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

Buyer (Bill to)

COSMOS BANK

Santacruz East Branch

Ground Floor, Uday Darshan Buidling,

Jawaharlal Nehru Rd, Golibar,

Santacruz East, Mumbai, Maharashtra 400055

GSTIN/UIN State Name : 27AAAAT0742K1ZH : Maharashtra, Code : 27 Invoice No. Dated PG-1088/23-24 15-Jun-23 Mode/Terms of Payment **Delivery Note AGAINST REPORT** Reference No. & Date. Other References Buyer's Order No. Dated Dispatch Doc No. **Delivery Note Date** 31868 / 2301090 Dispatched through Destination

Terms of Delivery

SI No.	Particulars	/-	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST		18 %	2,000.00 180.00 180.00
		Total			₹ 2.360.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Two Thousand Three Hundred Sixty Only 1 - . . .

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

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

Remarks:

Mr. Nandkumar Sitaram Tamhankar - Residential Room No. B-19, "Charkop Omkareshwar Co-op. Hsg. Soc. Ltd.", Plot No. 864, RSC – 19, Sector – 8, Charkop, Kandivali (West), Mumbai – 400 067, State –

Maharashtra, Country - India.

Company's PAN : AADCV4303R

Declaration

NOTE -- AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.
MSME Registration No. - 27222201137

Company's Bank Details

Bank Name : The Cosmos Co-Operative Bank Ltd

A/c No. : 0171001022668

Branch & IFS Code: Vileparle & COSB0000017

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

This is a Computer Generated Invoice



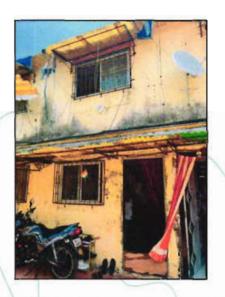


CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owners: Mr. Nandkumar Sitaram Tamhankar

Residential Room No. B-19, "Charkop Omkareshwar Co-op. Hsg. Soc. Ltd.", Plot No. 864, RSC – 14, Sector – 8, Charkop, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'13.2"N 72°49'07.5"E

Valuation Done for: Create Cosmos Bank

Santacruz (East) Branch

Ground Floor, Uday Darshan Buidling, Jawaharlal Nehru Road, Golibar, Santacruz (East), Mumbai – 400 055, State - Maharashtra, Country - India





Regd. Office: \$1-001, U/B Fl.cor, Bocmerang, Chamdivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA

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

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





Valuation Report Prepared For: Cosmos Bank / Santacruz (East) Branch / Mr. Nandkumar Sitaram Tamhankar (31868 /2301090)

Page 2 of 17

Vastu/Mumbai/06/2023/31868/2301090 15/17-195-NIPA

Date: 15.06.2023

VALUATION OPINION REPORT

The property bearing Residential Room No. B-19, "Charkop Omkareshwar Co-op. Hsg. Soc. Ltd.", Plot No. 864, RSC - 14, Sector - 8, Charkop, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India belongs to Mr. Nandkumar Sitaram Tamhankar.

Boundaries of the property.

North Gorai Creek South Road East Plot No. 865 West Plot No. 863

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 ₹ 43,81,337.00 (Rupees Forty Three Lakh Eighty One Thousand Three Hundred Thirty Seven Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar Chalikwar Chalikwar B. Chalikwar

o=Vastukala Consultants ||| Pvt. Lte ou=CMD, email=cmdavastukala.o Date: 2023.06 16 10:16:48 +05'30'





Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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

Encl: Valuation report





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 Room No. B-19, "Charkop Omkareshwar Co-op. Hsg. Soc. Ltd.",

Plot No. 864, RSC - 14, Sector - 8, Charkop, Kandivali (West), Mumbai - 400 067,

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 15.06.2023 for Bank Loan Purpose
2	Date of inspection	15.06.2023
3	Name of the owner/ owners	Mr. Nandkumar Sitaram Tamhankar
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 Room No. B-19, "Charkop Omkareshwar Co-op. Hsg. Soc. Ltd.", Plot No. 864, RSC – 14, Sector – 8, Charkop, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India. Contact Person: Mr. Avinash Sakharkar (Tenant)
6	Location, street, ward no	Datta Mandir Road
7	Survey/ Plot no. of land	Plot No. 864, RSC - 14, Sector - 8, Village - Charkop
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.: Ground Floor Area in Sq. Ft. = 239.00 First Floor Area in Sq. Ft. = 245.00 (Area as per Actual Site Measurement) Built-up Area in Sq. Ft. = 269.00
		(Area as per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Datta Mandir Road
14	If freehold or leasehold land	Leasehold



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	MHADA
	(ii) Ground Rent payable per annum	As per documents
	(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 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	MHADA approved layout
	Town Planning Scheme or any Development Plan	\
	of Government or any statutory body? If so	`\
	give Particulars.	\
19	Has any contribution been made towards development or is any demand for such contribution still outstanding.	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	//
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied - Mr. Avinash Sakharkar
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied a †
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MHADA norms
		Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Avinash Sakharkar
	(ii) Portions in their occupation	Fully Occupied
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 12,000.00 Present rental income per month





	(iv) Gross amount received for the whole property	Information not available
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	
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. 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 – 2004 - 2005
	year of completion	(As per Documents)
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: As per the agreement provided, the Built up area of the room is 269.00 Sq. Ft. but as per so inspection, the total Carpet area is 484.00 Sq. Ft. comprising of ground floor & extended 1 with A.C. Sheet roofing. As there is no documentary evidence for the ownership of this addition area, we are considering area as per agreement only for the purpose of valuation.		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Santacruz (East) Branch to assess fair market value as on 15.06.2023 for Residential Room No. B-19, "Charkop Omkareshwar Co-op. Hsg. Soc. Ltd.", Plot No. 864, RSC – 14, Sector – 8, Charkop, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India belongs to Mr. Nandkumar Sitaram Tamhankar.

We are in receipt of the following documents:

1	Copy of Sale Deed dated 10.11.2022		
2	Copy of Society Registration Certificate dated 05.02.2005	. /	· · · · · · · · · · · · · · · · · · ·

LOCATION:

The said building is located at Plot No. 864, RSC – 14, Sector – 8 of Village – Charkop, Kandivali (West), Mumbai. The property falls in Residential Zone. It is at a travelling distance 2.6 Km. from Kandivali (West) Metro station.

BUILDING:

The building under reference is having Ground + 1st Floor. It is a Load bearing 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 Load bearing structure with black granite file floor finish. The Rooms external condition is normal. The property is used for residential purpose. Ground Floor is having 28 Residential Rooms.





Residential Room:

The residential room under reference is situated on Ground Floor + 1st Floor. Ground Floor consists of Living Room + Kitchen + W.C + Bath & 1st Floors Consists of Room + Balcony area. The residential room is finished with Ceramic tiles flooring, Teak wood door frame with flush door with safety door, Aluminum sliding windows & Casing Capping electrification & Open plumbing.

Valuation as on 15th June 2023

The Built-up Area of the Residential Room	:	269.00 Sq. Ft.
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Deduct Depreciation:

Value of property as on 15.06.2023	ٺ	₹ 269.00 Sq. Ft. X ₹ 17,000.00 = ₹ 45,73,000.00
Prevailing market rate	:	₹ 17,000.00 per Sq. Ft.
Guideline rate (after depreciate)	*	₹ 1,23,551.00 per Sq. M. i.e. ₹ 11,478.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,38,620.00 per Sq. M. i.e. ₹ 12,878.00 per Sq. Ft.
Amount of depreciation		₹ 1,91,663.00
Depreciation {(100-10) X 19 / 60}	•	28.50%.
Cost of Construction	2.	269.00 Sg. Ft. X ₹ 2,500.00 = ₹ 6,72,500.00
Age of the building as on 2023	**	19 years
Expected total life of building	1	60 Years
Year of Construction of the building	1	2004 - 2005 (As per Documents)

(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 15.06.2023	vc	₹ 45,73,000.00 - ₹ 1,91,663.00 = ₹ 43,81,337.00
Total Value of the property	: .	₹ 43,81,337.00
The realizable value of the property	:	₹ 39,43,203.00
Distress value of the property	: .	₹ 35,05,070.00
Insurable value of the property		₹ 6,72,500.00
Guideline value of the property	:	₹ 30,87,582.00







Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Room No. B-19, "Charkop Omkareshwar Co-op. Hsg. Soc. Ltd.", Plot No. 864, RSC – 14, Sector – 8, Charkop, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India for this particular purpose at ₹ 43,81,337.00 (Rupees Forty Three Lakh Eighty One Thousand Three Hundred Thirty Seven Only) as on 15th June 2023.

NOTES

- 1. I, Manoj 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 15th June 2023 is ₹ 43,81,337.00 (Rupees Forty Three Lakh Eighty One Thousand Three Hundred Thirty Seven 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

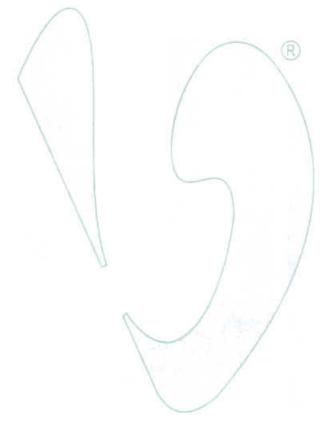
Main Building

1.	No. of floors and height of each floor		Ground + 1st upper floor	
2.	Plinth ar	ea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Room situated on Ground + 1st floor Floor	
3	Year of	construction	2004 - 2005 (As per Documents)	
4	Estimated future life		41 Years, Subject to proper, preventive periodic maintenance & structural repairs	
5	Type of construction- load bearing walls/RCC frame/ steel frame		Load bearing Structure	
6	Type of	foundations	Load bearing Structure	
7	Walls		All external walls are 9" thick and partition walls are 6" thick.	
8	Partition	S	6" thick brick wall	
9	Doors ar	nd Windows	Teak wood door frame with flush door with safety door, Aluminum sliding windows	
10	Flooring		Ceramic tiles flooring	
11	Finishing	3	Cement plastering	
12	Roofing and terracing		Load bearing Structure with A. C. Sheet Roofing	
13	Special architectural or decorative features, if any		No	
14	(i)	Internal wiring – surface or conduit	Casing Capping electrification	
	(ii) Class of fittings: Superior/ Ordinary/ Poor.		Open plumbing	
15	Sanitary	installations		
	(i)	No. of water closets	As per Requirement	
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals	vate.Create	
	(iv) No. of sink			
16		fittings: Superior colored / superior dinary.	Ordinary	
17	Compou	*	Not Provided	
	Height and length			
	Type of construction			
18	No. of lifts and capacity		Not provided	
19	Underground sump – capacity and type of construction		As per Requirement	
20	Over-h	ead tank	Not Provided	
	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



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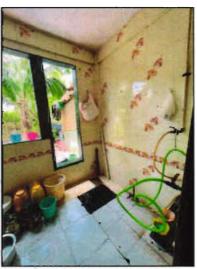




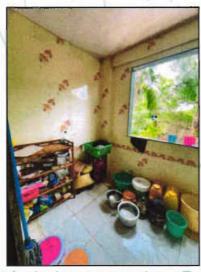
Actual site photographs















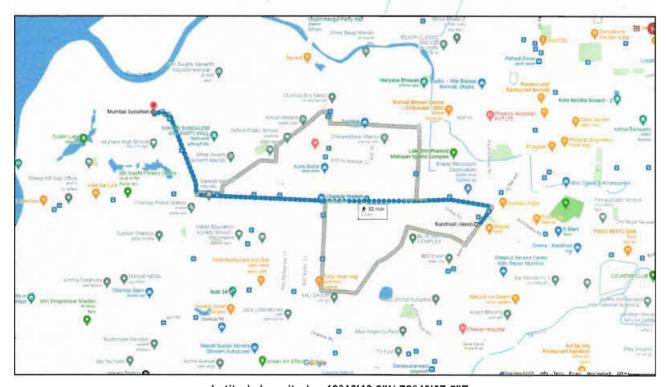






Route Map of the property Site u/r





Latitude Longitude - 19°13'13.2"N 72°49'07.5"E

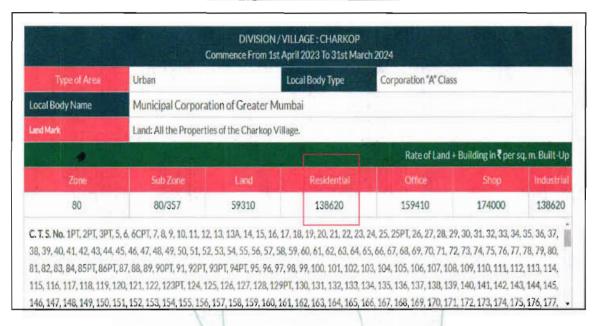
Note: The Blue line shows the route to site from nearest Metro station (Kandivali (West) – 2.6 Km.)







Ready Reckoner Rate

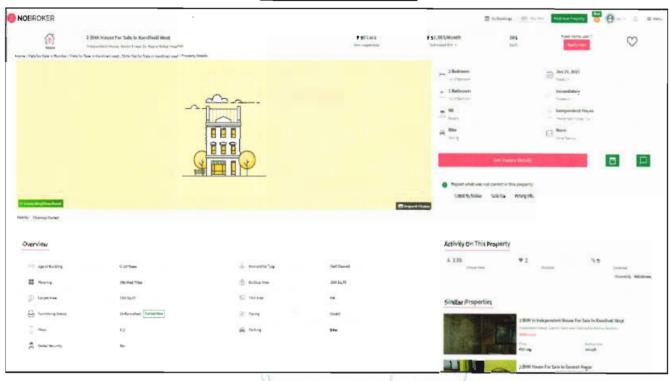


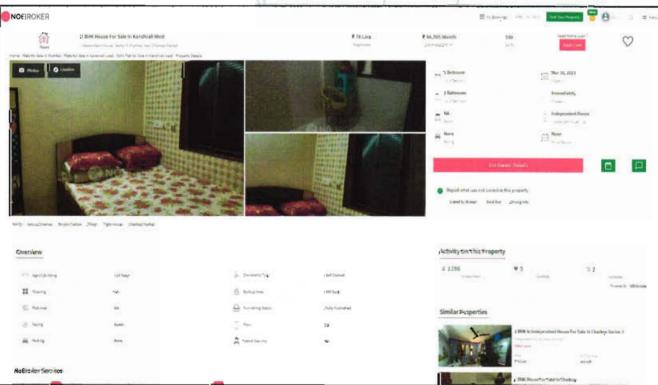
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Price Indicators

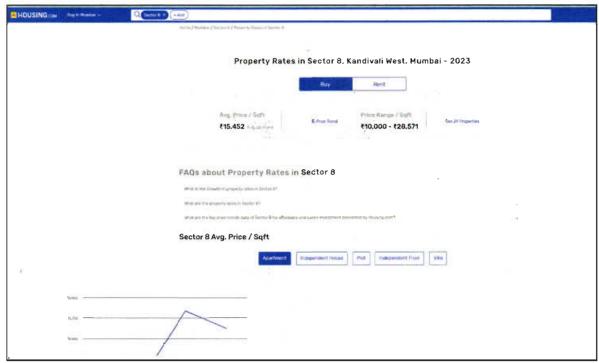








Price Indicators





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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 15th June 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.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- The property is valued as though under responsible ownership.
- 3. It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 43,81,337.00 (Rupees Forty Three Lakh Eighty One Thousand Three Hundred Thirty Seven Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar Challkwar DN: Challkwar DN: Challkwar

B. Chalikwar

Chalikwar DN: co=Sharadkumar H. Chalikwar, o=Vastukala Consultants-II) Pvt. Ltd.

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Director

Chartered Engineer (India)

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

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

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