

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-549/20-21	Dated 22-Oct-2020
	Delivery Note	Mode/Terms of Payment AGAINST REPORT
Buyer COSMOS BANK Veera Desai Road Andheri West Branch Shop No 3,4 Kshitij Building ,Veera Desai Road, Near Andheri Sports Complex , Andheri West, Mumbai - 400 058 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Supplier's Ref.	Other Reference(s)
	Buyer's Order No.	Dated
	Despatch Document No. 33449/18017	Delivery Note Date
	Despatched through	Destination
Terms of Delivery		

Sl No.	Particulars	HSN/SAC	GST Rate	Quantity	Rate	per	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	997224	18 %				4,000.00
2	CGST						360.00
3	SGST						360.00
Total							₹ 4,720.00

Amount Chargeable (in words) E. & O E

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	4,000.00	9%	360.00	9%	360.00	720.00
Total	4,000.00		360.00		360.00	720.00

Tax Amount (in words) : **Indian Rupee Seven Hundred Twenty Only**

Remarks:

Mr. Haris Ahmed - Residential Room No. B/7, "Malwani Sneh Poonam Co-op. Hsg. Soc. Ltd.", Plot No. 13, RSC - 7, Malwani MHADA, Malad (West), Mumbai, PIN Code - 400095, State - Maharashtra, Country - India

Company's Service Tax No. : **AADCV4303RSD001**

Company's PAN : **AADCV4303R**

Declaration

NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.

MSME Registration No. - 27222201137

Company's Bank Details

Bank Name : **The Cosmos Co-Operative Bank Ltd**

A/c No. : **0171001022668**

Branch & IFS Code: **Vileparle & COSB0000017**

Customer's Seal and Signature

for Vastukala Consultants (I) Pvt Ltd

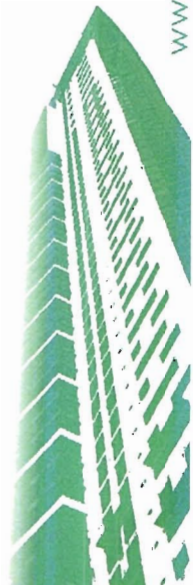
Authorized Signatory

SUBJECT TO MUMBAI JURISDICTION

Computer Generated Invoice No Signature required

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Valuation Report of the Immovable Property

Details of the property under consideration:

Name of Owner : **Mr. Haris Ahmed**

Residential Room No. B/7, "**Malwani Sneh Poonam Co-op. Hsg. Soc. Ltd.**", Plot No. 13,
RSC - 7, Malwani MHADA, Malad (West), Mumbai, PIN Code - 400095, State - Maharashtra,
Country - India

Latitude Longitude : 19°10'48.8"N 72°49'04.8"E

Valuation Done for:

Cosmos Bank

Veera Desai Road Andheri (West) Branch

Shop No. 3,4, Kshitij Building ,Veera Desai Road, Near Andheri Sports Complex, Andheri (West),
Mumbai - 400058, State - Maharashtra, Country - India

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Vastu/Mumbai/10/2020/18017/33449

22/06-162-SH

Date: 22.10.2020

VALUATION OPINION REPORT

The property bearing Residential Room No. B/7, "**Malwani Sneh Poonam Co-op. Hsg. Soc. Ltd.**", Plot No. 13, RSC - 7, Malwani MHADA, Malad (West), Mumbai, PIN Code - 400095, State - Maharashtra, Country - India belongs to **Mr. Haris Ahmed.**

Boundaries of the property :

North	Plot No. D - 4
South	Internal Road
East	Plot No. C - 22
West	Internal Road & Plot No. C-1

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for Housing Loan purpose at ₹ 54,95,250.00 (Rupees Fifty Four Lakh Ninety Five Thousand Two 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 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, email=sharad@vastukala.org,
c=IN
Date: 2020.10.23 11:07:32 +05'30'

Director

C.M.D.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl.: Valuation report

**Mumbai**

121, 1st Floor, Akruti Star,
Central Road, MIDC,
Andheri (E), Mumbai - 400 093,
(M.S.), INDIA

Tel. : +91 22 28371325
Fax : +91 22 28371324
mumbai@vastukala.org

Delhi NCR

L-306, Sispal Vihar,
AWHO Society, Sohna Road,
Sector - 49, Gurgaon,
Haryana - 122018, INDIA

Mobile : +91 9216912225
+91 9819670183
delhincr@vastukala.org

Nanded

28, S.G.G.S. -
Stadium Complex,
Gokul Nagar,
Nanded - 431 602, (M.S.), INDIA

Tel. : +91 2462 244288
+91 2462 239909
nanded@vastukala.org

Aurangabad

Plot No. 106, N-3, CIDCO,
Aurangabad - 431 005,
(M.S.), INDIA

Tel. : +91 240 2485251
Mobile : +91 9167204062
+91 9860863601
aurangabad@vastukala.org



Residential Room No. B/7, "**Malwani Sneh Poonam Co-op. Hsg. Soc. Ltd.**", Plot No. 13, RSC - 7, Malwani MHADA, Malad (West), Mumbai, PIN Code - 400095, State - Maharashtra, Country - India
(See Rule 8 D)

Form 0-1

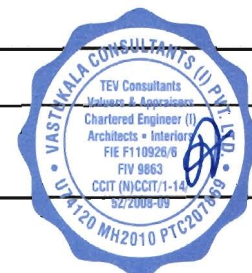
REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 22 nd October 2020 for Housing Loan
2	Date of inspection	22.10.2020
3	Name of the owner/ owners	Mr. Haris Ahmed
4	If the property is under joint ownership Ownership / co-ownership, share of each such owner. Are the shares undivided?	Ownership
5	Brief description of the property	Valuation Report of Residential Room No. B/ 7, " Malwani Sneh Poonam Co- op. Hsg. Soc. Ltd. ", Plot No. 13, RSC - 7, Malwani MHADA, Malad (West), Mumbai, PIN Code - 400095, State - Maharashtra, Country - India
6	Location, street, ward no	Plot No. 13, RSC - 7, Malwani MHADA, Malad (West), Mumbai
7	Plot No. Survey No. CTS No. of land	C.T.S No 3525/A of Village Malwani
8	Is the property situated in residential/ commercial/ mixed area/ industrial area?	Residential
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Offices, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Auto,Bus,Private Vehicles,Railway,Taxi
	LAND	
12	Area of land supported by documentary proof. Shape, dimension and physical features	Built up Area = 431.00 Sq. Ft. (Ground & First Floor) (Area as per Approved Plan) Carpet area = Ground Floor = 188.00 Sq. Ft. Balcony Area = 44.00 Sq. Ft. First Floor = 178.00 Sq. Ft. (Area as per actual site measurement)
13	Roads, Streets or lanes on which the land is abutting	Plot No. 13, RSC - 7, Malwani MHADA, Malad (West), Mumbai
14	If freehold or leasehold land	Lease 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 increase 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.	N.A.
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.	MHADA
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)	N.A.
24	Is the building owner occupied/tenanted/both?	Owner Occupied
25	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
26	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per local norms Percentage Actually utilized - Details not available
	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	N.A.
(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?	N.A.



28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N.A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N.A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N.A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N.A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N.A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N.A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N.A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N.A.
SALES		
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Room in an 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 - 1994 (As per Approved Plan)
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.
45	Remarks	

PART II - VALUATION

GENERAL:

Under the instruction of, Cosmos Bank, Veera Desai Andheri West Branch, to ascertain the Fair Market Value of said Residential Room, as on 22.10.2020, we have valued the Residential Room No. B/7, "**Malwani Sneh Poonam Co-op. Hsg. Soc. Ltd.**", Plot No. 13, RSC - 7, Malwani MHADA, Malad (West), Mumbai, PIN Code - 400095, State - Maharashtra, Country - India belongs to Mr. Haris Ahmed
We are in receipt of the following documents:

1	Copy of Agreement For Sale dated 09.08.2019
2	Copy of Approved Plan No. CHE / 49 / Govt. /AR dated 09.08.1994 issued by Municipal Corporation of Greater Mumbai

LOCATION:

The said building is located at Plot No. 13, RSC - 7, Malwani MHADA, Malad West, Mumbai. It is at a travel distance of 5.8 Km. from Malad Railway station. The surrounding locality is residential.

BUILDING:

The building under reference is having Ground + 1 upper floors. It is a Part R.C.C. Framed Structure with A.C. Sheet Roofing framed structure with 9" thick external walls and 6" thick internal POP finished brick walls. The walls are having sand faced plaster from outside. The whole building is used for Residential purpose. Ground floor is having 31 Residential Room. Lift is not provided in the building

Residential Room:

The Residential Room under reference is situated on the Ground Floor. It consists of Bedroom + Living Room + Kitchen + WC. + Terrace Area. The Residential Room is finished with Vitrified tiles flooring, Acoustic false ceiling, Teak Wood door frame, paint type, Acrylic OBD painting, Powder coated Aluminium Sliding windows & Concealed electrification.



Valuation as on 22nd October 2020

The Built up area of the Residential Room 431.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building : 1994 (As per Approved Plan)
 Expected total life of building : 60 Years
 Age of the building as on 2020 : 26 Years
 Cost of Construction : 431.00X2,000.00 = ₹ 8,62,000.00
 Guideline rate obtained from the Stamp Duty Ready Reckoner. : ₹ 95,000.00 per Sq. M. i.e.
 : ₹ 8,826.00 per Sq. Ft.
 Depreciation : $\{(100-10) \times 26\}/60.00 = 39\%$
 Amount of depreciation : ₹ 3,23,250.00
Value of property as on 22.10.2020 : (431.00 Sq. Ft. X ₹ 13,500.00 =
 : ₹ 58,18,500.00)

(Area of property x market rate of developed land & Residential premises as on 2020 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. - Depreciation)

Depreciated fair value of property as on 22.10.2020 : (₹ 58,18,500.00 - ₹ 3,23,250.00) =
 : ₹ 54,95,250.00

Value of the property : ₹ 54,95,250.00

The realizable value of the property : ₹ 49,45,725.00

Guideline rate obtained from the Stamp Duty Ready Reckoner after depreciate : ₹ 90,156.00 per Sq. M. i.e.
 : ₹ 8,376.00 per Sq. Ft.

Distress value of the property : ₹ 43,96,200.00

Insurable value of the property : ₹ 8,62,000.00

Taking into consideration above said facts, we can evaluate the value of for this particular purpose at **₹ 54,95,250.00 (Rupees Fifty Four Lakh Ninety Five Thousand Two Hundred Fifty Only) as on 22nd October 2020**

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, email=sharad@vastukala.org, c=IN
Date: 2020.10.23 11:07:51 +05'30'



C.M.D.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

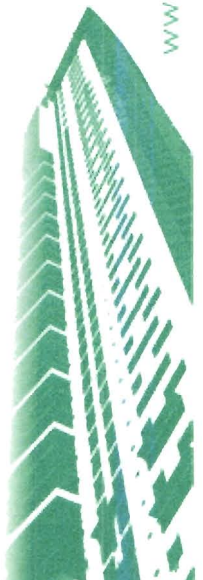
Chartered Engineer (India)

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



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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 22nd October 2020 is **₹ 54,95,250.00 (Rupees Fifty Four Lakh Ninety Five Thousand Two 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.
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:

Date : 22.10.2020

Place : Mumbai

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, email=sharad@vastukala.
org, c=IN
Date: 2020.10.23 11:07:58 +05'30'

Director

C.M.D.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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



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ANNEXURE TO FORM 0-1

	Technical Details	Main Building
1	No. of floors and height of each floor	Ground + 1 upper floors.
2	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Room on Ground + 1 upper floor
3	Year of construction	1994 (As per Approved Plan)
4	Estimated future life	35 years Subject to proper, preventive periodic maintenance and 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, Powder Coated Aluminium Sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement Plastering + POP finish
12	Roofing and Terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No.
15	(i) Internal wiring :surface/conduit	Concealed Wiring
	(ii) Class of fittings: Superior/Ordinary/Poor.	Good
15	Sanitary installations	
	(i) No. of water closets	1
	(ii) No. of lavatory basins	0
	(iii) No. of urinals	0
	(iv) No. of sinks	0
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	5'6" High, R.C.C. columns with B. B. Masonry wall
18	No. of lifts and capacity	The Building is having 0 Lifts.
19	Underground sump - capacity and type of construction	R.C.C tank on Terrace

20	Over-head tank Location, capacity Type of construction	R.C.C tank on Terrace
21	Pumps- no. and their horse power	Information not available
22	Roads and paving within the compound approximate area and type of paving	Open Parking. Chequered tile in open spaces, etc.
23	Sewage disposal - whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

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, email=sharad@vastukala.org, c=IN
Date: 2020.10.23 11:08:12 +05'30'

C.M.D.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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



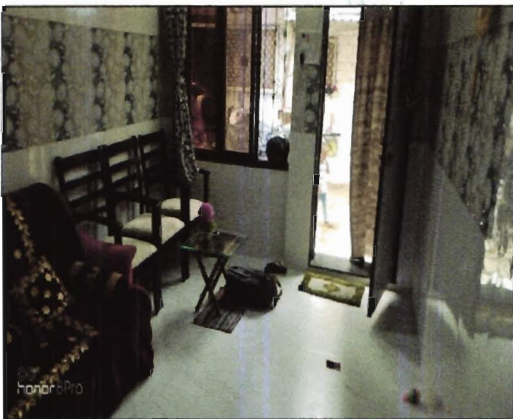
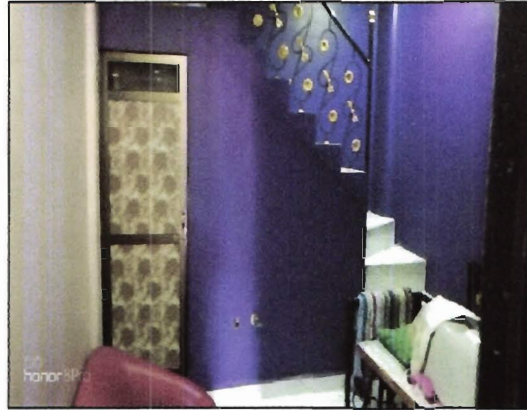
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Actual Site Photographs



www.vastukala.org



Actual Site Photographs

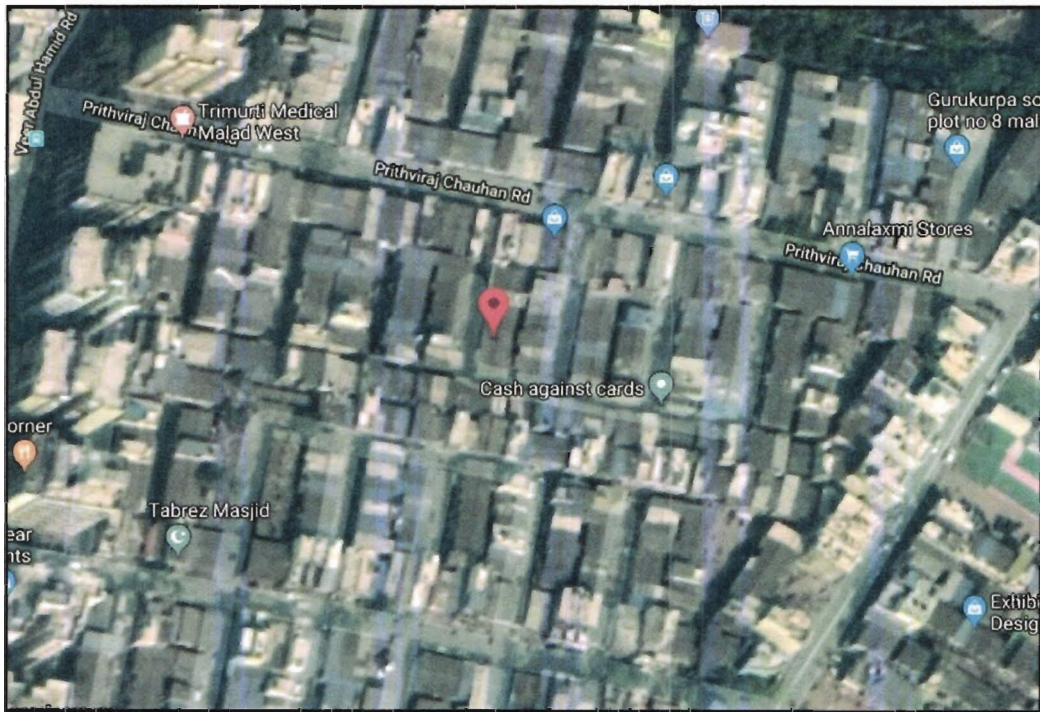


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Route Map of the property

(Note: 📍 shows location)



Latitude Longitude - 19°10'48.8"N 72°49'04.8"E

Note:: The Blue line shows the route to site from nearest railway station (Malad 5.8 Km.)



Price Indicator

Posted on Jul 23, 2020 | Ready to move

Home > Property in Mumbai Andheri Dahisar > Malad (West) > Independent House > 2 BHK > 35 to 40 Lac > 100 to 400 sq ft


38 Lac @ 14,615 per sq ft
Estimated EMI: 230,351

2Bedrooms 2Baths
Independent House/Villa for Sale
in Malad (West), Mumbai Andheri-Dahisar, Mumbai

RERA STATUS NOT AVAILABLE Website: <https://maharera.mahaonline.gov.in>

[Overview](#) [Owner Details](#) [Recommendations](#)

PROPERTY (9)



Photos (1/9)

Area
Plot area 260 sq.ft. (24.15 sq.m.)
Built Up area: 520 sq.ft. (48.31 sq.m.)

Price
38 Lac
@ 14,615 per sq.ft. (Negotiable)

Total Floors
2 Floors

Property Age
1 to 5 Year Old

Configuration
2 Bedrooms, 2 Bathrooms, No Balcony

Address
Malad (West), Mumbai Andheri-Dahisar

Facing
East

Transaction Type: Resale Property Ownership: Freehold Furnishing: Semifurnished Power Backup: None

Property Code: U24373303
www.99acres.com/U24373303

18/158 23-08-2019 Note - Generated Through eSearch Module For original report please contact concern SRO office.	प्लॉट क्र.2	मुख्य विभाजक: सहकुटुंबी शीरीरीकी ; दस्त क्रमांक : 169/2019 नोंदणी : Regn:63m
गावाचे मातः 1) माळवणी		
(1) विलेखनाचा खर्च (2) मालकी (3) बाळारभावा भाडेपट्ट्याचा बाबतिलेखनाकर अकरावी टोले वी पट्टेदार ते मनुष्य करावी (4) मू. मालकी पॅट्टेडिसन व अकरावी टोले अकरावी टोले (5) क्षेत्रफल (6) आकाराची किंवा कुडी टेंपलत असेल तेव्हा. (7) दस्तावेजात करून देणा-या मालकी देणा-या पत्रकाराचे माल किंवा देणाऱ्या मालकाच्या कुकुमजमा किंवा अर्धे अकरावी टोले माल व पत्रकार. (8) दस्तावेजात करून देणा-या पत्रकाराचे व किंवा देणाऱ्या मालकाच्या कुकुमजमा किंवा अर्धे अकरावी टोले माल व पत्रकार. (9) दस्तावेजात करून देणाऱ्या मालकाचा (10) दस्तावेजात नोंदणी करणाऱ्या मालकाचा (11) अनुक्रमिक क्र.3 व पत्रकार (12) बाळारभावाभावाची मूळकी शुल्क (13) बाळारभावाभावाची नोंदणी शुल्क (14) वीर	कारामतम 4975000 2850000 1) पाकिफोडे माल मुंबई मालपाहुरार वगण. सदरमिमा नं. रुम नं सो 9 फॉट नं 133, माळा नं. तळ भजरा, इमारतीचे मातः माळवणी वी कृष्णा को ओ ही सो वी, ब्लॉक नं. मालवणी मालव प. मुंबई -400093, रॉड : आर एस सी -3 कोड नं 051 ((C.T.S. Number : 3325A ; Survey Number : 263 PART ,)) 1) 30 चौ.मीटर 1) माल-हीरा पावत पॅट्टे - कव-49, पत्रकार-नॉट नं रुम नं सो 9 फॉट नं 133, माळा नं. इमारतीचे मातः मालवणी वी कृष्णा को ओ ही सो वी, ब्लॉक नं. मालवणी मालव प. मुंबई, रॉड नं. आर एस सी -3 कोड नं 051, मालवणी, मुंबई. पिन कोड-400093 पिन नं.-4012955578 1) माल-अमित अर्धे मालका - कव-33, पत्रकार-नॉट नं रुम नं सो 169, माळा नं. इमारतीचे मातः बाळारभावा-2, ब्लॉक नं. बाळारभावाकर विरार प्ले वनई पावत, रॉड नं. पुलावट रॉड, मालवणी, ठाणे. पिन कोड-401505 पिन नं.-4027809701 1) माल-अमित अर्धे मालका - कव-21, पत्रकार-नॉट नं रुम नं सो 169, माळा नं. इमारतीचे मातः माळवणी वीरारी को ही सो, ब्लॉक नं. मालवणी मालव प. मुंबई, रॉड नं. आर एस सी-2, मालवणी, मुंबई. पिन कोड-400093 पिन नं.-4027809701 05/01/2019 05/01/2019 169/2019 250000 30000	



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for **Housing Loan** purpose as on dated **22nd October 2020**.

The term Fair Market 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.

UNDERLYING 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.

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

Sharadkumar
B. Chalikwar

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C.M.D.

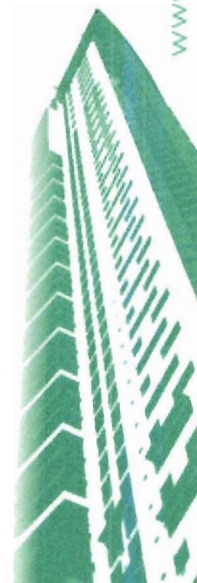
Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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



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 neighbourhood 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 **₹ 54,95,250.00 (Rupees Fifty Four Lakh Ninety Five Thousand Two Hundred Fifty Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

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C.M.D.

Director



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Govt. Reg. Valuer

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