

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd B1-001,U/B FLOOR, BOOMERANG,CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No.	Dated
	PG-2678/23-24 Delivery Note	28-Sep-23 Mode/Terms of Payment AGAINST REPORT
Buyer (Bill to) Cosmos Bank - Ghatkopar Ghatkopar West Branch Shop No-73, P.T.-4, Meera Sagar Building, Plot No-958, Navroji Ln, Opposite Param Keshav Baug Hall, Vidyavihar, Ghatkopar West, Mumbai, Maharashtra 400086 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No.	Delivery Note Date
	Dispatched through 004055/2302762	Destination
Terms of Delivery		

Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	4,000.00
	CGST			360.00
	SGST			360.00
Total				4,720.00

Amount Chargeable (in words) E. & O.E


Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	4,000.00	9%	360.00	9%	360.00	720.00
Total	4,000.00		360.00		360.00	720.00

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

Remarks:
 Mrs. Anjana Vaibhav Deshmukh & Mr. Vaibhav Suresh Deshmukh - Residential Flat No. 604, 6th Floor, "Dhan Durga Co-op. Soc. Ltd.", Near Amruta Hotel, Uthalsar Naka, Village - Panchpakhadi, Thane (West), PIN - 400 601, State - Maharashtra, Country - India
 Company's PAN : **AADCV4303R**
 Declaration
NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.
 MSME Registration No. - 27222201137

Company's Bank Details
 Bank Name : **The Cosmos Co-Operative Bank Ltd**
 A/c No. : **0171001022668**
 Branch & IFS Code: **Vileparle & COSB0000017**



UPI Virtual ID : **Vastukala@icici**

for Vastukala Consultants (I) Pvt Ltd
Asmita Rathod
Digitally signed by Asmita Rathod
 DN: cn=Asmita Rathod, o=Vastukala Consultants (I) Pvt. Ltd., ou=Vastukala Building, email=asmita@vastukala.org, c=IN
 Date: 2023.09.28 11:56:16 +0530
Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

www.vastukala.org



Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Anjana Vaibhav Deshmukh & Mr. Vaibhav Suresh Deshmukh**

Residential Flat No. 604, 6th Floor. "Dhan Durga Co-op. Soc. Ltd.", Near Amruta Hotel,
Uthalsar Naka, Village - Panchpakhadi, Thane (West), PIN – 400 601,
State - Maharashtra, Country – India.

Latitude Longitude - 19°12'12.1"N 72°58'41.1"E

Valuation Prepared for:

Cosmos Bank

Ghatkopar (West) Branch

S. No. 73, Plot No. 958, P.T. 4, Mira Sagar Building, Nauroji Lane, Ghatkopar (West), Mumbai - 400 086,
State - Maharashtra, Country - India..



Our Pan India Presence at :

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

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

VALUATION OPINION REPORT

The property bearing Residential Flat No. 604, 6th Floor, "Dhan Durga Co-op. Soc. Ltd.", Near Amruta Hotel, Uthalsar Naka, Village - Panchpakhadi, Thane (West), PIN – 400 601, State - Maharashtra, Country – India belongs to **Mrs. Anjana Vaibhav Deshmukh & Mr. Vaibhav Suresh Deshmukh.**

Boundaries of the property.

North	: Dipti Apartment
South	: Internal Road
East	: Uthalsar Road
West	: Under Construction Building

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 ₹ 1,50,72,525.00 (Rupees One Crore Fifty Lakh Seventy Two Thousand Five Hundred Twenty 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

Director

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-IF-1763

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

Encl. Valuation Report



Our Pan India Presence at :

- | | | | |
|-------------|--------------|-------------|----------|
| 📍 Mumbai | 📍 Aurangabad | 📍 Pune | 📍 Rajkot |
| 📍 Thane | 📍 Nanded | 📍 Indore | 📍 Roipur |
| 📍 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. 604, 6th Floor, "Dhan Durga Co-op. Soc. Ltd.", Near Amruta Hotel, Uthalsar Naka, Village - Panchpakhadi, Thane (West), PIN – 400 601, 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 29.09.2023 for Bank Loan Purpose
2	Date of inspection	27.09.2023
3	Name of the owner/ owners	Mrs. Anjana Vaibhav Deshmukh & Mr. Vaibhav Suresh Deshmukh
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address Residential Flat No. 604, 6 th Floor, "Dhan Durga Co-op. Soc. Ltd.", Near Amruta Hotel, Uthalsar Naka, Village - Panchpakhadi, Thane (West), PIN – 400 601, State - Maharashtra, Country – India. Contact Person: Miss. Sandhya Mahadev Waghmare (Seller) Contact No. 9819949893
6	Location, street, ward no	Near Amruta Hotel, Uthalsar Naka
7	Survey/ Plot no. of land	Tikka No. 8, City Survey No. 233 of Village Panchpakhadi
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 870.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 898.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 1,078.00

		(Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Uthalsar Road
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?	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 TMC norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 31,000.00 Expected rental income per month
	(iv)	N.A.	Information not available
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.
		COST OF CONSTRUCTION	
41		Year of commencement of construction and year of completion	Year of Completion – 1998 (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.
Remark:		

PART II- VALUATION

GENERAL:

Under the instruction of Residential Flat No. 604, 6th Floor, "Dhan Durga Co-op. Soc. Ltd.", Near Amruta Hotel, Uthalsar Naka, Village - Panchpakhadi, Thane (West), PIN – 400 601, State - Maharashtra, Country – India belongs to **Mrs. Anjana Vaibhav Deshmukh & Mr. Vaibhav Suresh Deshmukh.**

We are in receipt of the following documents:

1.	Copy of Agreement for Sale dated 26.09.2023 between Miss Sandhya Mahadev Waghmare (the Transferor) AND Mrs. Anjana Vaibhav Deshmukh & Mr. Vaibhav Suresh Deshmukh (the Transferees)
2.	Copy of Occupancy Certificate No. 92107 / TMC / TDD / 1339 dated 10.06.1998 issued by Thane Municipal Corporation.

LOCATION:

The said building is located at bearing Tikka No. 8, City Survey No. 233 of Village Panchpakhadi, Taluka & District Thane, within the limits of Thane Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 2.5 KM from Thane Railway Station.

BUILDING:

The building under reference is having Ground + 6 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. 6th Floor is having 4 Residential Flats. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 6th Floor. It consists of Living Room + 2 Bedrooms + Kitchen + WC + Bath + WC with Bath + Passage + Store Room (i.e. **2 BHK + 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminium Sliding Windows, Concealed plumbing & electrification etc.

Valuation as on 29th September 2023

The Carpet Area of the Residential Flat	:	898.00 Sq. Ft.
-----------------------------------------	---	----------------

Deduct Depreciation:

Year of Construction of the building	:	1998 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	25 years
Cost of Construction	:	1,078.00 Sq. Ft. X ₹ 2,700.00 = ₹ 29,10,600.00
Depreciation $\{(100-10) \times 25 / 60\}$:	37.50%
Amount of depreciation	:	₹ 10,91,475.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,22,745.00 per Sq. M. i.e. ₹ 11,403.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciate)	:	₹ 1,07,659.00 per Sq. M. i.e. ₹ 10,002.00 per Sq. Ft.
Prevailing market rate (Including Stilt Car Parking Space)	:	₹ 18,000.00 per Sq. Ft.
Value of property as on 29.09.2023	:	898.00 Sq. Ft. X ₹ 18,000.00 = ₹ 1,61,64,000.00

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 29.09.2023	:	₹ 1,61,64,000.00 - ₹ 10,91,475.00 = ₹ 1,50,72,525.00
Total Value of the property	:	₹ 1,50,72,525.00
The realizable value of the property	:	₹ 1,35,65,272.50
Distress value of the property	:	₹ 1,20,58,020.00
Insurable value of the property	:	₹ 29,10,600.00
Guideline value of the property (As per Index II)	:	₹ 1,07,80,972.26

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 604, 6th Floor, "Dhan Durga Co-op. Soc. Ltd.", Near Amruta Hotel. Uthalsar Naka, Village - Panchpakhadi, Thane (West), PIN – 400 601, State - Maharashtra, Country – India for this particular purpose at ₹ 1,50,72,525.00 (Rupees One Crore Fifty Lakh Seventy Two Thousand Five Hundred Twenty Five Only) as on 29th 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 **29th September 2023 is ₹ 1,50,72,525.00 (Rupees One Crore Fifty Lakh Seventy Two Thousand Five Hundred Twenty 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.
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 + 6 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N A. as the said property is a Residential Flat situated on 6 th Floor
3.	Year of construction	1998 (As per Occupancy Certificate)
4.	Estimated future life	35 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	Teakwood door frame with flush shutters, Powder coated Aluminium 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 & plumbing
	(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	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	Paver Blocks 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



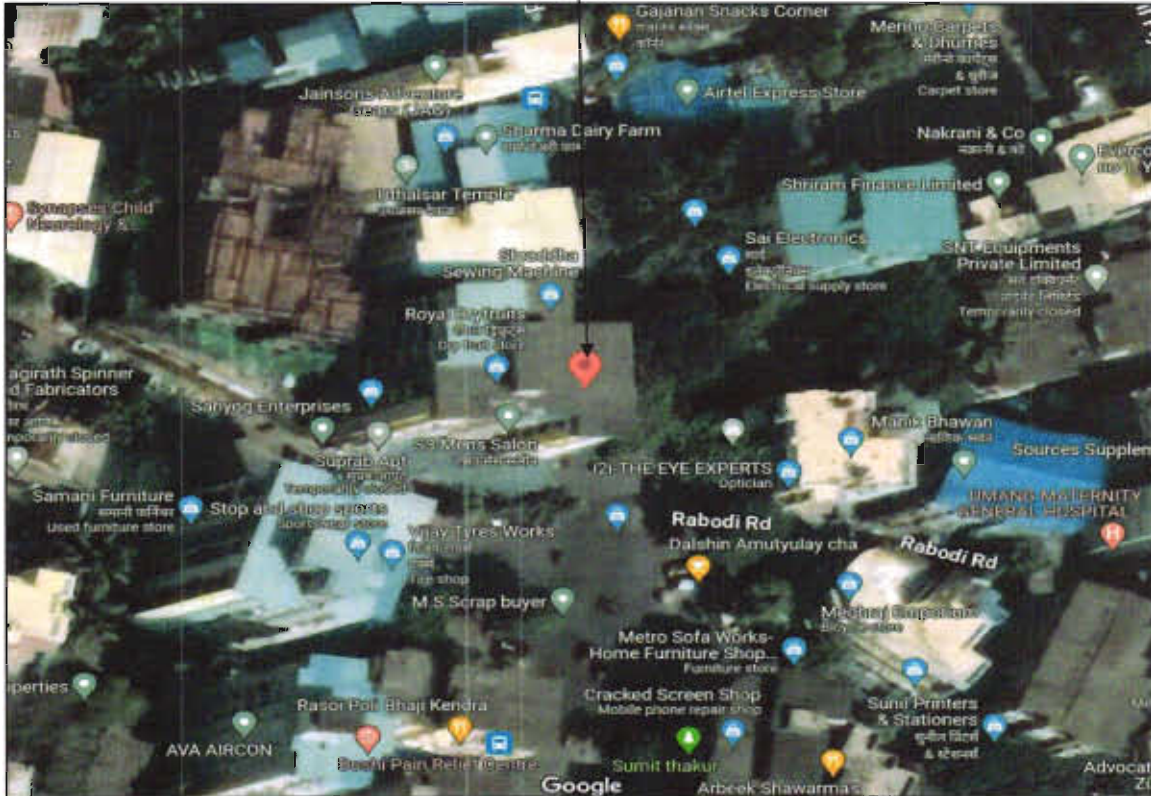
Actual site photographs



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Route Map of the property

Site u/r



Latitude Longitude - 19°12'12.1"N 72°58'41.1"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 2.5KM)

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
Feedback

Annual Statement of Rates

Year: 20232024 Language: English

Selected District: ठाणे
 Select Taluka: ठाणे
 Select Village: गावाचे नाव - पांचपाखाडी

Search By: Survey No Location
 Enter Survey No: 233

उपविभाग	पूरी मूल्य	रिजर्व मूल्य	मधील	दुबले	बीबीएफ	एक (Pct./)	Attribute
5/10(A-5x) बाणके औद्योगिक इमारत भूखंड मूल्य	45100	130100	143000	161400	143000	जी.सी.ए.	मॉडर्न बिल्डिंग
5/10(B-5x) बाणके नदी बाय रोडवरील इमारत मधील पूर्ण 25वर्षी महामुद्रीत बाणके बाणके गावाच्या इ.प.प. पूर्ण बाणकेबाणके बाणके गावा, पश्चिमेक पूर्ण दुबले महामुद्रीत बाणके गावा	56000	146400	168300	183300	168300	जी.सी.ए.	मॉडर्न बिल्डिंग
5/10(C-5x) बाणके पांचपाखाडी गावाच्या इ.प.प. पश्चिमेक नदी बाय रोडवरील इमारत मधील पूर्ण 25वर्षी महामुद्रीत पश्चिमेक पूर्ण दुबले महामुद्रीत, पूर्ण बाणकेबाणके बाणके गावा	62400	150000	135800	178300	135800	जी.सी.ए.	मॉडर्न बिल्डिंग

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,16,900.00			
5% Increase for flat located on 6 th floor	5,845.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,22,745.00	Sq. Mtr.	11,403.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	62,400.00			
The difference between land rate and building rate (A – B = C)	60,345.00			
Depreciation Percentage as per table (D) [100% - 25%] (Age of the Building – 25 Years)	75%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,07,659.00	Sq. Mtr.	10,002.00	Sq. Ft.

Multi-Storied building with Lift

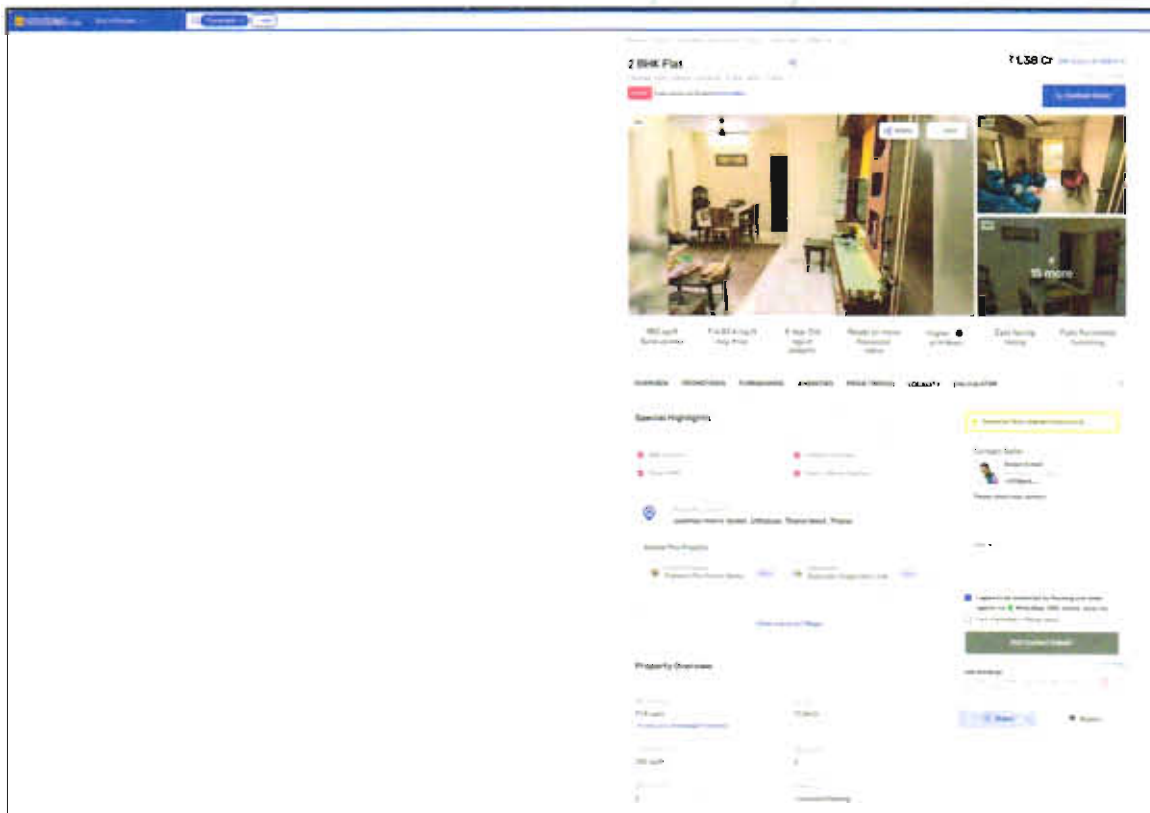
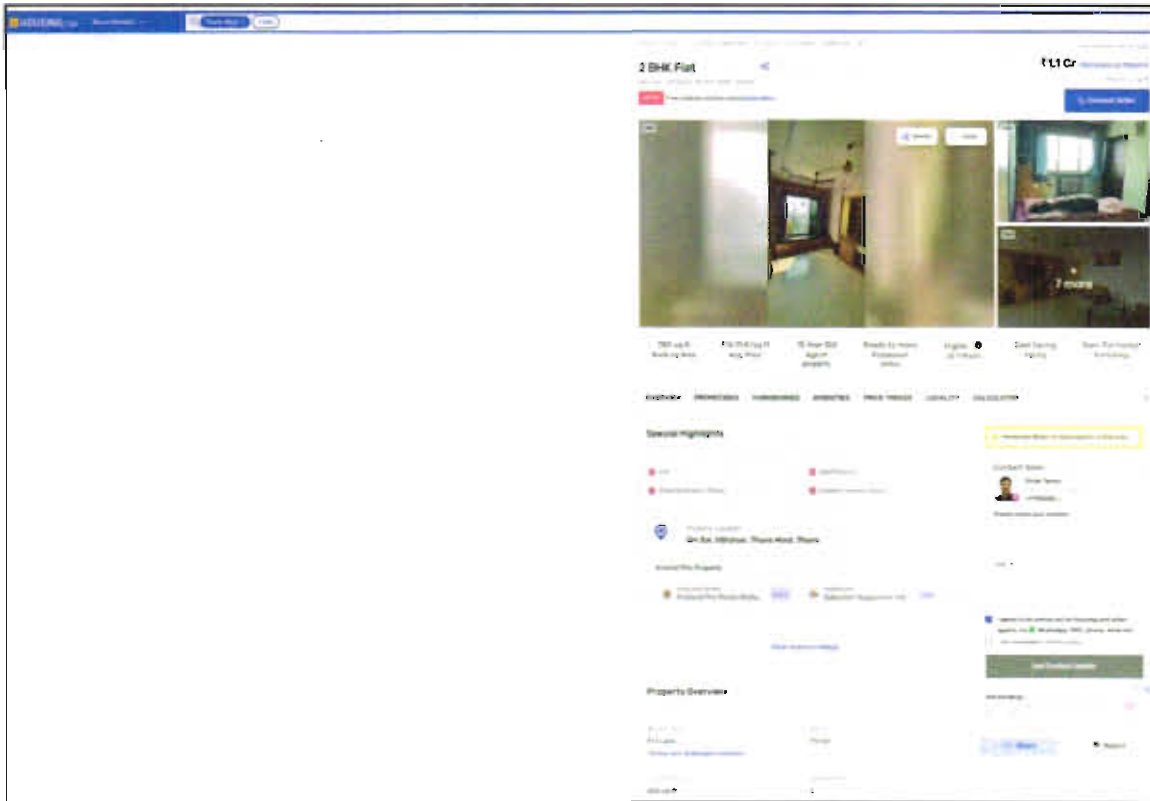
For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	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



Price Indicator

The screenshot displays a real estate listing on the 99acres website. The main heading is "₹1 Cr" for a "1BHK 2Baths" apartment. Below this, it specifies "Carpet area: 540 sq.ft" and "₹1 Cr+ Govt Charges & Tax @ 18,318 per sq.ft". The listing is for a "TRINITY APARTMENT" in "Ushar, Thane". A "Places nearby" section lists several locations: Krishna temple, Nari Baba Darga, Royal Hospital, Akshaya Surgical and Maternity Home, and Laxmi Jyoti Eye Hospital. The listing also mentions "3rd of 7 floors" and "1 to 5 Year Old".



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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 **29th 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 knowledgeable 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 ₹ 1,50,72,525.00 (Rupees One Crore Fifty Lakh Seventy Two Thousand Five Hundred Twenty Five 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

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