

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-3043/23-24	Dated 21-Oct-23
	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
Buyer (Bill to) COSMOS BANK - BORIVALI WEST BORIWALI WEST Shop No 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West), Mumbai – 400092, GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Buyer's Order No.	Dated
	Dispatch Doc No. 4546/2303146	Delivery Note Date
	Dispatched through	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:

Mr. Harishchandra R. Vishwakarma - Residential Flat No. 304, 3rd Floor, Building no. 2, Wing - A, Krishna Sarita, EG - 2, "Evershine Gardens Co-Op. Hsg. Soc. Ltd.", Krishna Township, Vasai (West), Palghar - 401 202 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

Pooja Dagare

Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Harishchandra R. Vishwakarma**

Residential Flat No. 304, 3rd Floor, Building no. 2, Wing - A, Krishna Sarita, EG – 2, "Evershine Gardens Co-Op. Hsg. Soc. Ltd.", Krishna Township, Vasai (West), Palghar – 401 202
State – Maharashtra, Country – India.

Latitude Longitude - 19°23'33.9"N 72°49'23.6"E

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Valuation Prepare for:

Cosmos Bank

Borivali (West)

Shop No. 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West),
Mumbai – 400 092, 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. 304, 3rd Floor, Building no. 2, Wing - A, Krishna Sarita, EG – 2, "Evershine Gardens Co-Op. Hsg. Soc. Ltd.", Krishna Township, Vasai (West), Palghar – 401 202, State – Maharashtra, Country – India belongs to **Mr. Harishchandra R. Vishwakarma**.

Boundaries of the property.

North : Krishna Sarovar
South : Open Plot
East : Gokul Angan Marg
West : Open Plot

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 **₹ 47,76,625.00 (Rupees Forty Seven Lakh Seventy Six Thousand Six 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

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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=B, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=Admin,
c=IN, st=MH, postalCode=400069, st=Maharashtra,
serialNumber=415565566080890662555885c8c8b317171b2e31
4e287e28c37b623bfc, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.21 17:56:39 +05'30'

Auth. Sign.



Our Pan India Presence at :

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

Valuation Report of Residential Flat No. 304, 3rd Floor, Building no. 2, Wing - A, Krishna Sarita, EG – 2,
"Evershine Gardens Co-Op. Hsg. Soc. Ltd.", Krishna Township, Vasai (West), Palghar – 401 202, 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 21.10.2023 for Bank Loan Purpose
2	Date of inspection	19.10.2023
3	Name of the owner/ owners	Mr. Harishchandra R. Vishwakarma
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. 304, 3 rd Floor, Building no. 2, Wing - A, Krishna Sarita, EG – 2, "Evershine Gardens Co-Op. Hsg. Soc. Ltd.", Krishna Township, Vasai (West), Palghar – 401 202, State – Maharashtra, Country – India. Contact Person: Mr. Mukesh Vishwakarma (Owner's Relative) Contact No. 9082361711
6	Location, street, ward no	Gokul Angan Marg
	Survey/ Plot no. of land	Survey No. 60 of Village Diwanman
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. = 509.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 515.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 618.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Gokul Angan Marg

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 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 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 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.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 10,000.00 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	Information not available

	business associates of the owner?	
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 site information)
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	N. A.

	directly, give basic rates of materials and Labour supported by documentary proof.	
	Remark:	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Borivali (West) Branch to assess fair market value as on 21.10.2023 for Residential Flat No. 304, 3rd Floor, Building no. 2, Wing - A, Krishna Sarita, EG – 2, "Evershine Gardens Co-Op. Hsg. Soc. Ltd.", Krishna Township, Vasai (West), Palghar – 401 202, State – Maharashtra, Country – India belongs to **Mr. Harishchandra R. Vishwakarma**.

We are in receipt of the following documents:

1	Copy of Index II dated 26.10.2010 between Viniti V. Bandivadekar & Mr. Harishchandra R. Vishwakarma.
2	Copy of Society Maintenance Bill No. 452 dated 25.08.2023 in the name of Mr. Harishchandra R. Vishwakarma issued by Evershine Gardens Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at Survey No. 20 of Village Diwanman. The property falls in Residential Zone. It is at a travelling distance 2.9 Km. from Vasai railway station.

BUILDING:

The building under reference is having Ground + 3 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. 3rd Floor is having 4 Residential Flat. The building is having No Lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. The composition of residential flat consists of Living 2 Bedrooms + Kitchen + 2 Toilets + Passage (i.e., **2BHK + 2 Toilets**). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing etc.

Valuation as on 21st October 2023

The Carpet Area of the Residential Flat	:	515.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Year of Completion – 1998 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	25 Years
Cost of Construction	:	618.00 X 2,500.00 = ₹ 15,45,000.00
Depreciation $\{(100-10) \times 25 / 60\}$:	37.50%
Amount of depreciation	:	₹ 5,79,375.00

Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 52,870.00 per Sq. M. i.e., ₹ 4,912.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 45,753.00 per Sq. M. i.e., ₹ 4,251.00 per Sq. Ft.
Prevailing market rate	:	₹ 10,400.00 per Sq. Ft.
Value of property as on 21.10.2023	:	515.00 Sq. Ft. X ₹ 10,400.00 = ₹ 53,56,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 21.10.2023	:	₹ 53,56,000.00 - ₹ 5,79,375.00 = ₹ 47,76,625.00
Total Value of the property	:	₹ 47,76,625.00
The Realizable value of the property	:	₹ 42,98,963.00
Distress value of the property	:	₹ 38,21,300.00
Insurable value of the property (618 X 2,500.00)	:	₹ 15,45,000.00
Guideline value of the property (618 X 4,251.00)	:	₹ 26,27,118.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 304, 3rd Floor, Building no. 2, Wing - A, Krishna Sarita, EG – 2, "**Evershine Gardens Co-Op. Hsg. Soc. Ltd.**", Krishna Township, Vasai (West), Palghar – 401 202, State – Maharashtra, Country – India for this particular purpose at ₹ **47,76,625.00 (Rupees Forty Seven Lakh Seventy Six Thousand Six Hundred Twenty Five Only)** as on **21st October 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 **21st October 2023 is ₹ 47,76,625.00 (Rupees Forty Seven Lakh Seventy Six Thousand Six 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:



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ANNEXURE TO FORM 0-1

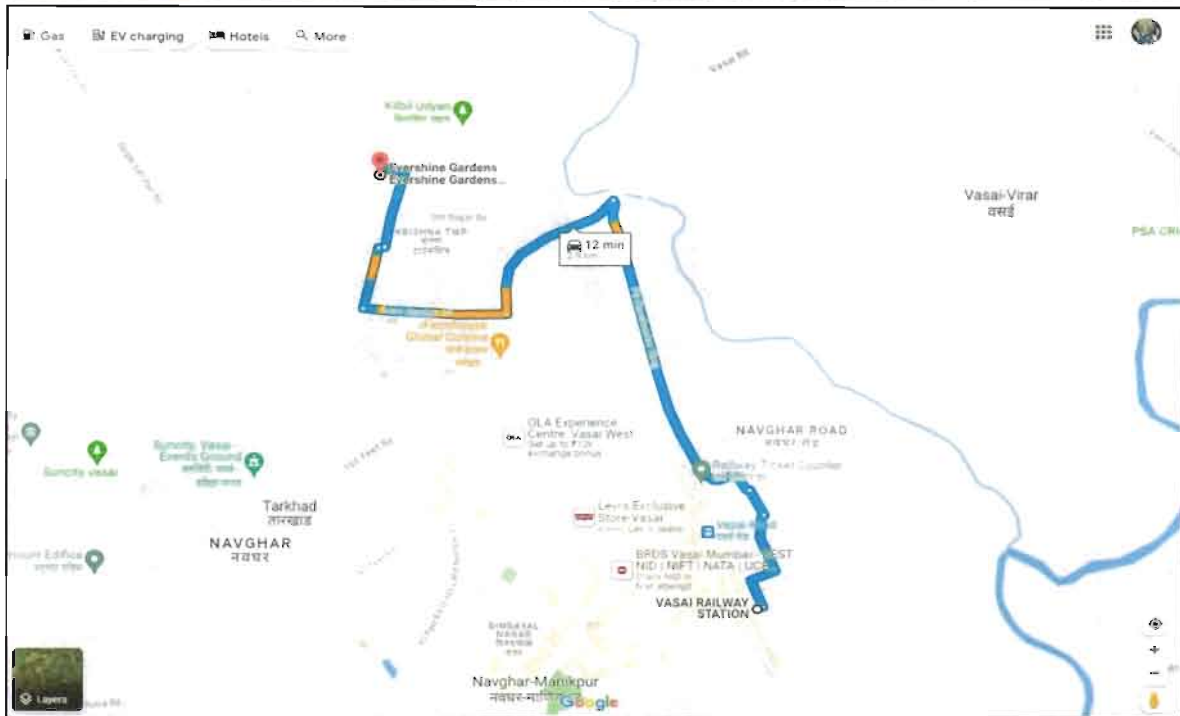
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 3 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3	Year of construction	Year of Completion – 1998 (As per site information)
4	Estimated 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	Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with POP finished
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	As per Requirement
	(i) No. of water closets	
	(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	No 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	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°23'33.9"N 72°49'23.6"E

Note: The Blue line shows the route to site from nearest railway station (Vasai – 2.9 Km.)



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Ready Reckoner Rate


Department of Registration and Stamp
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

Annual Statement of Rates Ver. 2.0
 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)

Home
Valuation Guidelines | User Manual

Year: 2023-2024
Language: English

Selected District: Palghar

Select Village: भौने विधानसभा (9) (बसई विचार मंडळ महाराष्ट्र)

Search By: Survey No. Location

Enter Survey No: 00 Search

वर्ग	दर प्रति वर्ग मीटर	सर्वोच्च दर प्रति वर्ग मीटर	सर्वोच्च दर प्रति वर्ग मीटर	सर्वोच्च दर प्रति वर्ग मीटर	सर्वोच्च दर प्रति वर्ग मीटर	सर्वोच्च दर प्रति वर्ग मीटर
सर्वोच्च दर प्रति वर्ग मीटर	24400	82200	70700	78400	70700	सर्वोच्च दर प्रति वर्ग मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	62,200.00			
Reduced by 15% on Flat Located on 3 rd Floor	9,330.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	52,870.00	Sq. Mtr.	4,912.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	24,400.00			
The difference between land rate and building rate (A – B = C)	28,470.00			
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)]	45,753.00	Sq. Mtr.	4,251.00	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 / Still / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
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	Ceased 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 BHK Flat in New Evershine Garden Chs For Sale in Vashi West

₹26,354/Month

26,354

2 Bedrooms

2 Bathrooms

26,354

26,354

Call us on 98211 11111

Price trends by 180 estimate

Report which was not correct in this property

Like by Broker Sell Out View Info

Activity On This Property

1 2023

Similar Properties

2 BHK Flat in Shalibah Apartment For Sale

Overview

Age of Building	100 Years	Ownership Type	Self Owned
Maintenance Charge	₹24 Per Sq Ft/M	Flooring	Mosaic/Tiling
Build-up Area	720 Sq Ft	Carpet Area	500 Sq Ft
Furnishing Status	None	Facing	South-East
Plot	5.5	Parking	One and Car
Legal Status	Yes		

NOBROKER

2 BHK Flat in Gulab Angan Chs For Sale in Vashi West

₹25,761/Month

25,761

2 Bedrooms

2 Bathrooms

25,761

25,761

Call us on 98211 11111

Price trends by 180 estimate

Report which was not correct in this property

Like by Broker Sell Out View Info

Activity On This Property

1 41

Similar Properties

2 BHK Flat in Shalibah Apartment For Sale

Overview

Age of Building	100 Years	Ownership Type	Self Owned
Maintenance Charge	₹22 Per Sq Ft/M	Flooring	Marble
Build-up Area	1200 Sq Ft	Furnishing Status	Unfurnished
Plot	5.5	Facing	South-East
Parking	One and Car	Legal Status	Yes

Sales Instance

सूची क्र. 2		कुल मूल्य रु. (मं. 4)
29/10/2023		मूल्य निर्धारण दिनांक
29/10/2023		मूल्य निर्धारण दिनांक
Note - Generated Through eSearch Module For original report please contact concern SRC office.		पं. सं. 4546/2303146
		श्रेणी
		Page No.
वास्तविकता नमः - विज्ञानमान		
1) विज्ञान का नाम	वास्तविकता	
2) मूल्य	1600000	
3) बंधन/व्यवस्थापक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम	2704500	
4) मूल्य निर्धारण का प्रकार (आवक)	1) पॉलिथीन मल्लाह/वास्तविकता/आपसी देवी की संस्था से मूल्य का नाम 2) मूल्य निर्धारण दिनांक 3) मूल्य निर्धारण दिनांक 4) मूल्य निर्धारण दिनांक (Survey Number/मं. 4546/2303146)	
5) क्षेत्र	महाराष्ट्र राज्य	
6) बंधन/व्यवस्थापक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम		
7) बंधन/व्यवस्थापक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम (आवक)	1) मूल्य निर्धारण दिनांक... 2) मूल्य निर्धारण दिनांक... 3) मूल्य निर्धारण दिनांक...	
8) बंधन/व्यवस्थापक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम (आवक)	1) मूल्य निर्धारण दिनांक... 2) मूल्य निर्धारण दिनांक... 3) मूल्य निर्धारण दिनांक...	
9) बंधन/व्यवस्थापक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम	06-03-2023	
10) बंधन/व्यवस्थापक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम	06-03-2023	
11) बंधन/व्यवस्थापक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम	03/01/2023	
12) बंधन/व्यवस्थापक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम	252000	
13) बंधन/व्यवस्थापक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम	20000	
14) मूल्य		
मूल्य निर्धारण दिनांक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम		
मूल्य निर्धारण दिनांक/उत्तरदाता/आपसी देवी की संस्था से मूल्य का नाम	1) whether the limits of any Municipal Corporation or any Cantonment area annexed to it	

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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 October 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 **₹ 47,76,625.00 (Rupees Forty Seven Lakh Seventy Six Thousand Six Hundred Twenty 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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, ou=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=Admin,
2.5.4.20=922bdc4e425d4c7bd279e2685912486c0d33941733
115279b17418b5652, postalCode=400069, st=Maharashtra,
serialNumber=41a56a566abdc9d9b2a55a8fca3c6b31f37bd2e3
9de282e279a32796250d, cn=MANOJ BABURAO CHALIKWAR
Date: 2021.10.21 11:58:55 +05'30'

Auth. Sign.

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