PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, PG-2987/22-23 27-Oct-22 Central Road, MIDC, Andheri (E), **Delivery Note** Mode/Terms of Payment Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX Buyer's Order No. Dated State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Dispatch Doc No. **Delivery Note Date** Buyer (Bill to) 43311/27399 **COSMOS BANK - DADAR WEST** Dispatched through Destination DADAR BRANCH Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Terms of Delivery Dadar (West), Mumbai - 400 028 : 27AAAAT0742K1ZH GSTIN/UIN : Maharashtra, Code: 27 State Name SI **Particulars** HSN/SAC **GST** Amount No. Rate 1 997224 18 % 4,000.00 **VALUATION FEE** (Technical Inspection and Certification Services) 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 Central Tax State Tax Total Value Rate Amount Rate Amount Tax Amount 997224 4,000.00 360.00 360.00 9% 9% 720.00 Total 4.000.00 360.00 360.00 720.00 Tax Amount (in words): Indian Rupee Seven Hundred Twenty Only Company's Bank Details Bank Name The Cosmos Co-Operative Bank Ltd A/c No. 0171001022668 Branch & IFS Code: Vileparle & COSB0000017 Remarks: Shri. Dinesh Bigan Singh & Smt. Neetu Dinesh Singh -Residential Flat No. 302, 3rd Floor, "Shubham Atlantis", Kamatghar, Bhiwandi, Thane - 421302 Company's PAN : AADCV4303R

This is a Computer Generated Invoice

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

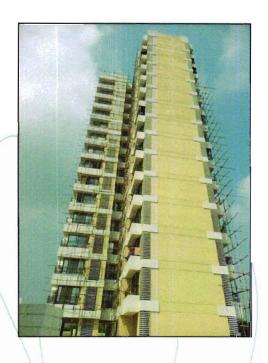


UPI Virtual ID : Vastukala@icici



for Vastukala Consultants (I) Pvt Ltd

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Dinesh Bigan Singh & Smt. Neetu Dinesh Singh

Residential Flat No. 302, 3rd Floor, "**Shubham Atlantis",** Kamatghar, Bhiwandi, Thane – 421302, State – Maharashtra, Country – India.

Latitude Longitude - 19°16'21.8"N 73°03'04.6"E

Valuation Done for: Cosmos Bank

Dadar Branch

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai – 400 028, State – Maharashtra, Country – India.

Vastukala Consultants (I) Pvt. Ltd.

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

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





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Shri. Dinesh Bigan Singh (27339/43311) Page 2 of 17

Vastu/Mumbai/10/2022/27339/43311 27/02-348-SKVS Date: 27.10.2022

VALUATION OPINION REPORT

The property under consideration bearing Residential Flat No. 302, 3rd Floor, "Shubham Atlantis", Kamatghar, Bhiwandi, Thane - 421302, State - Maharashtra, Country - India belongs to Shri. Dinesh Bigan Singh & Smt. Neetu Dinesh Singh.

Boundaries of the property.

North Open Plot South Slum

East Internal Road 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 ₹ 45,15,000.00 (Rupees Forty Five Lakh Fifteen 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.

MANOJ BABURAO **CHALIKWAR**

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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



Our Pan India Presence at :

Avrangabad Mumbai 💡 ▼ Thane Nanded P Delhi NCR P Nashik

Pune Ahmedabad 9 Jaipur

Rujkot Raipur 🖁 Regd. Office: 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

TeleFax: +91 22 28371325/24 mumbai@vastukala.org

Residential Flat No. 302, 3rd Floor, "**Shubham Atlantis**", Kamatghar, Bhiwandi, Thane – 421302, 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 27.10.2022 for Bank Loan Purpose	
2	Date of inspection	20.10.2022	
3	Name of the owner/ owners	Shri. Dinesh Bigan Singh & Smt. Neetu Dinesh Singh	
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. 302, 3rd Floor, "Shubham Atlantis", Kamatghar, Bhiwandi, Thane – 421302, State – Maharashtra, Country – India. Contact Person: Shri. Dinesh Bigan Singh (Owner)	
6	Location, street, ward no	Kamatghar, Bhiwandi, Thane – 421302,	
	Survey/ Plot no. of land	Survey No. 153/8/3 of Village - Kamatghar	
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. = 654.00 (Area as per actual site measurement) RERA Carpet Area in Sq. Ft. = 645.00 (Area as per Agreement for Sale)	
	·	Built Up Area in Sq. Ft. = 710.00 (RERA Carpet + 10%)	
13	Roads, Streets or lanes on which the land is abutting	Kamatghar, Bhiwandi, Thane – 421302.	
14	If freehold or leasehold land	Free hold	



15	lease	sehold, the name of Lessor/lessee, nature of , date of commencement and termination of and terms of renewal of lease.	
	(i) Initial Premium	N. A.
	(i	i) Ground Rent payable per annum	11.7.1.
	(i	ii) Unearned increased payable to the	
		Lessor in the event of sale or transfer	
16		ere any restriction covenant in regard to of land? If so, attach a copy of the nant.	As per documents
17		nere any agreements of easements? If so, n 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	devel	any contribution been made towards opment or is any demand for such bution still outstanding?	Information not available
20	for ac	he whole or part of the land been notified equisition by government or any statutory? Give date of the notification.	No
21	Attacl	n a dimensioned site plan	N.A.
	IMPR	OVEMENTS	/
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		Fully Vacante at e
25	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per BNCMC norms Percentage actually utilized - Details not available
26	REN	rs	×
	(i)	Names of tenants/ lessees/ licensees, etc	Vacant
	(ii)	Portions in their occupation	Vacant
	(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	Are any of the occupants related to, or close to business associates of the owner?	Information not available
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	2 6 - 10 - 10
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 – 2022 (As per Occupancy Certificate)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Shri. Dinesh Bigan Singh (27339/43311) Page 6 of 17

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, Dadar Branch to assess fair market value as on 27.10.2022 for Residential Flat No. 302, 3rd Floor, "**Shubham Atlantis**", Kamatghar, Bhiwandi, Thane – 421302, State – Maharashtra, Country – India belongs to **Shri**. **Dinesh Bigan Singh & Smt**. **Neetu Dinesh Singh**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 06.10.2022.
2	Copy of Occupancy Certificate No. B. O. No. / 88 / 2021 - 2022 / J. V. No. / NRV / 2039 dated
	29.06.2022 issued by Bhiwandi Nizampur City Municipal Corporation.
3	Copy of Approved Plan No. B. O. No. / 88 / 2021 - 2022 / J. V. No. / NRV / 2039 dated 29.06.2022
	issued by Bhiwandi Nizampur City Municipal Corporation.
4	Copy of Commencement Certificate No. BNCMC / Town Planner / B. O. No. 01 / 2019 - 2020 / 1554
	dated 08.05.2019 issued by Bhiwandi Nizampur City Municipal Corporation.
5	Copy of RERA Registration Certificate No. P51700023497 dated 18.12.2019.

LOCATION:

The said building is located at Survey No. 153/8/3 of Village – Kamatghar, Taluka – Bhiwandi, District – Thane. The property falls in Residential Zone. It is at a travelling distance 1.8 Km. from Bhiwandi railway station.

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BUILDING:

The building under reference is having Stilt + 14 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is good. The building is used for residential purpose. 3rd Floor is having 6 Residential Flat. The building is having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Flowerbed + Cupboard Area (i.e. 2BHK + 3 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush doors, Aluminum sliding windows & concealed electrification & concealed plumbing, Cement plastering.





Valuation as on 27th October 2022

The RERA Carpet Area of the Residential Flat	:	645.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	į	2022 (As per Occupancy Certificate)
Expected total life of building	;	60 Years
Age of the building as on 2022	:	New Construction
Cost of Construction	:	710.00 X 2,500.00 = ₹ 17,75,000.00
Depreciation {(100-10) X 0 / 60}	:	N.A. as new construction
Amount of depreciation		N.A. as new construction
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:/	₹ 39,700.00 per Sq. M. i.e. ₹ 3,688.00 per Sq. Ft.
Prevailing market rate	:	₹ 7,000.00 per Sq. Ft.
Value of property as on 27.10.2022	1	645.00 Sq. Ft. X ₹ 7,000.00 = ₹ 45,15,000.00

(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 27.10.2022	:	₹ 45,15,000.00
Total Value of the property	:	₹ 45,15,000.00
The realizable value of the property	- /	₹ 40,63,500.00
Distress value of the property	:	₹ 36,12,000.00
Insurable value of the property (710.00 X 2,500.00)	:	₹ 17,75,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302, 3rd Floor, "Shubham Atlantis", Kamatghar, Bhiwandi, Thane – 421302, State – Maharashtra, Country – India for this particular purpose at ₹ 45,15,000.00 (Rupees Forty Five Lakh Fifteen Thousand Only) as on 27th October 2022.



Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Shri. Dinesh Bigan Singh (27339/43311) Page 8 of 17

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 27th October 2022 is ₹ 45,15,000.00 (Rupees Forty Five Lakh Fifteen 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.
- 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	Stilt + 14 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3rd Floor	
3	Year of construction	2022 (As per Occupancy Certificate)	
4	Estimated future life	60 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 dooor,	
ţħ.		Aluminum sliding windows	
10	Flooring	Vitrified tiles flooring	
11	Finishing	Cement plastering	
12	Roofing and terracing	R.C.C. Slab	
13	Special architectural or decorative features, if any	No	
14	(i) Internal wiring – surface or conduit	Concealed electrification	
,	(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	1/-24 - 1/-	
	(iii) No. of urinals		
	(iv) No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary	
17	Compound wall	Not Provided	
		ovate.Create	
18	No. of lifts and capacity	1 Lift	
19	Underground sump – capacity and type of construction.	R.C.C tank	
20	Over-head tank	R.C.C tank on terrace	
	Location, capacity		
	Type of construction		
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	



Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Shri Dinesh Bigan Singh (27339/43311) Page 10 of 17

Actual site photographs

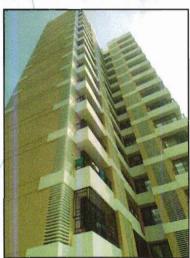
















Route Map of the property Site, u/r



Latitude Longitude - 19°16'21.8"N 73°03'04.6"E

Note: The Blue line shows the route to site from nearest railway station (Bhiwandi – 1.8 Km.)



Ready Reckoner Rate





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Sale Instance

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21-10-2022 Note:-Generated Through eSearch Module, For original report please contact concern SRO office

सूची क्र. २

दुय्यम निबंधक : सह दु.नि.भिवंडी 2 दस्तऐवज क्रमांक::6738/2022 नोदणी: Regn:63m

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40,72चौ.मीटर
1) में मुनिसुव्रत एन्टरप्राइजेस तर्फे भागीदार म्हणुन अतुल कपुरचंद गोसराणी, चंपाबेन जयंतीलाल जाखरीया यांच्या तर्फे कबुली जबाबासाठी व दस्त सादर करण्यासाठी कु. मु. म्हणून सागर अतुल गोसराणी 29 प्लॉट नं: 1001, , माळा नं: -, इमारतीचे नाव: संगीता एनक्लेव्ह. , ब्लॉक नं: मुलुंड (प), मुंबई , रोड नं: जे: एन. रोड, , महाराष्ट्र, मुम्बई. 400080 ABKFM8322J
2) शिवजतन रामायण जैसवार 38 प्लॉट नं: -, माळा नं -, इमारतीचे नाव: -, ब्लॉक नं: आंबेडकर पुतळा जवळ, विनोबा भावे नगर, अंजुर फाटा, भिवंडी , रोड नं: -, महाराष्ट्र, ठाणे. 421302 APCP37165A 1) निशा शिवजतन जैसवार 34 प्लॉट नं: -, माळा नं -, इमारतीचे नाव -, ब्लॉक नं आंबेडकर पुतळा जवळ, विनोब भावे नगर, अंजुर फाटा, भिवंडी , रोड नं: -, महाराष्ट्र, ठाणे 421302 AMHPJ अळा
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21-10-2022

Note:-Generated Through eSearch Module,For original report please contact concern SRO office.

सूची क्र. २

दुय्यम निबंधक : सह दु नि. भिवंडी 2 दस्तऐवज क्रमांक. 7267, 2022

नोंदणी: Regn:63m

गावः कामतघर

नावः वर्गमापर				
(1)दस्तऐवज प्रकार	करारनामा			
(2)मोबदला	3590000			
(3)बाजारभाव (भाडेपट्ट्याच्या बाबतीतपट्टकार आकारणी देतो कि पट्टेदार ते नमूद करावे)	2321559.24			
(4) भूमापन् ,पोटहिस्सा व घरक्रमांक (असल्यास)	, इतर माहिती: मौजे कामतघर तालुका भिवंडी येथील सर्वे नं. 153:/8.3 या जागेवरील शुभम अटलांटिस बिल्डींग मधील सातव्या मजल्यावरील सदनिका नं. 703 चे क्षेत्र 55.22 चौ. मी. कारपेट.भिवंडी-निजामपूर मनप			
(5) क्षेत्रफ ळ	55 22चौ.मीटर			
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा				
())दस्तऐवज करून देणाऱ्या / लिहून ठेवणाऱ्या पक्षकारांचे नाव किवा दिवाणी न्यायालयाचा हुकूमनामा किवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	1) में. मुनिसुवत एन्टरप्राइजेस तर्फे भागीदार अतुल कपूरचंद गोसराणी, चंपाबेन जयंतीलाल जाखरिया यांच्या तर्फे कबुली जबाबासाठी व दस्त सादर करण्यासाठी कु.मु.म्हणून सागर अतुल गोसराणी 28 प्लॉट नं: 1001., माळा नं: -, इमारतीचे नाव: संगीता ऍन्कलव्ह., ब्लॉक न मुत्तुंड (प), मुंबई , रोड नं जे एन. रोड, , महाराष्ट्र, मुम्बई. 40080 ABKFM8322J			
(8)दस्तऐवज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश असल्यास प्रतिवादीचे नाव व पत्ता	2) रमेश कुमार राम नयन गुप्ता 40 प्लॉट नं 99.0. फ्लॅट नं. 202, . माळा नं: इमारतीचे नाव: अयोध्या रेसिडेन्स ब्लॉक नं: काकिटया स्कूल, फेणे, भिवंडी . रोड नं: महाराष्ट्र. ठाणे. 421302 . APJPG9079H 1) माधुरी रमेश गुप्ता ॐ प्लॉट नं. 990, फ्लॅट नं. 202, , माळा नं: इमारतीचे नाव अयोध्या रेसिडेन्स. ब्लॉक नं: काकिटिया स्कूल, फेणे, भिवंडी , रोड नं महाराष्ट्र. ठाणे. 421302 BKWPG08890			
(९)दस्तऐवज करून दिल्याचा दिनांक	01/07/2022			
(10)दस्त नोदणी केल्याचा दिनांक	01'07/2022			
(11)अनुक्रमांक.खंड व पृष्ठ	7267/2022			
(13)बाजारभावाप्रमाणे मुद्रांक शुल्क	215400			
(13)बाजारभावाप्रमाणे नौंदणी शुल्क	100			
(14)शेरा				
मूल्यांकनासाठी विचारात घेतलेला तपशील -				

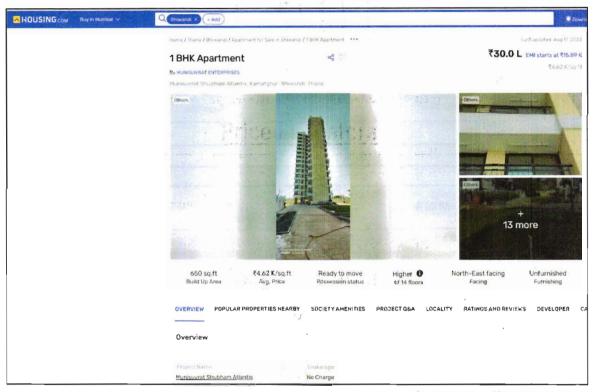
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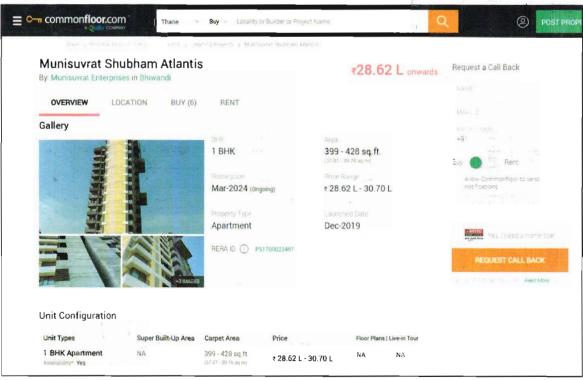
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Price Indicators





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 27th October 2022.

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:

- 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

- We assume no responsibility for matters of legal nature affecting the property appraised or the title 1. 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.
- It is assumed that the property is free of liens and encumbrances. 3.
- It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would 4. 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. 5.
- The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing 6. 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 ₹ 45,15,000.00 (Rupees Forty Five Lakh Fifteen Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Director

Auth. Sign.

Manoj B. Chalikwar Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

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