 404, 4th Floor, Winq – C, "G. M. Nagar Co-op. Hsg. Soc. Ltd.", Naranqi Bypass Road, Village Narinqi, Vırar (East), Palqhar – 401 303, 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	23.08.2023	
3	Name of the owner/ owners	Shri. Sanjay Ramu Powar	
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. 404, 4th Floor, Win – C, "G. M. Nagar Co-op. Hsg. Soc. Ltd." Narangi Bypass Road, Village Naringi, Virar (East Palghar – 401 303, State – Maharashtra, Country India.  Contact Person: Mr. Sumit Powar (Owner's Son) Contact No. 9869315100	
6	Location, street, ward no	Narangi Bypass Road, Village Naringi, Virar (East). Palghar	
7	Survey/ Plot no. of land	Survey No. 226, Old Survey No. 20, Hissa No. 8, 10, 11, 3A & 3B of Village – Naringi	
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 amenifies 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. = 367.00 (Area as per Actual Site Measurement)	
		Built Up Area in Sq. Ft. = 464.00 (Area as per Agreement for Sale)	
		Super Built Up Area in Sq. Ft. = 515.00 (Area as per Agreement for Sale)	



13	Roads, Streets or lanes on which the land is abutting	Narangi Bypass Road, Village Naringi, Virar (East), Palghar – 401 303.	
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	N. A.	
16	Lessor in the event of sale or transfer  Is there any restriction covenant in regard to use of land? If so, attach a copy of the	As per documents	
	covenant.		
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 Ite.Create	
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied	
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully	
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per VVCMC 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.	







Valuation Report Prepared For: Cosmos Bank / Ville Parle (East) Branch / Shri. Sanjay Ramu Powar (3274/2302213) Page 5 of 17

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 5,000.00 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	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		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 itenance and operation- owner or tenant?	N. A.	
32		bump is installed, who is to bear the cost of itenance 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		t is the amount of property tax? Who is to 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 real premium	Information not available	
36	100000	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 nt?	N.A. dte.Create	
	SAL	ES		
38	in the	instances of sales of immovable property clocality on a separate sheet, indicating the e and 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		e instances are not available or not relied n, the basis of arriving at the land rate	N. A.	
	cos	T OF CONSTRUCTION		
41	Year	of commencement of construction and	Year of Completion - 2008 (As per Occupancy	





Valuation Report Prepared For Cosmos Bank / Vile Parle (East) Branch / Shn. Sanjay Ramu Powar (3274/2302213) Page 6 of 17

	year of completion	Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	

### PART II- VALUATION

#### **GENERAL**:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch to assess fair market value as on 24.08.2023 for Residential Flat No. 404, 4th Floor, Wing – C, "G. M. Nagar Co-op. Hsg. Soc. Ltd.", Narangi Bypass Road, Village Naringi, Virar (East), Palghar – 401 303, State – Maharashtra, Country – India belongs to Shri. Sanjay Ramu Powar.

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

1	Copy of Agreement for sale dated 16.06.2010 Between Shri. Rakesh Badriprasad Varma & Mrs. Naina		
	Rakesh Varma (the Transferor) and Shri. Sanjay Ramu Powar (the Transferrer).		
2	Copy of Commencement Certificate No. CIDCO / VVSR / CC / BP-4049 / E / 1495 dated 05.01.2007 issued by CIDCO.		
3	Copy of Occupancy Certificate No. CIDCO / VVSR / CC / BP-4049 / E / 1495 dated 02.04.2008 issued by CIDCO.		
4	Copy of Share Certificate No. 20 in the name of Shri. Sanjay Ramu Powar		

#### LOCATION:

The said building is located at Survey No. 226, Old Survey No. 20, Hissa No. 8, 10, 11, 3A & 3B of Village – Naringi, Virar (East), Palghar. The property falls in Residential Zone. It is at a travelling distance 1.7 Km. from Virar railway station.

#### **BUILDING:**

The building under reference is having Ground + 4 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 normal. The building is used for residential purpose. 4th Floor is having 4 Residential Flat. No Lifts provided in the building.

#### Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath + Passage. (i.e., 1 BHK + WC & Bath). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Casing Capping electrification & Concealed plumbing etc.





#### Valuation as on 24th August 2023

The Built Up Area of the Residential Flat	:	464.00 Sq. Ft.	

#### **Deduct Depreciation:**

Value of property as on 24.08.2023		464.00 Sq. Ft. X ₹ 5,800.00 = ₹ 26,91,200.00
Prevailing market rate	:	₹ 5,800.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)		₹ 31,861.00 per Sq. M. i.e., ₹ 2,960.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	17	₹ 35,840.00 per Sq. M. i.e., ₹ 3,330.00 per Sq. Ft.
Amount of depreciation	127	₹ 2,50,560.00
Depreciation {(100-10) X 15 / 60}		22.50%
Cost of Construction	÷	464.00 X 2,400.00 = ₹ 11,13,600.00
Age of the building as on 2023	+	15 Years
Expected total life of building		60 Years
Year of Construction of the building		2008 (As per Occupancy Certificate)

(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	:	₹ 26,91,200.00 - ₹ 2,50,560.00 = ₹ 24,40,640.00
Total Value of the property	:	₹ 24,40,640.00
The realizable value of the property	:	₹ 21,96,576.00
Distress value of the property	:	₹ 19,52,512.00
Insurable value of the property (464.00 X 2,400.00)	1	₹ 11,13,600.00
Guideline value of the property (464.00 X 2,960.00)	ĭ	₹ 13,73,440.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 404, 4th Floor, Wing - C, "G. M. Nagar Co-op. Hsg. Soc. Ltd.", Narangi Bypass Road, Village Naringi, Virar (East), Palghar – 401 303, State – Maharashtra, Country – India for this particular purpose at ₹ 24,40,640.00 (Rupees Twenty Four Lakh Forty Thousand Six Hundred Forty 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 ₹ 24,40,640.00 (Rupees Twenty Four Lakh Forty Thousand Six Hundred Forty 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

		recillical details	main building	
1.	No. of floors and height of each floor		Ground + 4 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 4th Floor	
3	Year of construction		2008 (As per Occupancy Certificate)	
4	Estimate	ed future life	45 Years Subject to proper, preventive periodic maintenance & structural repairs	
5	1 .	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	ns	6" thick brick wall	
9	Doors a	nd Windows	Teak wood door frame with flush doors, Powder Coated Aluminum sliding windows	
10	Flooring		Vitrified tiles flooring	
11	Finishin		Cement plastering	
12	Roofing	and terracing	R.C.C. Slab	
13	Special of any	architectural or decorative features,	No	
14	(i)	Internal winng – surface or conduit	Casing Capping electrification	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing	
15	Sanitary installations			
	(i)	No. of water closets	As per Requirement	
	(ii)	No of lavatory basins		
	(îi) (îv)	No. of urinals  No. of sink		
16		f fittings: Superior colored / superior	Ordinary	
10	white/or		vate Create	
17	Compou		Not Provided	
18	No. of lit	fts and capacity	No Lift provided	
19	Unaergr	round sump – capacity and type of ction	R.C.C tank	
20	Over-head tank Location, capacity Type of construction		R.C.C tank on terrace	
21		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		disposal – whereas connected to ewers, if septic tanks provided, no. acity	Connected to Municipal Sewerage System	



## Actual site photographs





















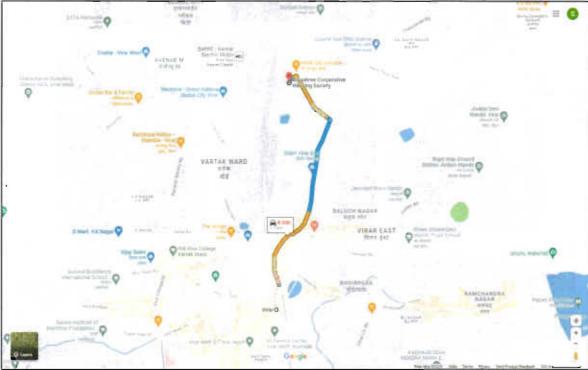






## Route Map of the property Site u/r





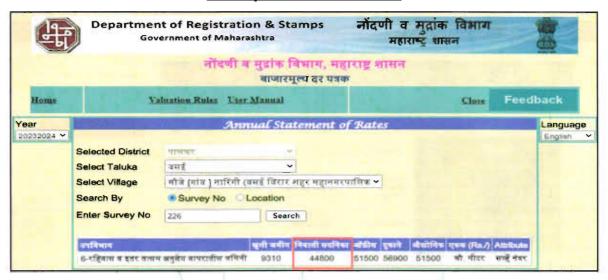
Latitude Longitude - 19°28'08.2"N 72°48'46.3"E

Note: The Blue line shows the route to site from nearest railway station (Virar – 1.7 Km.)





### **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate for Flat	44,800.00			4
Reduced by 20% on Flat Located on 4th Floor	8,960.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	35,840.00	Sq. Mt.	3,330.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	9,310.00			
The difference between land rate and building rate (A – B = C)	26,530.00			
Depreciation Percentage as per table (D) [100% - 15%]	85%			1
(Age of the Building – 15 Years)	/			
Rate to be adopted after considering depreciation [B + (C x D)]	31,861.00	Sq. Mt.	2,960.00	Sq. Ft.

#### Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is	Located	Rate to be adopted		
a)	Ground Floor / Stilt / Floor First Floor		por 100%		
b)			95%		
c)	Second Floor		Innovate Creson e		
d)	Third Floor		85%		
e)	Fourth Floor and above		80%		

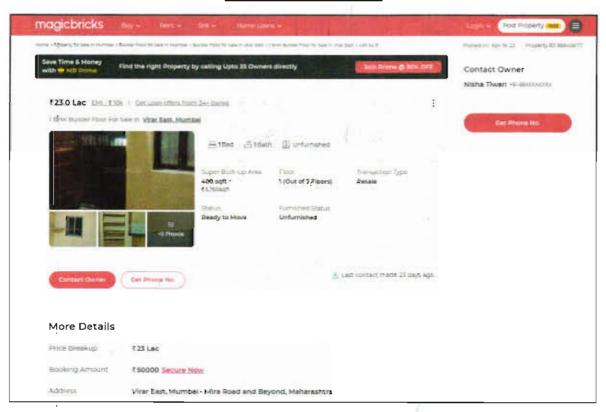
#### Table - D: Depreciation Percentage Table

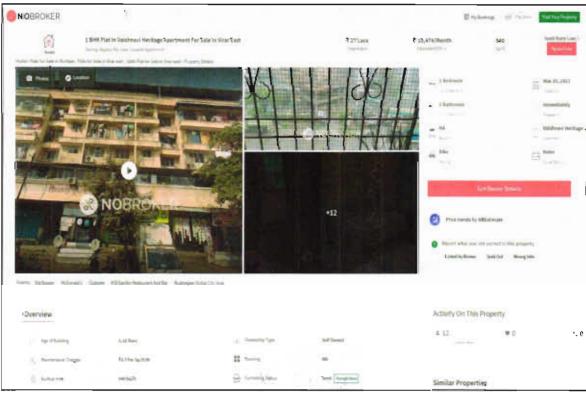
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation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





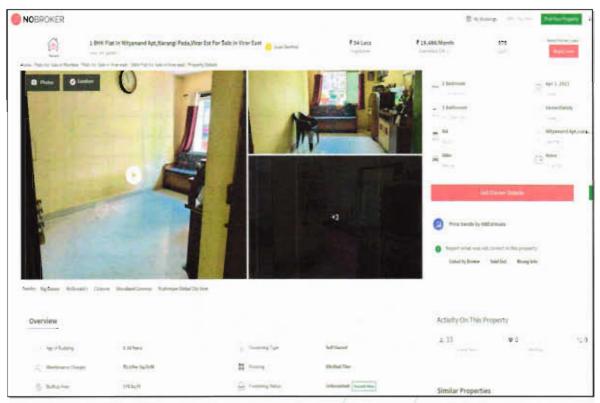
## **Price Indicators**

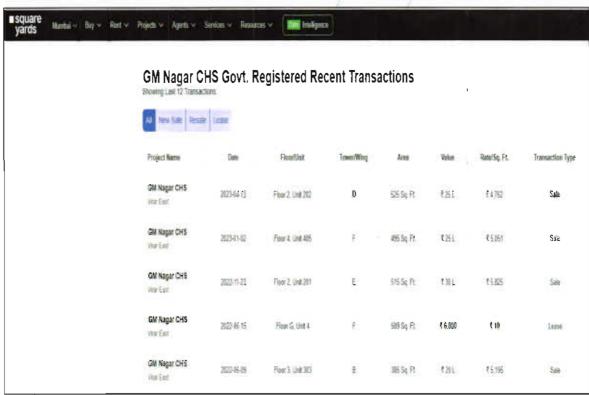






## **Price Indicators**









## Sales Instance

\$28580 24-08-2023	सूची क. २	द्रव्यव निकथ्ड सह दृनि, वसई 2 वस्तवित्र क्साव: 5285/2023
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ाजनगण्या प्रकार	करारनामा	
्रभाषद्वा	2500000	
(अंबाजारभाव (भारेप्टरचा च्या बाबनीनप्टरबार अवस्थी दना कि प्ट्रेफर (१ समूर ब्रह्म ()	2185881.6	
(अनुमापन ,पोटहिस्सा व पर क्यावः (अस-पहार)	1) इतर माहिती: , इतर माहिती: मीजे नारीगी,स न 226(20),हि न 8,10,11,3ए,औ विभाग 6,सदनिका क 202,दूसरा मंजला विग डी,जी एम नगर जी एम नगर सी,डी विग को आँ ही सी लि.क्षेत्र 48,792 बी मी स्परकिल्ट अप	
(5)4 876/6	1) 48,792 ची.मीटर	
त्राज्ञकारणी किया जुनी दण्यान असन तेया।		0111
ोहस्तामुख कर न देशा ज्या / निवृत ठेवमा ज्या पश्चकाराचे नाम किया हिपाणी त्यायान्त्रयाना हुकुमनामा किया आदश अगल्याम अतिमादीय नाम व प्रता	<ol> <li>मताप अनत गृथ्व ४४ प्लॉट न : माळा न : इमार्यीच नाव : ब्लॉक न : गंड न : म न ७ ऑगस्तन मस्तानी गोम्स बाळिसिद्धार्थ नग्नश्वद पुमृबई महाराष्ट्र मुम्बई. ४०००५१</li> </ol>	
(हेहरनाम्बर्ध बरून पेषान्य प्रश्नवसम्ब सार निजा पिषाषी न्यायानवाना हुकुमजस्य हिन्य अपन्यास प्रशासीय नाव व पंचा	1) विज्ञाल विज्ञ्यास करम 28 फांट केंं माळा न : इमारतीच नाव : इनाक न : गंड न : दी 202की एम नगरमी डी विग्न मामायटीनारीगी गंडविगर पूना वसईति पालघर महाराष्ट्र ढाएं, 491305 2) विज्ञाला विज्ञ्याम क्यम 48 प्लांट न : माळा न : इमारतीच नाव : ब्लांक न : गंड न : दी 202वी एम नगरमी डी विग्न मामायटीनारीगी गंडविगर पूना वसईति पालघर महाराष्ट्र टावं, 401305 3) सिद्धी विज्ञाल करम 23 प्लांट न : माळा न : इमारतीच नाव : ब्लांक म : गंड न : वी 202वी एम नगरमी डी विग्न मामायटीनारीगी गंडविगर पूना वसईति पालघर महाराष्ट्र टावं, 401305	
(१)हस्ताएगाः कर संदिल्याचा दिलाक	13/04/2023	
(१०)वास नावश्री दन्यांका विभाव	13/04/2023	
(भारतीकामध्याच व तेल्ड	5285/2023	
(12)मा राग्नागाप्रमाण गुडाब ज्ञान्य	175000	
(13)बाजानावाजसाचं वर्ष्यते भूनक	25000	
(10)89		
मृत्याक्रमासादी विचायत् प्रतस्ता नाओतः :-		<del></del>



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#### **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:

- Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 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 ₹ 24,40,640.00 (Rupees Twenty Four Lakh Forty Thousand Six Hundred Forty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

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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

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