

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. PG-2303/23-24	Dated 1-Sep-23
Buyer (Bill to) COSMOS BANK - VEERA DESAI ROAD Veera Desai Road Andheri West Branch Shop No 7, Dhanshree Heights Bulding No 42, Andheri (West), Mumbai, Pin Code- 400053 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note Reference No. & Date. Buyer's Order No. Dispatch Doc No. Dispatched through Terms of Delivery	Mode/Terms of Payment Other References Dated Delivery Note Date Destination

SI 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	4,000.00		360.00		360.00	720.00

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

Remarks:
 "Name of Proposed Purchaser / Client:
 Ms. Naznin Bismillah Baig

Name of Owner Seller:
 Mr. Mohammed Salim Abdul Hamid Mulla &
 Mrs. Rizwana Mohammed Salim Mulla - Residential Flat
 No. 117, 1st Floor, 'A' Wing, ""Patel Chawl SRA Co-op.
 Hsg. Soc. Ltd."" , Azim Nagar, Off. S. V. Road, Opp.
 Railway Station, Jogeshwari (West), Mumbai – 400 102,
 State – Maharashtra, Country – India

Company's PAN : **AADCV4303R**

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

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

Rattol
 Authorised Signatory

This is a Computer Generated Invoice

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser / Client: Ms. Naznin Bismillah Baig

Name of Owner / Seller: Mr. Mohammed Salim Abdul Hamid Mulla & Mrs. Rizwana Mohammed Salim Mulla

Residential Flat No. 117, 1st Floor, 'A' Wing, "Patel Chawl SRA Co-op. Hsg. Soc. Ltd.", Azim Nagar,
Off. S. V. Road, Opp. Railway Station, Jogeshwari (West), Mumbai – 400 102,
State – Maharashtra, Country – India.

Think.Innovate.Create

Latitude Longitude - 19°08'10.1"N 72°50'54.9"E

Valuation Done for:

Cosmos Bank

Veera Desai Road Andheri (West) Branch

Shop No. 7, Dhanashree Heights, Building No 42, Off Veera Desai Road, Andheri (West),
Mumbai - 400053, State - Maharashtra, Country – India



Our Pan India Presence at :

- | | | | |
|-------------|--------------|-------------|----------|
| 📍 Mumbai | 📍 Aurangabad | 📍 Pune | 📍 Rajkot |
| 📍 Thane | 📍 Nanded | 📍 Indore | 📍 Raipur |
| 📍 Delhi NCR | 📍 Nashik | 📍 Ahmedabad | 📍 Jaipur |



VALUATION OPINION REPORT

The property bearing Residential Flat No. 117, 1st Floor, 'A' Wing, "Patel Chawl SRA Co-op. Hsg. Soc. Ltd.", Azim Nagar, Off. S. V. Road, Opp. Railway Station, Jogeshwari (West), Mumbai – 400 102, State – Maharashtra, Country – India belongs to **Mr. Mohammed Salim Abdul Hamid Mulla & Mrs. Rizwana Mohammed Salim Mulla**. Name of **Proposed Purchaser / Client: Ms. Naznin Bismillah Baig**.

Boundaries of the property.

North	:	Slum Area
South	:	Slum Area
East	:	Railway Track
West	:	Azim Apartments

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 **₹ 56,77,415.00 (Rupees Fifty Six Lakh Seventy Seven Thousand Four Hundred Fifteen 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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD.,
c=IN, email=manojbaburaochalikwar@vastukala.com,
serial=11717817418182, version=3, c=IN, o=VASTUKALA CONSULTANTS (I) PVT. LTD.,
ou=VASTUKALA CONSULTANTS (I) PVT. LTD., cn=MANOJ BABURAO CHALIKWAR,
date=2023.09.01.13:01:40+05'30'

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
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 Report of Residential Flat No. 117, 1st Floor, 'A' Wing, "Patel Chawl SRA Co-op. Hsg. Soc. Ltd.",

Azim Nagar, Off. S. V. Road, Opp. Railway Station, Jogeshwari (West), Mumbai – 400 102,

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 01.09.2023 for Bank Loan Purpose
2	Date of inspection	31.08.2023
3	Name of the owner/ owners	<u>Name of Proposed Purchaser / Client:</u> Ms. Naznin Bismillah Baig <u>Name of Owner Seller:</u> Mr. Mohammed Salim Abdul Hamid Mulla & Mrs. Rizwana Mohammed Salim Mulla
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	<u>Proposed Purchaser / Client:</u> Sole Ownership <u>Owner / Seller:</u> Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 117, 1st Floor, 'A' Wing, "Patel Chawl SRA Co-op. Hsg. Soc. Ltd.", Azim Nagar, Off. S. V. Road, Opp. Railway Station, Jogeshwari (West), Mumbai – 400 102, State – Maharashtra, Country – India. Contact Person: Ms. Naznin Bismillah Baig (Proposed Purchaser) Contact No.: 7900189916
6	Location, street, ward no	Azim Nagar, Off. S. V. Road, Opp. Railway Station, Jogeshwari (West), Mumbai – 400 102.
	Survey/ Plot no. of land	C.T.S. No.172, 172/1 to 34, 176, 176/1 to 5, of Village – Bandivali
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. = 277.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 269.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 323.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Azim Nagar, Off. S. V. Road, Near Railway Station, Jogeshwari (West), Mumbai – 400 102.
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (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?	Owner / Seller Occupied
	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 SRA 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	₹ 14,000.00 Expected rental income per month
	(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?	N.A.
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 up on, the basis of arriving at the land rate	N. A.
	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 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.
	<u>Remark:</u>	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Veera Desai Road Andheri (West) Branch to assess fair market value as on 30.08.2022 for Residential Flat No. 117, 1st Floor, 'A' Wing, "Patel Chawl SRA Co-op. Hsg. Soc. Ltd.", Azim Nagar, Off. S. V. Road, Opp. Railway Station, Jogeshwari (West), Mumbai – 400 102, State – Maharashtra, Country – India belongs to **Mr. Mohammed Salim Abdul Hamid Mulla & Mrs. Rizwana Mohammed Salim Mulla**. Name of **Proposed Purchaser / Client** is **Naznin Bismillah Baig**.

We are in receipt of the following documents:

1	Copy of Sale Deed dated 29.07.2022 between Mr. Mohammed Umer Hussain (the Seller) AND Mr. Mohammed Salim Abdul Hamid Mulla & Mrs. Rizwana Mohammed Salim Mulla (the Purchasers)
2	Copy of Occupancy Certificate No. SRA / ENG / 2039 / KW / PL / AP dated 17.07.2012 issued by Slum Rehabilitation Authority.
3	Copy of Share Certificate No. 028 bearing Nos. 136 to 140 having 5 Shares of Rs. 50/- each transferred dated 16.05.2023 in the name of Mr. Mohammed Salim Abdul Hamid Mulla & Rizwana Mohammed Salim Mulla.
4	Copy of Pan Card & Aadhar Card

LOCATION:

The said building is located at CTS No.172, 172/1 to 34, 176, 176/1 to 5 of Village Bandivali, Taluka Andheri, Ward - K (West) of MCGM. The property falls in Residential Zone. It is at a walkable distance 130 M. from Jogeshwari Railway Station.

BUILDING:

The building under reference is having Ground + 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 staircase



is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is normal. The building is used for residential purpose. 1st Floor is having 18 Residential Flats. The building is having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of Living Room + 1 Bedroom + Kitchen + WC + Toilet (i.e. **1BHK + WC & Toilet**). 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.

Valuation as on 1st September 2023

The Carpet Area of the Residential Flat	: 269.00 Sq. Ft.
---	------------------

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 years
Cost of Construction	: 323.00 X 3,000.00 = ₹ 9,69,000.00
Depreciation $\{(100-10) \times 11 / 60\}$: 16.50%
Amount of depreciation	₹ 1,59,885.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 1,94,450.00 per Sq. M. i.e. ₹ 18,065.00 per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 1,84,565.00 per Sq. M. i.e. ₹ 17,147.00 per Sq. Ft.
Prevailing market rate	: ₹ 21,700.00 per Sq. Ft.
Value of property as on 01.09.2023	: 269.00 Sq. Ft. X ₹ 21,700.00 = ₹ 58,37,300.00

(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 01.09.2023	: ₹ 58,37,300.00 - ₹ 1,59,885.00 ₹ 56,77,415.00
Total Value of the property	: ₹ 56,77,415.00
The realizable value of the property	: ₹ 51,09,674.00
Distress value of the property	: ₹ 45,41,932.00
Insurable value of the property (323.00 X 3,000.00)	: ₹ 9,69,000.00
Guideline value of the property (323.00 X 17,147.00)	: ₹ 55,38,481.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 117, 1st Floor, 'A' Wing, "Patel Chawl SRA Co-op. Hsg. Soc. Ltd.", Azim Nagar, Off. S. V. Road, Opp. Railway Station, Jogeshwari (West), Mumbai – 400 102, State – Maharashtra, Country – India for this particular purpose at



₹ 56,77,415.00 (Rupees Fifty Six Lakh Seventy Seven Thousand Four Hundred Fifteen Only) as on 1st September 2023.

NOTES

1. I, Sharad Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 1st September 2023 is ₹ 56,77,415.00 (Rupees Fifty Six Lakh Seventy Seven Thousand Four Hundred Fifteen 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:

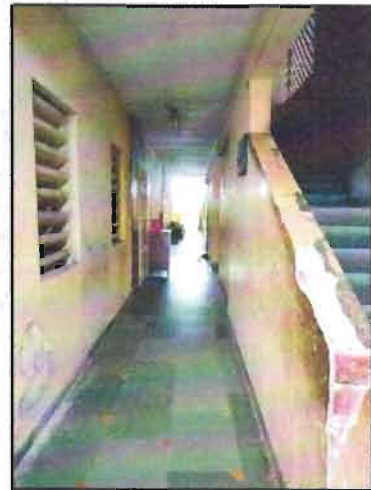
ANNEXURE TO FORM 0-1

	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 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 1 st 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.	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	Vitrified tiles 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	Concealed 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	
	(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	Not Provided
18	No. of lifts and capacity	2 Lifts
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 u/r



Latitude Longitude - 19°08'10.1"N 72°50'54.9"E

Note: The Blue line shows the route to site from nearest Railway station (Jogeshwari – 130 M.)

Ready Reckoner Rate



Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

Home
Valuation Rules
User Manual
Close

Year
2023/2024
Annual Statement of Rates
Language
English

Selected District:
 Select Village:
 Search By: Survey No Location
 Enter Survey No:

उपविभाग	प्लॉट नं.	निवासी इकाई	अंश	प्लॉट	अंश	मूल्य (₹.)	अंश
47/231-मुंबई: उपनगर व पूर्वेक गावाची हद्द, इतिहास अन्वयेकाल गावाची हद्द व इतिहास विरल देवाई गावा	104590	164450	223620	244470	194450		

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,94,450.00			
No increase on Flat Located on 1 st Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,94,450.00	Sq. Mt.	18,065.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,04,590.00			
The difference between land rate and building rate (A – B = C)	89,860.00			
Depreciation Percentage as per table (D) [100% - 11%] (Age of the Building – 11 Years)	89%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,84,565.00	Sq. Mt.	17,147.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

Price Indicators

NOBROKER 2 RK Flat in Campus Apartment For Sale in Jaggannath West. ₹ 22 Lacs 29,802 Monthly 230 sq ft. May 20, 2022

Overview

Age of Building	5-10 Years	Drinking Water	Not Avail
Availability of Lift	Not Avail	Security	Not Avail
Car Parking	Not Avail	Property Type	Residential

Activity On This Property

₹ 1.08

Similar Properties

NOBROKER 2 RK Flat in Om Shriyan For Sale in Andheri West. ₹ 30 Lacs ₹ 30,157 Monthly 300 sq ft. May 20, 2022

Overview

Age of Building	1-5 Years	Drinking Water	Not Avail
Availability of Lift	Not Avail	Security	Not Avail
Car Parking	Not Avail	Property Type	Residential

Activity On This Property

₹ 1.15

Similar Properties

Price Indicators

NOBROKER

1 BHK Flat in Compas Landmark Society For Sale in Juhu, Mumbai West

₹ 55 Lacs
₹ 30,922 Month

2 BHK
2 BHK
1 BHK

Get Owner Details

Price starts by ₹ 10.50/m²

Recent who has occurred in 10 days

View by Owner | Search | Map/Link

Activity On This Property

Activity	Price	Area
2 BHK	₹ 55 Lacs	10.50
2 BHK	₹ 55 Lacs	10.50

Similar Properties

Overview

Property Type	Price	Area	Location
1 BHK	₹ 10.50	10.50	Juhu
2 BHK	₹ 10.50	10.50	Juhu
3 BHK	₹ 10.50	10.50	Juhu

Think.Innovate.Create



Vastukala Consultants (I) Pvt. Ltd.
An ISO 9001:2015 Certified Company | www.vastukala.org



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **1st September 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 ₹ 56,77,415.00 (Rupees Fifty Six Lakh Seventy Seven Thousand Four Hundred Fifteen Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
c=IN, email=manojchalikwar@vastukala.org, postalCode=400008, st=Maharashtra,
serialNumber=1325456789, cn=MANOJ BABURAO CHALIKWAR
Date: 2019.09.11 18:36:14 +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

Think.Innovate.Create