PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-3547/23-24 28-Nov-23 B1-001, U/B FLOOR, BOOMERANG, CHANDIVALI FARM ROAD, Mode/Terms of Payment **Delivery Note** ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Dated Buyer (Bill to) Buyer's Order No. COSMOS BANK NAUPADA BRANCH Delivery Note Date Dispatch Doc No. Kusumanjali, Opp Deodhar Hospital, Naupada 005221/2303709 GSTIN/UIN 27AAIFM1544M1Z0 Dispatched through Destination State Name : Maharashtra, Code: 27 Terms of Delivery Particulars HSN/SAC **GST** Amount SI Rate No. 18 % **VALUATION FEE** 997224 4,000.00 1 (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 Total Taxable Central Tax State Tax HSN/SAC Tax Amount Value Rate Amount Rate Amount 360.00 360.00 720.00 997224 4.000.00 9% 9% 720.00 4,000.00 360.00 360.00 Total 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. Remarks: Vileparle & COSB0000017 Branch & IFS Code: 005221/2303709 Mr. Shantaram Ganpat Gaikwad -Residential Amalgamated Flat No. 102 & 102A, 1st Floor, Building No. C-6, "Vedant Phase III Co-Op. Hsg. Soc. Ltd.", Vartak Nagar, Pokhran Road No. 1, Village -Panchpakhadi, Thane (West), Taluka & District - Thane, PIN Code - 400 606, State - Maharashtra, India Company's PAN : AADCV4303R Declaration Vastukala@icici UPI Virtual ID NOTE - AS PER MSME RULES INVOICE NEED TO BE for Vastukala Consultants (I) Pvt Ltd CLEARED WITHIN 45 DAYS OR INTEREST CHARGES Pooja Dagare

This is a Computer Generated Invoice



APPLICABLE AS PER THE RULE.

MSME Registration No. - 27222201137



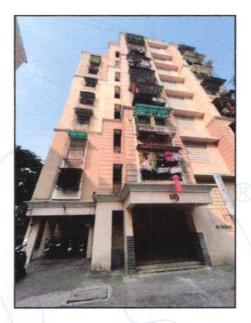
Authorised Signatory

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





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Shantaram Ganpat Gaikwad

Residential Amalgamated Flat No. 102 & 102A, 1st Floor, Building No. C-6, "Vedant Phase III Co-Op. Hsg. Soc. Ltd.", Vartak Nagar, Pokhran Road No. 1, Village - Panchpakhadi, Thane (West), Taluka & District - Thane, PIN Code - 400 606, State - Maharashtra, India.

Latitude Longitude - 19°12'29.5"N 72°57'38.5"E

Think Cosmos Bank reate

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) - 400 602 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 :

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Raikot **Raipur** 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

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Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Shantaram Ganpat Gaikwad (5221 / 2303709) Page 2 of 16

Vastu/Thane/11/2023/5221/ 2303709 28/18-405-PSVS Date: 28.11.2023

VALUATION OPINION REPORT

The property bearing Residential Amalgamated Flat No. 102 & 102A, 1st Floor, Building No. C-6. "Vedant Phase III Co-Op. Hsg. Soc. Ltd.", Vartak Nagar, Pokhran Road No. 1, Village - Panchpakhadi, Thane (West), Taluka & District - Thane, PIN Code - 400 606, State - Maharashtra, India belongs to Mr. Shantaram Ganpat Gaikwad.

Boundaries of the property.

North

Building No. C-7

South

Building No. C-5

East

Vedant Complex Club House

West

TMC Office

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 ₹ 1,05,07,950.00 (Rupees One Crore Five Lakh Seven Thousand Nine Hundred Fifty 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-I-F-1763

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

Encl. Valuation Report



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

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Pune Mumbai Nanded ▼ Thane

Q Delhi NCR ♥ Nashik

Rajkot Raipur

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 Amalgamated Flat No. 102 & 102A, 1st Floor, Building No. C-6, "Vedant Phase III Co-Op. Hsg. Soc. Ltd.", Vartak Nagar, Pokhran Road No. 1, Village - Panchpakhadi, Thane (West), Taluka & District - Thane, PIN Code - 400 606, State - Maharashtra, 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 28.11.2023 for Bank Loan Purpose |
|----|---|--|
| 2 | Date of inspection | 24.11.2023 |
| 3 | Name of the owner/ owners | Mr. Shantaram Ganpat Gaikwad |
| 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 Amalgamated Flat No. 102 & 102A, 1st Floor, Building No. C-6, "Vedant Phase III Co-Op. Hsg. Soc. Ltd.", Vartak Nagar, Pokhran Road No. 1, Village - Panchpakhadi, Thane (West), Taluka & District - Thane, PIN Code - 400 606, State - Maharashtra, India. Contact Person: Mr. Shantaram Gaikwad (Owner) Contact No. 9892128848 |
| 6 | Location, street, ward no | Vartak Nagar, Pokhran Road No. 1, Village - Panchpakhadi, Thane (West), Taluka & District - Thane |
| | Survey/ Plot no. of land Think.lnnov | Survey No. 143/1A, 145/A, 145/B, 146/1A, 146/2, 146/3, 146/4, 146/5A, 146/6A, 147/1A, 148/1A, 148/2A, 148/4, 148/5, 148/6, 148/8A, 149/1A, 149/2A & 149/3A 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. = 665.00 (Area as per actual site measurement of Amalgamated Flat No. 102 & 102A) |





| | The Dear many votes are a series of the control of | Area as per Agreement for Sale are as | |
|------|---|---------------------------------------|--|
| | laret of trains amoreta | Flat No. | Carpet Up Area in Sq. Ft. |
| | of garette | 102 | 288.00 |
| | | 102A | 282.00 |
| | (D=0) | Total Area | 570.00 |
| alma | | Built Up Area (Total Carpet | in Sq. Ft. = 684.00 Area + 20%) |
| 13 | Roads, Streets or lanes on which the land is abutting | | Pokhran Road No. 1, Village - Thane (West), Taluka & District |
| 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 | N. A. | |
| | (ii) Ground Rent payable per annum (iii) Unearned increased payable to the 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 docume | ents |
| 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 | |
| 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 | ad_r gf () for |
| 21 | Attach a dimensioned site plan | N.A. | |
| | IMPROVEMENTS | aner to here | Out the Control of the Control |
| 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 | 23.4 |
| 24 | Is the building owner occupied/ tenanted/ both? | Owner Occupie | ed |
| | If the property owner occupied, specify portion and extent of area under owner-occupation | Fully Occupied | 10 M |





| 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 | ₹ 26,000.00 Expected rental income per month | | |
| | (iv) | Gross amount received for the whole property | N.A. | | |
| 27 | | any of the occupants related to, or close to ness associates of the owner? | Information not available | | |
| 28 | of fi | parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces charges? If so, give details | N. A. | | |
| 29 | | details of the water and electricity charges, y, 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 | for li | 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 | | it is the amount of property tax? Who is to it? Give details with documentary proof | Information not available | | |
| 35 | no., | ne building insured? If so, give the policy amount for which it is insured and the ual premium | Information not available | | |
| 36 | ls a rega | ny dispute between landlord and tenant rding 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. | | |
| | SAL | ES | 80235 # 2 51 # 4 61 525 | | |
| 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 | | |





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mr. Shantaram Ganpat Gaikwad (5221 / 2303709) Page 6 of 16

| 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. |
| and a | COST OF CONSTRUCTION | |
| 41 | Year of commencement of construction and year of completion | Year of Completion – 2006 (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 Cosmos Bank, Naupada Thane Branch to assess fair market value as on 28.11.2023 for Residential Amalgamated Flat No. 102 & 102A, 1st Floor, Building No. C-6, "Vedant Phase III Co-Op. Hsg. Soc. Ltd.", Vartak Nagar, Pokhran Road No. 1, Village - Panchpakhadi, Thane (West), Taluka & District - Thane, PIN Code - 400 606, State - Maharashtra, India belongs to Mr. Shantaram Ganpat Gaikwad.

We are in receipt of the following documents:

| 1. | Copy of Agreement for sale dated 18.08.2009 (6 pages from documents) between Mr. Vikram Vishwas |
|----|--|
| | Chavan (Transferor) and Mr. Shantaram Ganpat Gaikwad (Transferee) (for Flat No. 102) |
| 2. | Copy of Agreement for sale dated 18.08.2009 (11 pages from documents) between Mr. Vikram Vishwas |
| | Chavan (Transferor) and Mr. Shantaram Ganpat Gaikwad (Transferee) (for Flat No. 102) |
| 3. | Copy of Occupancy Certificate V. P. No. 94149 / TMC / TDD / 137 Dated 03.06.2006 issued by Thane |
| | Municipal Corporation, Thane. |

LOCATION:

The said building is located at Survey No. 143/1A, 145/A, 145/B, 146/1A, 146/2, 146/3, 146/4, 146/5A, 146/6A, 147/1A, 148/1A, 148/2A, 148/4, 148/5, 148/6, 148/8A, 149/1A, 149/2A & 149/3A of Village – Panchpakhadi, Thane (West), Taluka & District - Thane. The property falls in Residential Zone. It is at a travelling distance 3.8 Km. from Thane railway station.





BUILDING:

The building under reference is having Stilt + 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 is used for residential purpose. 1st Floor is having 2 Residential Flat. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Cupboard Area (i.e., 2BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters with safety door, Powder Coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 28th November 2023

| The Total Carpet Area of the Residential Flat | 1:/ | 570.00 Sq. Ft. | |
|---|-----|---------------------|--|
| Deduct Depreciation: | | = 15011 (0.70 (0.70 | |

| Value of property as on 28.11.2023 | nov | 570.00 Sq. Ft. X ₹ 19,200.00 = ₹ 1,09,44,000.00 |
|--|-----|--|
| Prevailing market rate | 1 | ₹ 19,200.00 per Sq. Ft. |
| Guideline rate (after depreciate) | : | ₹ 1,28,533.00 per Sq. M. i.e. ₹ 11,941.00 per Sq. Ft. |
| Guideline rate obtained from the Stamp Duty Ready Reckoner for new property | : | ₹ 1,44,700.00 per Sq. M. i.e. ₹ 13,443.00 per Sq. Ft. |
| Amount of depreciation | : | ₹ 4,36,050.00 |
| Depreciation {(100-10) X 17 / 60} | : | 25.50% |
| Cost of Construction | : | 684.00 X 2,500.00 = ₹ 17,10,000.00 |
| Age of the building as on 2023 | : | 17 Years |
| Expected total life of building | : | 60 Years |
| Year of Construction of the building | : | 2006 (As per 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 28.11.2023 | : | ₹ 1,09,44,000.00 - ₹ 4,36,050.00 = ₹ 1,05,07,950.00 |
|---|----|--|
| Total Value of the property | : | ₹ 1,05,07,950.00 |
| The realizable value of the property | : | ₹ 94,57,155.00 |
| Distress value of the property | : | ₹ 84,06,360.00 |
| Insurable value of the property (684 X 2,500.00) | 1: | ₹ 17,10,000.00 |
| Guideline value of the property (684 X 11,941.00) | : | ₹ 81,67,644.00 |



Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Amalgamated Flat No. 102 & 102A, 1st Floor, Building No. C-6, "Vedant Phase III Co-Op. Hsg. Soc. Ltd.", Vartak Nagar, Pokhran Road No. 1, Village - Panchpakhadi, Thane (West), Taluka & District - Thane, PIN Code - 400 606, State - Maharashtra, India for this particular purpose at ₹ 1,05,07,950.00 (Rupees One Crore Five Lakh Seven Thousand Nine Hundred Fifty Only) as on 28th November 2023.

NOTES

- 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 28th November 2023 is ₹ 1,05,07,950.00 (Rupees One Crore Five Lakh Seven Thousand Nine Hundred Fifty 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

Main Building

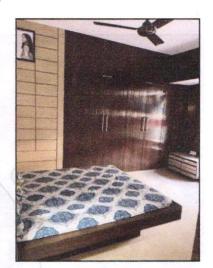
| 1. | No. of flo | oors and height of each floor | Stilt + 7 Upper Floors | |
|----|--|---|--|--|
| 2. | Plinth area floor wise as per IS 3361-1966 | | N.A. as the said property is a Residential Flat situated on 1st Floor | |
| 3 | Year of construction | | 2006 (As per Occupancy Certificate) | |
| 4 | Estimated future life | | 43 Years Subject to proper, preventive periodic maintenance & structural repairs | |
| 5 | | construction- load bearing CC frame/ steel frame | R.C.C. Framed Structure | |
| 6 | Type of | foundations | R.C.C. Foundation | |
| 7 | Walls | uminom faith in ne | All external walls are 9" thick and partition walls are 6" thick. | |
| 8 | Partition | S | 6" thick brick wall | |
| 9 | Doors a | nd Windows | Teak wood door frame with flush shutters with safety door, Powder Coated Aluminium sliding windows | |
| 10 | Flooring | \ | Vitrified tiles flooring | |
| 11 | Finishin | | Cement Plastering with POP false ceiling | |
| 12 | Roofing | and terracing | R.C.C. Slab | |
| 13 | | architectural or decorative features, | No No | |
| 14 | (i) | Internal wiring – surface or conduit | Concealed Capping electrification | |
| | (ii) | Class of fittings: Superior/ Ordinary/ Poor. | Concealed plumbing | |
| 15 | Sanitary installations | | - Andrews - was a superintensity | |
| | (i) | No. of water closets | As per Requirement | |
| | (ii) | No. of lavatory basins | | |
| | (iii) | No. of urinals | | |
| | (iv) | No. of sink | | |
| 16 | Class of white/ord | fittings: Superior colored / superior | Ordinary | |
| 17 | Compou | | Not Provided reate | |
| 18 | | ts and capacity | 1 Lift | |
| 19 | | ound sump - capacity and type of | 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 a | nd paving within the compound nate area and type of paving | Cement concrete in open spaces, etc. | |
| 23 | Sewage | disposal – whereas connected to wers, if septic tanks provided, no. | Connected to Municipal Sewerage System | |



Actual site photographs























Route Map of the property

Site u/r





Latitude Longitude - 19°12'29.5"N 72°57'38.5"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 3.8 Km.)





Ready Reckoner Rate



| Stamp Duty Ready Reckoner Market Value Rate for Flat | 1,44,700.00 | | | |
|--|-------------|----------|-----------|---------|
| No Increase, Flat Located on 1st Floor | - | | | |
| Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A) | 1,44,700.00 | Sq. Mtr. | 13,443.00 | Sq. Ft. |
| Stamp Duty Ready Reckoner Market Value Rate for Land (B) | 49,600.00 | | | |
| The difference between land rate and building rate (A – B = C) | 95,100.00 | | | |
| Depreciation Percentage as per table (D) [100% - 17%] | 83% | | | |
| (Age of the Building – 17 Years) | 17 | | | |
| Rate to be adopted after considering depreciation [B + (C x D)] | 1,28,533.00 | Sq. Mtr. | 11,941.00 | 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 |

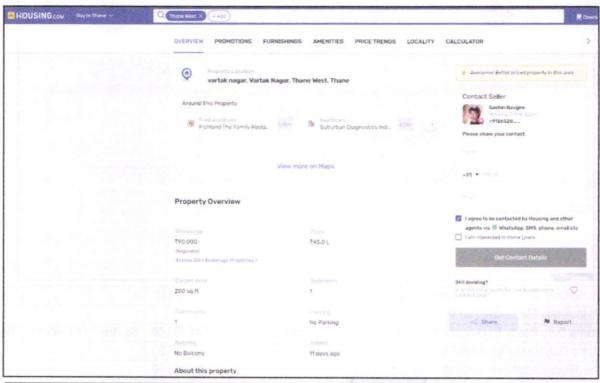
Table - D: Depreciation Percentage Table

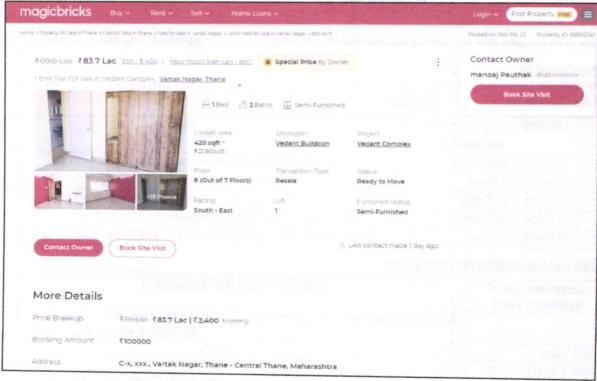
| Completed Age of Building in Years | Value in percent after depreciation | | | |
|---------------------------------------|--|--|--|--|
| <u>January</u> | R.C.C. Structure / other Pukka Structure | Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure. | | |
| 0 to 2 Years | 100% | 100% | | |
| 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 | | |





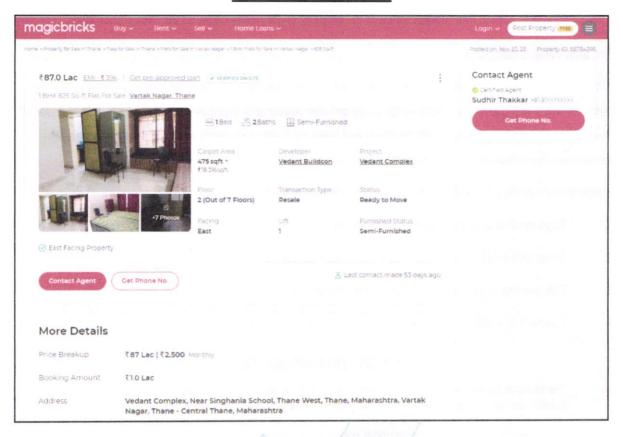
Price Indicators







Price Indicators







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 28th November 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:

- Buyer and seller are motivated by self-interest.
- 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

- 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.
- There is no direct/ indirect interest in the property valued.
- 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 ₹ 1,05,07,950.00 (Rupees One Crore Five Lakh Seven Thousand Nine Hundred Fifty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Digitally signed by MANOJ BABURAO CHALIKWAR

DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admin,

2.5.4.20=9622bcc4fad35dc03e0c139e26665913490cf3d33d41333* 15279b17a18b5652, postalCode=400069, st=Maharashtra, serfalNumber=41a56a566ab8cc89d6b2a55a8fca3cfeb31f31bd2e3 4e267ze39a327b625bfc, cn=MANOLBABURAO CHALIKWAR CONSULTANO

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Conserver Engineer (I)

Type Consultance (I)

Apparation (I)

Appara

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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