PROFORMA INVOICE

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Commercial Shop No. 3, Ground Floor, "Krushnai Heights Co-Op. Hsg. Soc. Ltd.", Near Maruti Mandir, Subhash Chandra Bose Road Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN -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



ASTUKALATHANE@icici

for Vastukala Consultants (I) Pvt Ltd

Pooja Dagare (http://poja Dagare of http://poja Dagare of http://p

Authorised Signatory

This is a Computer Generated Invoice









Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Hemalata Arvind Mavani

Commercial Shop No. 3, Ground Floor, **"Krushnai Heights Co-Op. Hsg. Soc. Ltd."**, Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN – 421 202, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'47.8"N 73°05'18.8"E

Think.Innovate.Create

Intended User: Cosmos Bank

Mulund (West) Branch

Apporva Co-op Hsg. Society, Gowardhan Nagar, Lbs Marg, Mulund (West) Mumbai – 400 080, 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
 Parangal
 Thane
 Palhi NCR
 Nahik

Aurangabad
 Pune
 Nanded
 Pune
 Indore

Pune
 Rajkot
 Indore
 Raipur
 Ahmedabad
 Jaipur

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

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





Valuation Report: Cosmos Bank / Mulund (West) Branch / Mrs. Hemalata Arvind Mavani (6878/2305802) Page 2 of 16

Vastu/Thane/03/2024/6878/2305802 29/12-550-PSVSB Date: 29.03.2024

VALUATION OPINION REPORT

The property bearing Commercial Shop No. 3, Ground Floor, "Krushnai Heights Co-Op. Hsg. Soc. Ltd.", Near Maruti Mandir, Subhash Chandra Bose Road Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District -Thane, PIN – 421 202, State – Maharashtra, Country – India belongs to Mrs. Hemalata Arvind Mavani.

Boundaries of the property.

North

Internal Road

South

Pooja Niwas Building

East

Ganaraj Building

West

Shyam Soni Apartment

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 ₹ 27,90,000.00 (Rupees Twenty Seven Lakhs Ninety Thousand 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.

Manoi Chalikwar

Digitally signed by Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.03.29 15:28:47 +05'30

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

Our Pan India Presence at :

Mumbai 🖓 Aurangabad Pune ↑ Thane Nanded P Delhi NCR Nashik

Indore

Rajkot Rajkot Raipur Ahmedabad 9 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

Commercial Shop No. 3, Ground Floor, "Krushnai Heights Co-Op. Hsg. Soc. Ltd.", Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN - 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 29.03.2024 for Bank Loan Purpose			
2	Date of inspection	28.03.2024			
3	Name of the owner/ owners	Mrs. Hemalata Arvind Mavani			
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: Commercial Shop No. 3, Ground Floor "Krushnai Heights Co-Op. Hsg. Soc. Ltd.", Nea Maruti Mandir, Subhash Chandra Bose Road Village - Shivaji Nagar, Dombivli (West), Taluka Kalyan, District - Thane, PIN – 421 202, State - Maharashtra, Country – India. Contact Person: Ms. Snehlata Ghadi (Owner's Representative) Contact No.: 7498085742			
6	Location, street, ward no	Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane			
	Survey/ Plot no. of land	Old Survey No. 172 / 6 & 8 and New Survey No. 2/6 & 8 of Village - Shivaji Nagar			
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential cum commercial 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	The state of the s			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 153.00 Otla Area in Sq. Ft. = 57.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 155.00			



		(Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 186.00 (Carpet Area as per Agreement + 20%)
13	Roads, Streets or lanes on which the land is abutting	Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District – Thane.
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	N. A. B
	(iii) Unearned increased payable to the	The same of the sa
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	to Consta
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?	Vacant
	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 KDMC norms Percentage actually utilized – Details not available





	etc		N.A.			
	(ii)	Portions in their occupation	N.A.			
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 9,500.00 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 ess associates of the owner?	Information not available			
28	of fix	s separate amount being recovered for the use f fixtures, like fans, geysers, refrigerators, poking ranges, built-in wardrobes, etc. or for ervices charges? If so, give details				
29		details of the water and electricity charges, y, to be borne by the owner				
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.			
31	1	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.			
32		bump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.			
33	for lig	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		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available			
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available			
36		ny dispute between landlord and tenant ding rent pending in a court of rent?	N.A. Create			
37		any standard rent been fixed for the ises under any law relating to the control nt?	N. A.			
	SALI	ES	23 I g ng Eugharg amar columb sa gi			
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale 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 Commercial Shop in a building. The rate is considered as composite rate.			
40	If sale	e instances are not available or not relied	N. A.			





Valuation Report: Cosmos Bank / Mulund (West) Branch / Mrs. Hemalata Arvind Mavani (6878/2305802) Page 6 of 16

	up on, the basis of arriving at the land rate	, qui e
	COST OF CONSTRUCTION	The later of the l
41	Year of commencement of construction and year of completion	Year of Completion 2020 (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, Mulund (West) Branch to assess fair market value as on 29.03.2024 for Commercial Shop No. 3, Ground Floor, "Krushnai Heights Co-Op. Hsg. Soc. Ltd.", Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN – 421 202, State – Maharashtra, Country – India belongs to Mrs. Hemalata Arvind Mavani.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 28.09.2024 between M/s. Welfare Construction (the Vendor) AND Mrs. Hemalata Arvind Mavani (the Purchaser)
2	Copy of Commencement Certificate No. KDMC / NRV / BP / DOV / 2014 – 2015 / 36 dated 13.11.2014 issued by Kalyan Dombivli Municipal Corporation.
3	Copy of Occupancy Certificate No. KDMC / NRV / CC / DOV / OCC / 515 / 20 dated 04.01.2020 issued by Kalyan Dombivli Municipal Corporation.

LOCATION:

The said building is located at land bearing Old Survey No. 172 / 6 & 8 and New Survey No. 2/6 & 8 of Village - Shivaji Nagar of Kalyan Dombivali Municipal Corporation. The property falls in Residential Zone. It is at a travelling distance of 1.4 KM distance from Dombivli station.

BUILDING:

The building under reference is having (Part) Ground + (Part) 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The external condition of building is good. The building is used for residential cum commercial purpose. Ground Floor is having 6 Commercial Shops. The building is having 1 Lift.





Commercial Shop:

The commercial shop under reference is situated on the ground floor. The composition of commercial shop is having single unit. Hight of shop is 11.81 ft. The commercial shop is finished with Kotta flooring, MS rolling shutter to main entrance, Concealed electrification etc.

Valuation as on 29th March 2024

The Carpet Area of the Commercial Shop	:	155.00 Sq. Ft.
		The state of the s

Deduct Depreciation:

Year of Construction of the building	:	Year of Completion 2020 (As per Occupancy Certificate)
Expected total life of building	1:/	60 Years
Age of the building as on 2024	1	4 Years
Cost of Construction	1:	186.00 X 2,500.00 = ₹ 4,65,000.00
Depreciation		N.A. Building age is below 5 years
Amount of depreciation	1:	N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 85,500.00 per Sq. M. i.e. ₹ 7,943.00 per Sq. Ft.
Prevailing market rate	1:	₹ 18,000.00 per Sq. Ft.
Value of property as on 29.03.2024	:	155.00 Sq. Ft. X₹ 18,000.00 = ₹ 27,90,000.00

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

Total Value of the property	1:	₹ 27,90,000.00
The Realizable value of the property	:	₹ 25,11,000.00
The Distress value of the property	1:	₹ 22,32,000.00
Insurable value of the property (186.00 X 2,500.00)	110	₹ 4,65,000.00
Guideline value of the property (186.00 X 7,943.00)	:	₹ 14,77,398.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 3, Ground Floor, "Krushnai Heights Co-Op. Hsg. Soc. Ltd.", Near Maruti Mandir, Subhash Chandra Bose Road, Village - Shivaji Nagar, Dombivli (West), Taluka - Kalyan, District - Thane, PIN – 421 202, State – Maharashtra, Country – India for this particular purpose at ₹ 27,90,000.00 (Rupees Twenty Seven Lakhs Ninety Thousand Only) as on 29.03.2024.





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 29th March 2024 is ₹ 27,90,000.00 (Rupees Twenty Seven Lakhs Ninety Thousand 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 floors and height of each floor	(Part) Ground + (Part) Stilt + 7th Upper Floors			
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Shop			
		situated on Ground Floor			
3	Year of construction	Year of Completion - 2020 (As per Occupancy			
		Certificate)			
4	Estimated future life	56 Years Subject to proper, preventive periodic			
		maintenance & structural repairs			
5	Type of construction- load bearing	R.C.C. Framed Structure			
	walls/RCC frame/ steel frame				
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	MS rolling shutter to main entrance			





Valuation Report: Cosmos Bank / Mulund (West) Branch / Mrs. Hemalata Arvind Mayani (6878/2305802) Page 9 of 16

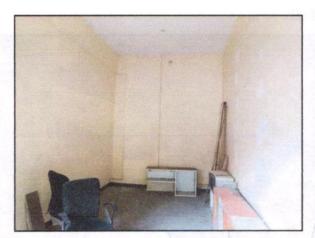
10	Flooring	9	Kotta flooring
11	Finishin	g	Cement plastering
12	Roofing	and terracing	R.C.C. slab
13	Special architectural or decorative features, if any		No
14	(i)	Internal wiring – surface or conduit	Concealed electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	né s es configure suit soits excess suits att
15	Sanitar	y installations	
	(i)	No. of water closets	N.A.
	(ii)	No. of lavatory basins	- 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	(iii)	No. of urinals	Language Alexandra Maria
	(iv)	No. of sink	Asserted to the second
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary
17	Compound wall Height and length Type of construction		Provided
18		fts and capacity	1 Lift
19			R.C.C tank
20			R.C.C tank on terrace
21	Pumps- no. and their horse power		May be provided as per requirement
22			Chequred tiles in open spaces, etc.
23	Sewage	e disposal – whereas connected to ewers, if septic tanks provided, no.	Connected to Municipal Sewerage System

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Actual site photographs

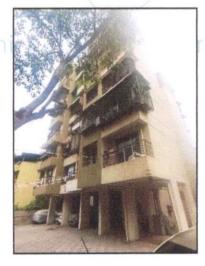










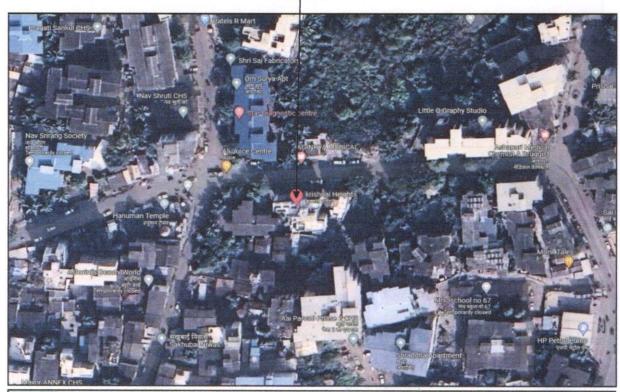






Route Map of the property

Site u/r





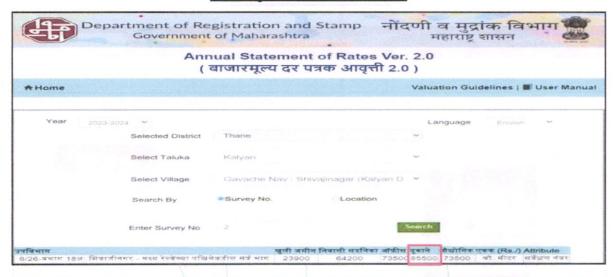
Latitude Longitude - 19°13'47.8"N 73°05'18.8"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli – 1.4 KM.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	85,500.00	Sq. Mtr.	7,943.00	Sq. Ft.
No Increase, Shop Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate for Shop	85,500.00			

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 a		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	

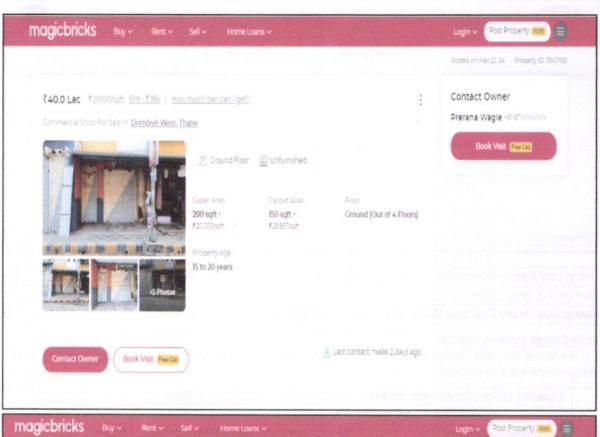
Table - D: Depreciation Percentage Table

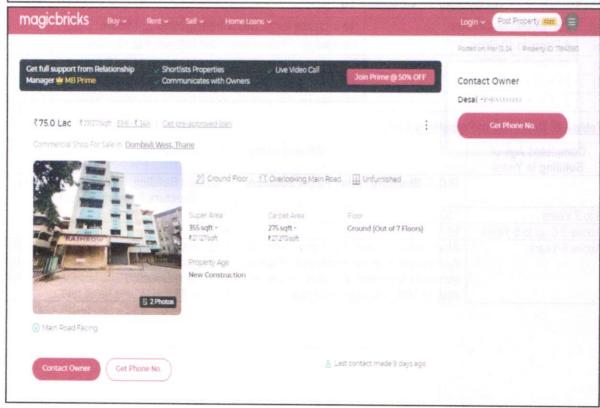
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation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









Sales Instance

3795338 दुय्यम निबंधक : सह दु.नि.कल्याण 4 28-03-2024 दस्त क्रमांक : 3795/2018 Note:-Generated Through eSearch नोदंणी: Module, For original report please contact concern SRO office. Regn:63m गावाचे नाव: 1) शिवाजीनगर (1)विलेखाचा प्रकार करारनामा (2)मोबदला 950000 (3) बाजारभाव(भाडेपटटयाच्या 915046.65 बाबतितपटटाकार आकारणी देतो की पटटेदार ते नमुद करावे) (4) भू-मापन,पोटहिस्सा व 1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: विभाग क्र. घरक्रमांक(असल्यास) 6/26, मौजे शिवाजीनगर, शॉप क्र. 4, तळ मजला, कृष्णाई बिल्डिंग, शिवाजी पथ -2,हनुमान मंदिर जवळ,डोंबिवली(प)क्षेत्रफळ 96 चौ फ़ुट. कारपेट.((Survey Number: 2 (Old 172); HISSA NUMBER: 6,8;)) (5) क्षेत्रफळ 1) 96 चौ.फूट (6) आकारणी किंवा जुड़ी देण्यात असेल (7) दस्तऐवज करुन देणा-या/लिहन 1): नाव:-अनंत महादेव परब वय:-58; पत्ता:-प्लॉट नं: ए/104, माळा नं: पहिला मजला, इमारतीचे ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी नाव: कुलस्वामीनी बिल्डिंग, ब्लॉक नं: खंडोबा मंदिरच्या जवळ, रोड नं: कुंभारखाण पाडा, डोंबिवली प., महाराष्ट्र, THANE. पिन कोड:-421202 पॅन नं:-AORPP6150K न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. (8)दस्तऐवज करुन घेणा-या पक्षकाराचे 1): नाव:-रश्मी पंकज राणे वय:-35; पत्ता:-बी/305, तिसरा मजला, महावीर कॉमप्लेक्स नं. 1, -, व किंवा दिवाणी न्यायालयाचा हुकुमनामा संतोषी माता रोड, कल्याण (प), आगु:आई, MAHARASHTRA, THANE, Non-Government. किंवा आदेश असल्यास,प्रतिवादिचे नाव पिन कोड:-421301 पॅन नं:-AOWPR1277E 2): नाव:-पंकज शरद राणे वय:-38; पत्ता:-बी/305, तिसरा मजला , महावीर कॉमप्लेक्स नं. 1, -, व पत्ता संतोषी माता रोड, कल्याण (प), आग्:आई, MAHARASHTRA, THANE, Non-Government. पिन कोड:-421301 पॅन नं:-AJOPR5207P (9) दस्तऐवज करुन दिल्याचा दिनांक 17/04/2018 (10)दस्त नोंदणी केल्याचा दिनांक 18/04/2018 (11)अनुक्रमांक,खंड व पृष्ठ 3795/2018 (12)बाजारभावाप्रमाणे मुद्रांक शुल्क 57000 (13)बाजारभावाप्रमाणे नोंदणी शुल्क 9500 (14)शेरा मुल्यांकनासाठी विचारात घेतलेला तपशील:-: मुद्रांक शुल्क आकारताना निवडलेला (i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 29th March 2024.

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.





Valuation Report: Cosmos Bank / Mulund (West) Branch / Mrs. Hemalata Arvind Mavani (6878/2305802) Page 16 of 16

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 ₹ 27,90,000.00 (Rupees Twenty Seven Lakhs Ninety Thousand Only.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj Chalikwar DN: cn=Manoj Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou=Mumbai, email=manoj@vastukala.org, c=IN Date: 2024.03.29 15:28:59 +05'30'

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



