PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd 21-Sep-23 B1-001, U/B FLOOR, PG-2576/23-24 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 - VEERA DESAI ROAD Dispatch Doc No. Delivery Note Date Veera Desai Road Andheri West Branch Shop No 7, Dhanshree Heights Bulding No 42. 003756 / 2302657 Andheri (West), Mumbai, Pin Code- 400053 Dispatched through Destination GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code: 27 Terms of Delivery **Particulars** HSN/SAC GST Amount SI No. Rate 997224 18 % 4,000,00 **VALUATION FEE** (Technical Inspection and Certification Services) CGST 360.00 SGST 360.00 Total 4,720.00 E. & O.E Amount Chargeable (in words) Indian Rupee Four Thousand Seven Hundred Twenty Only Central Tax State Tax Total HSN/SAC Taxable Rate Value Rate Amount Amount Tax Amount 4,000.00 360.00 360.00 997224 9% 9% 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 Remarks: "Mrs. Rekha Anil Virani, Mr. Anil Ravjibhai Virani & Mr. Ghanshyambhai Ravjibhai Virani - Residential Flat No. 701, 7th Floor, B - Wing, ""Avishkar Garden Co-Op. Hsg. Soc. Ltd."", Poonam Vihar Complex, Opp. Sector - 2, Mira Road (East), Thane - 401 107, state -Maharashtra, Country - India. 可能分类的 Company's PAN : AADCV4303R UPI Virtual ID : Vastukala@icici Declaration for Vastukala Consultants (I) Pvt Ltd NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST Asmita Rathod CHARGES APPLICABLE AS PER THE RULE.

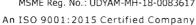
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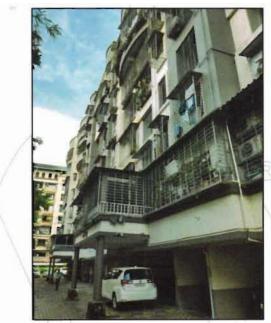
Authorised Signatory







Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Rekha Anil Virani, Mr. Anil Ravjibhai Virani & Mr. Ghanshyambhai Ravjibhai Virani

Residential Flat No. 701, 7th Floor, B - Wing, "Avishkar Garden Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Opp. Sector - 2, Mira Road (East), Thane - 401 107, State - Maharashtra, Country - India.

Latitude Longitude - 19°16'35.6"N 72°51'32.2"E

Valuation Prepared for:

Cosmos Bank

Veera Desai Road Andheri (West)

Shop No. 7, Dhanashree Heights, Building No. 42, Off. Veera Desai Road, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India.





🖂 mumbai@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank – Veera Desai Road Andheri (West) Branch / Mrs. Rekha Anil Virani (3756/2302657)

Page 2 of 19

Vastu/Mumbai/09/2023/3756/2302657 21/13-301-PRBS

Date: 21.09.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 701, 7th Floor, B - Wing, "Avishkar Garden Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Opp. Sector - 2, Mira Road (East), Thane - 401 107, State - Maharashtra, Country – India belongs to Mrs. Rekha Anil Virani, Mr. Anil Ravjibhai Virani & Mr. Ghanshyambhai Ravjibhai Virani.

Boundaries of the property.

North : Sanskruti Building

South : Indraprastha Building
East : Poonam Sagar Road

West : Jain Temple & Rashmi Crystal

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 ₹ 93,31,875.00 (Rupees Ninety-Three Lakh Thirty-One Thousand Eight Hundred Seventy-Five 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

Digital vigilities by AMATICKIA A CONTRET TANTS (I) PROVINCE TANTS (I



Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20





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

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

Valuation Report of Residential Flat No. 701, 7th Floor, B - Wing, "Avishkar Garden Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Opp. Sector - 2, Mira Road (East), Thane - 401 107,

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 21.09.2023 for Banking Purpose
2	Date of inspection	18.09.2023
3	Name of the owner/ owners	Mrs. Rekha Anil Virani, Mr. Anil Ravjibhai Virani & Mr. Ghanshyambhai Ravjibhai Virani
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership shares is not available
5	Brief description of the property	Address: Residential Flat No. 701, 7th Floor, B - Wing, "Avishkar Garden Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Opp. Sector - 2, Mira Road (East), Thane - 401 107, State - Maharashtra, Country – India. Contact Person: Mrs. Rekha Anil Virani (Owner) Contact No. 9819842522
6	Location, street, ward no	Poonam Sagar Road, Opp. Sector - 2, Mira Road (East), Thane - 401 107
7	Survey/ Plot no. of land	Old Survey No. 194 (p), 195 (p), New Survey No. 26 (p), 27(p) of Village Penkarpada
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential
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	7 L 7 J 7 J
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 629.00 Balcony Area in Sq. Ft. = 101.00 (Area as per Actual Site measurement) Carpet Area in Sq. Ft. = 563.00



		(Area as Agreement for Sale)
		Built Up Area in Sq. Ft. = 675.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Poonam Sagar Road, Opp. Sector - 2, Mira Road (East), Thane - 401 107
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	1
	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	Yes
	IMPROVEMENTS	to Crooto
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MBM0 norms Percentage actually utilized – Details not available
26	RENTS	
20	KENIS	





	(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	₹ 19,500.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not available
27		nny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	parate amount being recovered for the use ktures, like fans, geysers, refrigerators, ng ranges, built-in wardrobes, etc. or for ces charges? If so, give details	N. A
29	1	details of the water and electricity charges, r, 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	1	ft is installed, who is to bear the cost of tenance and operation-owner or tenant?	N. A.
32		burnp is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for liq	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the lal premium	Information not available
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N.A. Credie
37		any standard rent been fixed for the nises under any law relating to the control nt?	N. A.
	SAL	ES	
38	in the	instances of sales of immovable property elocality on a separate sheet, indicating the 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	If sal	e instances are not available or not relied	N. A.





	up on, the basis of arriving at the land rate	
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2005 (As per Part 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.
45	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Veera Desai Road Andheri (West) Branch to assess fair market value as on 21.09.2023 for Residential Flat No. 701, 7th Floor, B - Wing, "Avishkar Garden Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Opp. Sector - 2, Mira Road (East), Thane - 401 107, State - Maharashtra, Country – India belongs to Mrs. Rekha Anil Virani, Mr. Anil Ravjibhai Virani & Mr. Ghanshyambhai Ravjibhai Virani.

We are in receipt of the following documents:

1	Copy of Agreement for Sale of Apartment between Mr. Sanjay S. Lakhani & Mr. Mukesh S. Lakhani And Mrs. Rekha Anil Virani, Mr. Anil Ravjibhai Virani & Mr. Ghanshyambhai Ravjibhai Virani dated on 22.09.2020
2	Copy of Part Occupancy Certificate No. MNP / NR / 1786 / 2005 - 06 issued by Mira - Bhayandar
	Municipal Corporation dated on 29.10.2005

LOCATION: Think.Innovate.Create

The said building is located at Old Survey No. 194 (p), 195 (p), New Survey No. 26 (p), 27(p) of Village Penkarpada. The property falls in Residential cum commercial Zone. It is at a walking distance of 550 Mtr. from Mira Road railway station.

BUILDING:

The building under reference is having Stilt + 7 Upper Floor. 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 is used for residential purpose. 7th Floor is having 4 Residential Flats. The building external condition is good. The building is having 1 Lift.





Residential Flat:

The Residential Flat under reference is situated on the 7th Floor. It consists of Living Room + Dining + Kitchen + 2 Bedroom + Passage + 2 Toilets + W.C + Balcony Area (i.e. 2 BHK + 2 Toilets + W.C). The Residential Flat is finished with Vitrified tiles, Teak Wood door frame with solid flush door, Concealed electrification & Plumbing.

Valuation as on 21st September 2023

The Built Up of the Residential Flat	:	675.00 Sq. Ft.

ATTA JOY

Deduct Depreciation:

Value of property as on 21.09.2023	:	₹ 675.00 Sq. Ft. X ₹ 14,500.00 = ₹ 97,87,500.00
Guideline rate (after depreciate)	:	₹ 87,917.00 per Sq. M. i.e., ₹ 8,168.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 99,225.00 per Sq. M. i.e., ₹ 9,218.00 per Sq. Ft.
Amount of depreciation	1	₹ 4,55,625.00
Depreciation {(100-10) X 18 / 60}	:	27.00%
Cost of Construction	:	675.00 Sq. Ft. X 2,500.00 = ₹ 16,87,500.00
Age of the building as on 2023	ý	18 Years
Expected total life of building	:	60 Years
Year of Construction of the building	:	2005 (As per Part 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 21.09.2023		₹ 97,87,500.00 - ₹ 4,55,625.00 = ₹ 93,31,875.00
Total Value of the property	4	₹ 93,31,875.00
The realizable value of the property	We	₹ 83,98,688.00
Distress value of the property	:	₹ 74,65,500.00
Insurable value of the property (675.00 × 2,500.00)	:	₹ 16,87,500.00
Guideline value of the property (675.00 × 8,168.00)	:	₹ 55,13,400.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 701, 7th Floor, B - Wing, "Avishkar Garden Co-Op. Hsg. Soc. Ltd.", Poonam Vihar Complex, Opp. Sector - 2, Mira Road (East), Thane - 401 107, State - Maharashtra, Country – India for this particular purpose at ₹ 93,31,875.00 (Rupees Ninety-Three Lakh Thirty-One Thousand Eight Hundred Seventy-Five Only) as on 21st September 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 21st September 2023 is ₹ 93,31,875.00 (Rupees Ninety Three Lakh Thirty One Thousand Eight Hundred Seventy Five 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	OV CITE Main Building
1.	No. of floors and height of each floor	Stilt + 7th Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 7th Floor
3	Year of construction	2005 (As per Part Occupancy Certificate)
4	Estimated future life	42 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	Partition	S	6" thick brick wall
9			Teak Wood door frame with solid flush door
10			Vitrified tiles flooring
11	Finishing		Cement plastering with POP finished
12		and terracing	R.C.C. Slab
13		architectural or decorative features,	No .
14	(i)	Internal wiring – surface or conduit	Concealed Electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	/ · · · · \
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		6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity		1 Lift
19	19 Underground sump – capacity and type of construction		R.C.C tank
20	Loca	-head tank tion, capacity of construction	R.C.C tank on terrace
21	Pum	ps- no. and their horse power	May be provided as per requirement
22	,		Cement concrete in open spaces, etc.
23	to pu	age disposal – whereas connected blic sewers, if septic tanks ded, no. and capacity	Connected to Municipal Sewerage System

Actual site photographs



















Actual site photographs

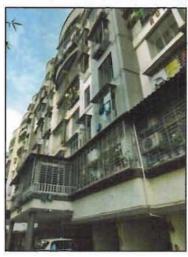








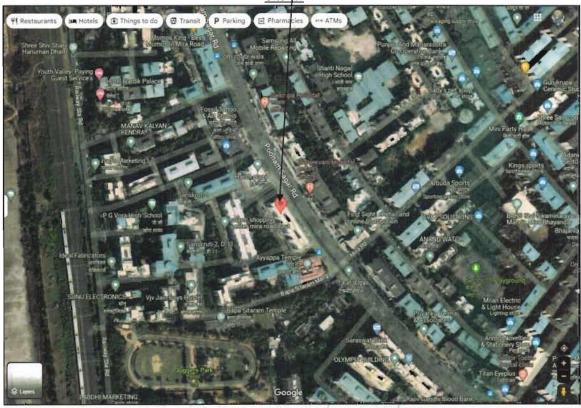








Route Map of the property Site #/r





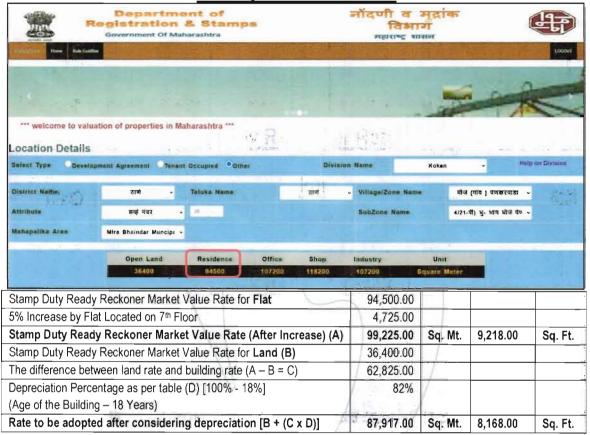
Latitude Longitude - 19°16'35.6"N 72°51'32.2"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 550 Mtr.)





Ready Reckoner Rate



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	

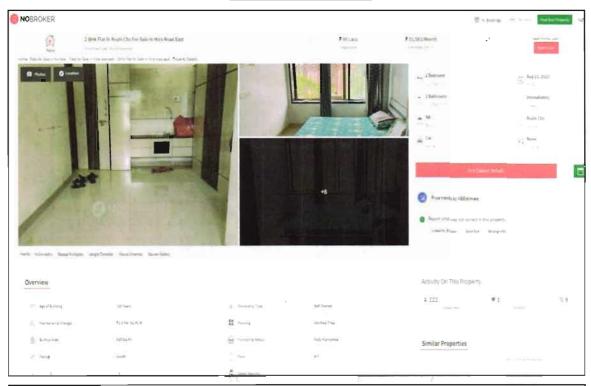
Table - D: Depreciation Percentage Table

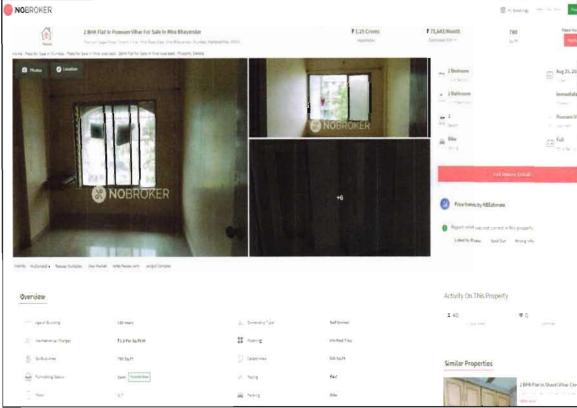
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka		
		Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1%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



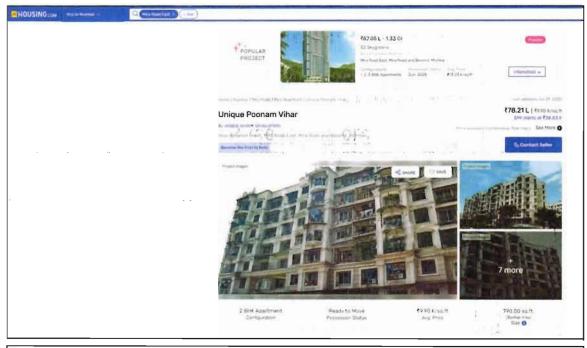


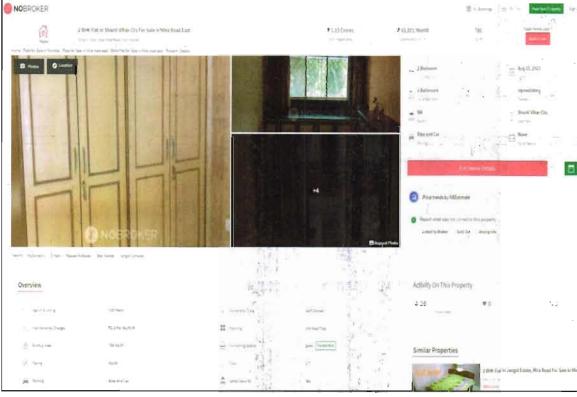






Price Indicators







Sales Instance

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(), कार्यान्य प्रतिप्रदर्शन्य व्यक्तिप्रदर्शन्य कार्यात हेले की प्रदेशन ने पहुर कार्या,	4473000	
अभूमार वेटीना र प्राच्या अस्यतः	ा, पतिकेचे नाथ मित्र आईस मनाबहस वर्गन , इस महिती, मोचे पणकरपाड़ा वॉर्ड ये हिमान कमाक -1 21 मध्ये महीका कमाक 1947 वा मतत है कि एतुंच ये। इस्टरण विश्तीन में ६ एम्म विहार इस्टरण ए.बी. ऑग से हिम को ऑप हो सोमा ती, पुनम विहार स्वयम अपया महित माने मित्रते हुई उन्हें जुना सर्वेन 194395 मधिन को ने 1947 है वसका थे 193 ये मी विस्टरण (Santy Nimber 1947) ।	
(c) gross	29 वे मैस	
तः अकारो किंद्र पूर्व देवार अने कि		
्रे स्वतंत्रत कर प्रमाण में विद्या स्वतंत्र में स्वतंत्रत नेत विद्या ने मालतान पुरस्तान किया और अस्तान जीवनिक्षेत्र है जा	ा कर पूर्णकर के होता. कर 40 मा कोर १ १६ माज १ जनका हमाजिन के किए होता है। इसमाजिती १ ६ दूस विकार हमाना है। अभि में कि को भी होता है। कोन १ पूर्ण विकार करें अस्या मेरे असे होता है। इस ताल इसमें के दोता असे असे कोर १ १६ माज १ 'च माना हमाजिन के होता होता है। इसमाजिती १ ६ इस विकार हमाने हो जी में कि को कोर हो से तो है। होता है के इसमाजित असे अस्या मेरे असे होता है। इस ताल इसमाजित की असाजित के अस्था हमाजित हमाजित हमाजित हमाजित हमाजित हमाजित है।	
हातनोरा कर हेता उ श्वकानो १ केन निर्मा स्थानका हुक्तान केन आहेत आन्यन हीनाहिते यह १ वर्ग	ा पात नेपात काम भागों प्रा. ५ एक जोर ९ १८ , जात १ त पात. प्राणिने पत किसी न ६४ क्षीत ने केटर गाँ गाए हैं ने मिनते पूर्व आहुत हो। हिन्सी न १६४ एक प्राणिने पत किसी ने प्राणित के मिनते पूर्व आहुत हो। हिन्सी न १६४ एक प्राणित के स्थाप ने स्थाप ने स्थाप ने स्थाप ने स्थाप ने प्राणित आहुत में ने प्राणित के स्थाप ने प्राणित के स्थापने मिनते प्राणित के स्थापने मिनते प्राणित के स्थापने मिनते प्राणित के स्थापने मिनते प्राणित के स्थापने स्था	
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Sales Instance

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A Proof Gilbert & Allenda States	१५ पतिकोचे नाव मिनः माईदर मनपाइतर करिनः इतर माहितो नीचे देशकरपाडा कर्ड थी उपविभाग ४.११ वर्ष नंदर ५४.४७ सद्रीयता १९२ पांचना मनता बिल्डिंग नंदर डी.१३ सांकृती २ को ऑपरेटीय हेविस्स सोसायदी विमिन्देश पुना विहार क्रिप्येक्स सेक्टर २ चा समीर मीछ रोड पूर्व कामें देशकता १४.४३ मीटर मिटर मिटर क्या (Sarrey Namber - 26 and 29 :))		
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્ર કાર્યકાર હાત્ર દેશના કિફ્લ કાલના કાર્યકાર્ય પાક લિંક કેટલી વગાળવાલ કુલ્લામાં લિંક કોંગ્રે ત્રામાં વ્યવસાય કોંગ્રેસિક લા ર કલ	ा कर विकास इसम् क्रिकेट २०.२ कर स्वीत १०० है। साम ४ क्या इससी कर कामी अपने केता होता निर्मा के पूर्व है। क्रिकेट केता केता इससे केता अस्त क्रिकेट केता कि स्वीत क्रिकेट केता के अपने क्रिकेट केता केता है। साम ४ क्या इससी कर कामी क्रिकेट केता के पूर्व है। साम ४ क्या इससी कर कामी क्रिकेट केता के पूर्व है। साम ४ क्या इससी क्रिकेट केता केता है। साम ४ क्या इससी क्रिकेट केता केता है। साम ४ क्या इससी क्रिकेट केता के पूर्व है। साम ४ क्या इससी क्रिकेट केता के पूर्व है। साम ४ क्या इससी क्रिकेट केता के पूर्व है। साम ४ क्या इससी क्रिकेट केता के पूर्व है। साम ४ क्या इससी क्रिकेट केता के पूर्व क्रिकेट केता केता क्रिकेट केता के पूर्व क्रिकेट केता केता क्रिकेट केता केता क्रिकेट केता के पूर्व क्रिकेट केता केता क्रिकेट केता केता क्रिकेट केता केता क्रिकेट केता क्रिकेट केता केता क्रिकेट केता क्रिकेट केता केता केता क्रिकेट केता क्रिकेट केता केता केता क्रिकेट केता क्रिकेट केता क्रिकेट केता क्रिकेट केता क्रिकेट केता क्रिकेट केता क्रिकेट केता केता क्रिकेट केता केता क्रिकेट केता क्रिकेट केता केता केता क्रिकेट केता केता केता केता केता केता केता केता		
हरकोर प्रकार के ये द्वाराओं प्रतिकृति दिवारी स्थानकार पुरस्तान किया और अस्तान, जीवारित स्थापन	१० च्या त्येण अवस्थानंतु कृतीय प्रतास प्रतास ने १८ विलिए मा संचान प्रयास प्रतास क्या कृतिक होता के निर्मा के निर्मा क्षा मानि कृति कर मित्र के कि विल् क्षा मानि क्षा मानि कि		
্ল মন্ত্ৰিক ৰাণ উপজে হিপাৰ	12 (4 302)		
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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 21st 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 neighbourhood 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 ₹ 93,31,875.00 (Rupees Ninety Three Lakh Thirty One Thousand Eight Hundred Seventy Five Only).

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

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