

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-3124/23-24	Dated 27-Oct-23
Buyer (Bill to) COSMOS BANK- DOMBIVALI BRANCH Dombivali (East) Branch Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka Kalyan, District Thane - 400605, State - Maharashtra, Country - India. GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 004672/2303229	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 %	2,000.00
	CGST			180.00
	SGST			180.00
Total				2,360.00

Amount Chargeable (in words)

Indian Rupee Two Thousand Three Hundred Sixty Only

E. & O.E

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,000.00	9%	180.00	9%	180.00	360.00
Total			180.00		180.00	360.00

Tax Amount (in words) : **Indian Rupee Three Hundred Sixty Only**

Remarks:

Mrs. Swanandi Sudhir Tatawade & Shri. Sudhir Sudan
 Tatawade - Residential Flat No. 206, 2nd Floor, "Shree
 Prabhu Heights", Garibacha Vada, Maharashtra
 Nagar, M. Phule Road, Village - Shivaji Nagar,
 Dombivali (West), Taluka - Kalyan, District - Thane,
 PIN Code - 421 202, 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 : **ICICI BANK LTD**

A/c No. : **340505000531**

Branch & IFS Code: **THANE CHARAI & ICIC0003405**



UPI Virtual ID : **VASTUKALATHANE@icici**

for Vastukala Consultants (I) Pvt Ltd

Avinash
 Authorised Signatory

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 Prabhu Heights", Garibacha Vada, Maharashtra
 Nagar, M. Phule Road, Village - Shivaji Nagar,
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VALUATION OPINION REPORT

The property bearing Residential Flat No. 206, 2nd Floor, "Shree Prabhu Heights", Garibacha Vada, Maharashtra Nagar, M. Phule Road, Village - Shivaji Nagar, Dombivali (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, State - Maharashtra, Country - India belongs to **Mrs. Swanandi Sudhir Tatawade & Shri. Sudhir Sudan Tatawade.**

Boundaries of the property.

North : Rai Chandra Smruti Apartment
South : Rajaram Complex CHSL
East : Open Plot
West : Subhash Road

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 **₹ 28,90,500.00 (Rupees Twenty-Eight Lakh Ninety Thousand Five Hundred 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.

Sharadkumar B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.10.27 17:01:36 +05'30'

Avinak



Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09



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Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

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 the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Swanandi Sudhir Tatawade & Shri. Sudhir Sudan Tatawade**

Residential Flat No. 206, 2nd Floor, "**Shree Prabhu Heights**", Garibacha Vada, Maharashtra Nagar, M. Phule Road, Village - Shivaji Nagar, Dombivali (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, State - Maharashtra, Country - India.

Latitude Longitude - 19°14'00.3"N 73°05'11.3"E

Think Valuation Done for: Create

Cosmos Bank

Dombivali (East) Branch

Sindhudurg C.H.S., Ground Floor, Tilak Chowk, Tilak Nagar, Dombivali (East), Taluka - Kalyan, District - Thane - 400 605, State - Maharashtra, Country - India.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

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

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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.

Sharadkumar
B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.10.27 17:01:36 +05'30'

Avinav



Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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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. 206, 2nd Floor, "Shree Prabhu Heights", Garibacha Vada, Maharashtra Nagar, M. Phule Road, Village - Shivaji Nagar, Dombivali (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, 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 27.10.2023 for Bank Loan Purpose
2	Date of inspection	26.10.2023
3	Name of the owner/ owners	Mrs. Swanandi Sudhir Tatawade & Shri. Sudhir Sudan Tatawade
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. 206, 2 nd Floor, "Shree Prabhu Heights", Garibacha Vada, Maharashtra Nagar, M. Phule Road, Village - Shivaji Nagar, Dombivali (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, State – Maharashtra, Country – India. Contact Person: Shri. Sudhir Tatawade (Owner) Contact No. 9892570481
6	Location, street, ward no	Garibacha Vada, Maharashtra Nagar, M. Phule Road, Village - Shivaji Nagar, Dombivali (West), Taluka - Kalyan, District - Thane
7	Survey/ Plot no. of land	Old Survey No. 344, New Survey No. 99, Hissa No. 7 & 8 of Village – Shivaji Nagar
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. = 251.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 410.00

		(Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Garibacha Vada, Maharashtra Nagar, M. Phule Road, Village - Shivaji Nagar, Dombivali (West), Taluka - Kalyan, District – Thane.
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	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per KDMC norms Percentage actually utilized – Details not available
26	RENTS	
(i)	Names of tenants/ lessees/ licensees, etc	N.A.

41	Year of commencement of construction and year of completion	Year of Completion – 2011 (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 directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
Remark: 1. Total Carpet area as per measurement is 251.00 Sq. Ft. and Built up area as per Agreement for Sale is 410.00 Sq. Ft., which is actually Salable area as loading comes to 63%. For the purpose of valuation, we have considered the area as per Agreement for Sale and adjusted the rate accordingly.		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dombivali (East) Branch to assess fair market value as on 27.10.2023 for Residential Flat No. 206, 2nd Floor, "Shree Prabhu Heights", Garibacha Vada, Maharashtra Nagar, M. Phule Road, Village - Shivaji Nagar, Dombivali (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, State – Maharashtra, Country – India belongs to **Mrs. Swanandi Sudhir Tatawade & Shri. Sudhir Sudan Tatawade.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 22.07.2019 Between M/s. Giridhar Construction Proprietary Concern. (the Promoters) and Mrs. Swanandi Sudhir Tatawade & Shri. Sudhir Sudan Tatawade (the Purchasers).
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LOCATION:

The said building is located at Old Survey No. 344, New Survey No. 99, Hissa No. 7 & 8 of Village – Shivaji Nagar, Dombivali (West), Taluka - Kalyan, District - Thane. The property falls in Residential Zone. It is at a travelling distance 2 Km. from Dombivali 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 building external condition is good. The building is used for residential purpose. 2nd Floor is having 6 Residential Flat. Building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of Living Room + Kitchen + 1 Toilet. (i.e., 1 RK + 1 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 etc.



Valuation as on 27th October 2023

The Built-Up Area of the Residential Flat	:	410.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2011 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	12 Years
Cost of Construction	:	410.00 X 2,500.00 = ₹ 10,25,000.00
Depreciation $\{(100-10) \times 12 / 60\}$:	18.00%
Amount of depreciation	:	₹ 1,84,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 64,200.00 per Sq. M. i.e., ₹ 5,964.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	₹ 59,364.00 per Sq. M. i.e., ₹ 5,515.00 per Sq. Ft.
Prevailing market rate	:	₹ 7,500.00 per Sq. Ft.
Value of property as on 27.10.2023	:	410.00 Sq. Ft. X ₹ 7,500.00 = ₹ 30,75,000.00

(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 27.10.2023	:	₹ 30,75,000.00 - ₹ 1,84,500.00 = ₹ 28,90,500.00
Total Value of the property	:	₹ 28,90,500.00
The realizable value of the property	:	₹ 26,01,450.00
Distress value of the property	:	₹ 23,12,400.00
Insurable value of the property (410.00 X 2,500.00)	:	₹ 10,25,000.00
Guideline value of the property (410.00 X 5,515.00)	:	₹ 22,61,150.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 206, 2nd Floor, "Shree Prabhu Heights", Garibacha Vada, Maharashtra Nagar, M. Phule Road, Village - Shivaji Nagar, Dombivali (West), Taluka - Kalyan, District - Thane, PIN Code - 421 202, State – Maharashtra, Country – India for this particular purpose at **₹ 28,90,500.00 (Rupees Twenty Eight Lakh Ninety Thousand Five Hundred Only)** as on **27th October 2023**.

NOTES

1. I, Sharadkumar 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 **27th October 2023 is ₹ 28,90,500.00 (Rupees Twenty Eight Lakh Ninety Thousand Five Hundred 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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Route Map of the property

Site u/r



Latitude Longitude - 19°14'00.3"N 73°05'11.3"E

Note: The Blue line shows the route to site from nearest railway station (Dombivali – 2 Km.)

Ready Reckoner Rate

उपविभाग	शुद्धी जमीन	निवारासो सदानेकर	ऑफिस दुकाने	औद्योगिक एकर (Rs./) Attribute
6/26-बघात 18अ: शिवाजीनगर - मध्य देहलीकरा वसिनेकरील सर्व भाम	23900	64200	73500,85500	73500

Stamp Duty Ready Reckoner Market Value Rate for Flat	64,200.00			
No Increase, Flat Located on 2 nd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	64,200.00	Sq. Mtr.	5,964.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	23,900.00			
The difference between land rate and building rate (A – B = C)	40,300.00			
Depreciation Percentage as per table (D) [100% - 12%] (Age of the Building – 12 Years)	88%			
Rate to be adopted after considering depreciation [B + (C x D)]	59,364.00	Sq. Mtr.	5,515.00	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:

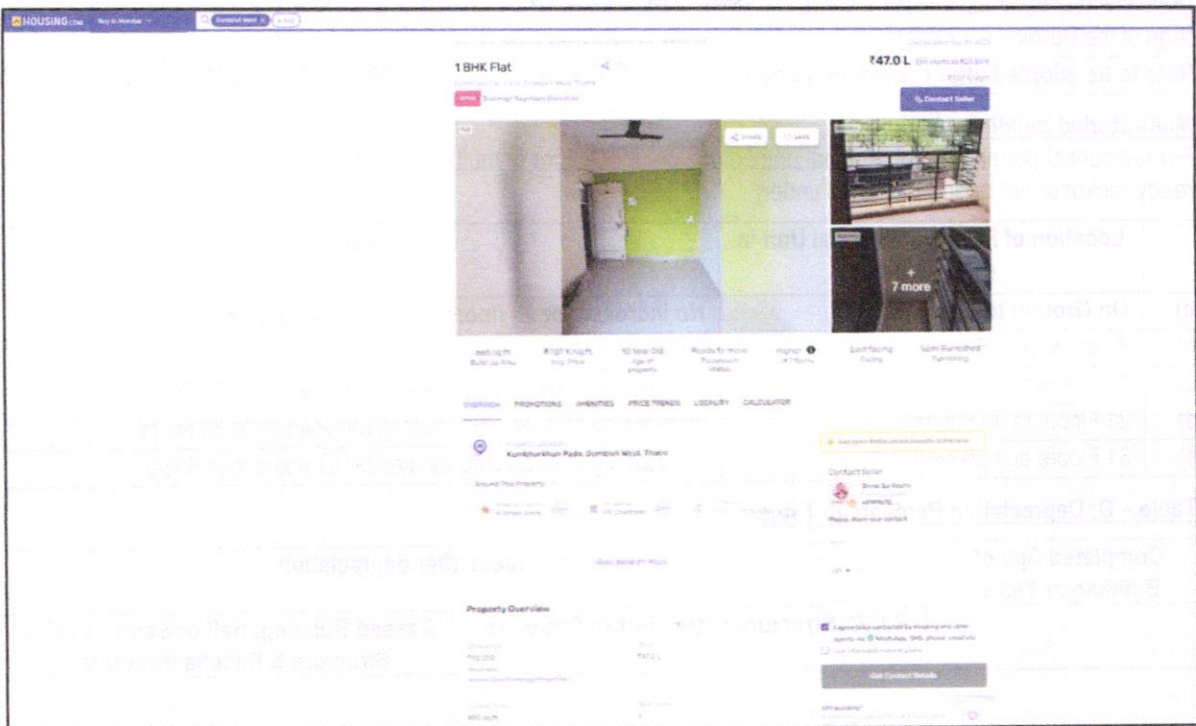
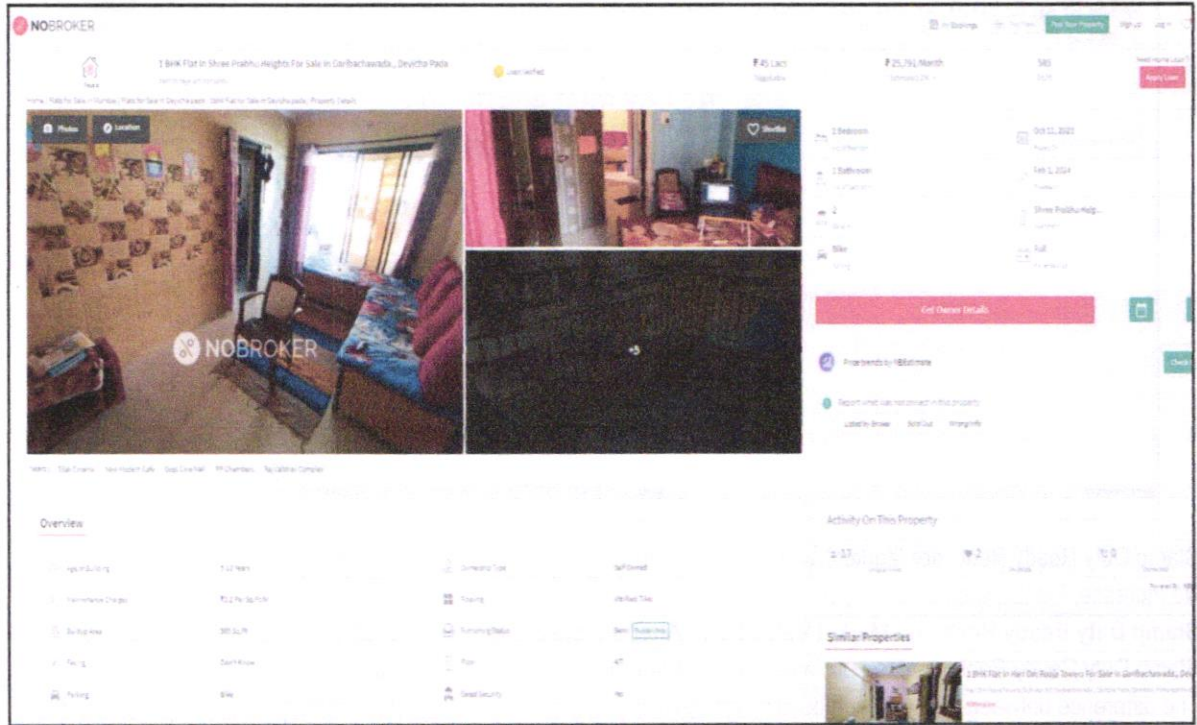
	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21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



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **27th 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 **₹ 28,90,500.00 (Rupees Twenty Eight Lakh Ninety Thousand Five Hundred Only).**

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Sharadkumar B. Chalikwar

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.10.27 17:01:54 +05'30'

Auth. Sign.

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