PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd B1-001,U/B FLOOR, PG-1792/23-24 31-Jul-23 BOOMERANG, CHANDIVALI FARM ROAD. Delivery Note Mode/Terms of Payment ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer (Bill to) Buyer's Order No. Dated **COSMOS BANK - DADAR WEST** DADAR BRANCH Dispatch Doc No. Delivery Note Date Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road, 2697 / 2301849 Dadar (West), Mumbai - 400 028 Dispatched through Destination GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code: 27 Terms of Delivery Particulars HSN/SAC SI GST Amount No. Rate **VALUATION FEE** 997224 18 % 4,000.00 (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 Total State Tax Tax Amount Value Rate Amount Rate Amount 997224 4,000.00 360.00 9% 360.00 720.00 Totai 4,000.00 360.00 360.00 720.00 Tax Amount (in words): Indian Rupee Seven Hundred Twenty Only Company's Bank Details The Cosmos Co-Operative Bank Ltd Bank Name A/c No. 0171001022668 Vileparle & COSB0000017 Branch & IFS Code: Remarks: Mrs. Priya Hingorani - Residential Flat No. 31, 3rd Floor, Building No. 4-B, "Seema", The Central Government Employees Co-Op. Hsg. Soc. Ltd., N. Dutta Marg, Four Bungalows, Andheri (West), Mumbai - 400 053, State -Maharashtra, Country - India Company's PAN : AADCV4303R Declaration Vastukala@icici NOTE - AS PER MSME RULES INVOICE NEED TO BE for Vastukala Consultants (I) Pvt Ltd CLEARED WITHIN 45 DAYS OR INTEREST CHARGES Pageme APPLICABLE AS PER THE RULE.

This is a Computer Generated Invoice

MSME Registration No. - 27222201137





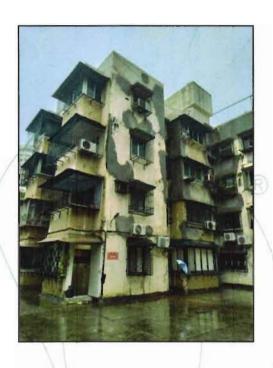
Authorised Signatory

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





Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Priya Hingorani

Residential Flat No. 31, 3rd Floor, Building No. 4-B, "**Seema**", The Central Government Employees Co-Op. Hsg. Soc. Ltd., N. Dutta Marg, Four Bungalows, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India.

Latitude Longitude - 19°07'23.5"N 72°49'35.7"E

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Valuation Prepared for:

Cosmos Bank Dadar Branch

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



📴 mumbai@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank - Dadar Branch / Mrs. Priya Hingorani (2697/2301849)

Page 2 of 16 Vastu/Mumbai/07/2023/2697/2301849 31/10-474-PRNI Date: 31.07.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 31, 3rd Floor, Building No. 4-B, "Seema", The Central Government Employees Co-Op. Hsg. Soc. Ltd., N. Dutta Marg, Four Bungalows, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India belongs to Mrs. Priya Hingorani.

Boundaries of the property.

North : Internal Road & Gharkul Society

South : Building No. 3-B

East : Sangeetkar N Dutta Marg

West : Building No. 1 & 2

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,50,24,123.00 (Rupees One Crore Fifty Lakh Twenty Four Thousand One Hundred Twenty Three 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



MANOJ BABURAO CHALIKWAR

Digitally signed by MANDA'S BABILISAN CHAMISMAN.

Digitally signed by MANDA'S BABILISAN CHAMISMAN BARWATE LIMITED.

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Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India)

Reg. No. CAT-I-F-1763 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 Flat No. 31, 3rd Floor, Building No. 4-B, "Seema", The Central Government Employees Co-Op. Hsq. Soc. Ltd., N. Dutta Marq, Four Bungalows, Andheri (West),

Mumbai – 400 053, 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 31.07.2023 for Bank Loan Purpose		
2	Date of inspection	27.07.2023		
3	Name of the owner/ owners	Mrs. Priya Hingorani		
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. 31, 3 rd Floor, Building No. 4-B, "Seema", The Central Government Employees Co-Op. Hsg. Soc. Ltd., N. Dutta Marg, Four Bungalows, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India. Contact Person: Mr. Shwet (Tenant) Contact No 9265661911		
6	Location, street, ward no	N. Dutta Marg		
	Survey/ Plot no. of land	Survey No. 155 (Part) 1 to 5		
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, Auto and Private cars		
	LAND			
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 501.00 (Area as per Society Letter)		
		Built Up Area in Sq. Ft. = 601.00 (Carpet Area + 20%)		
13	Roads, Streets or lanes on which the land is abutting	N. Dutta Marg		
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 (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 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	X /
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. Shwet
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Mr. Shwet
	(ii) Portions in their occupation	Fully Occupied
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 30,000.00 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 Think Inner	ata Craata	
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.	sheet, indicating the roperty, registration	
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 – 1980 (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, Dadar Branch for Housing Loan as on 31.07.2023 for Residential Flat No. 31, 3rd Floor, Building No. 4-B, "Seema", The Central Government Employees Co-Op. Hsg. Soc. Ltd., N. Dutta Marg, Four Bungalows, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India belongs to Mrs. Priya Hingorani

We are in receipt of the following documents:

1	Copy of Society Share Certificate No. 31 - IV dated 24.08.1988 in the name of Mrs. Priya Hingorani
	issued by The Central Government Employees Co-Op. Hsg. Soc. Ltd.
2	Copy of Occupancy Certificate No. GB / 2294 / A dated 07.07.1980 issued by Municipal Corporation of
	Greater Mumbai.

LOCATION:

The said building is located at Survey No. 155 (Part) 1 to 5 of Village – Varsova, Andheri (West), Mumbai – 400 053. The property falls in Residential Zone. It is at a travelling distance 1.3 Km. from D. N. Nagar Metro station.

BUILDING:

The building under reference is having Ground + 3 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 normal. The building is used for residential purpose. 3rd floor is having 4 Residential Flat.

Residential Flats:

The Residential Flat under reference is situated on the 3rd Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC + Bath. (i.e., 1 BHK + WC + Bath). The Residential Flat is finished with Carpet flooring, Teak Wood door frame with flush doors, Powder Coated Aluminium Sliding windows & Casing Capping Electrification & Concealed Plumbing.

Valuation as on 31st July 2023

The Carpet Area of the Residential Flat	:	501.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1980 (As per Society Letter)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	43 years
Cost of Construction	:	601.00 X 2,600.00 = ₹ 15,62,600.00
Depreciation	:	64.50%
Amount of depreciation	:	₹ 10,07,877.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,39,017.50 per Sq. M. i.e., ₹ 12,915.00 per Sq. Ft.
Guideline rate obtained after depreciation	:	₹ 1,11,714.00 per Sq. M. i.e., ₹ 10,378.00 per Sq. Ft.
Prevailing market rate	7	₹ 32,000.00 per Sq. Ft.
Value of property as on 31.07.2023	-	501.00 Sq. Ft. X ₹ 32,000.00 = ₹ 1,60,32,000.00

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

Depreciated fair value of the property as on 31.07.2023	1	₹ 1,60,32,000.00 - 10,07,877.00 = 1,50,24,123.00
Total Value of the property	:	₹ 1,50,24,123.00
The realizable value of the property	:/	₹ 1,35,21,711.00
Distress value of the property	1	₹ 1,20,19,298.00
Insurable value of the property (601.00 × 2,600.00)	-:	₹ 15,62,600.00
Guideline value (601.00 X ₹ 10,378.00)	2	₹ 62,37,178.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 31, 3rd Floor, Building No. 4-B, "Seema", The Central Government Employees Co-Op. Hsg. Soc. Ltd., N. Dutta Marg, Four Bungalows, Andheri (West), Mumbai – 400 053, State – Maharashtra, Country – India this particular purpose at ₹ 1,50,24,123.00 (Rupees One Crore Fifty Lakh Twenty Four Thousand One Hundred Twenty Three Only) as on 31st July 2023.



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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 31st July 2023 is ₹ 1,50,24,123.00 (Rupees One Crore Fifty Lakh Twenty Four Thousand One Hundred Twenty Three 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:

Technical details

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Main Building

		3
1.	No. of floors and height of each floor	Ground + 3 rd Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3	Year of construction	1980 (As per Occupancy Certificate)
4	Estimated future life	17 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
10	Flooring	}	Carpet flooring
11	Finishin	gʻ	Cement plastering
12	Roofing	and terracing	R.C.C. Slab
13	Special if any	architectural or decorative features,	No (R)
14	(i)	Internal wiring – surface or conduit	Casing Capping electrification
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary	y installations	- 1
	(i).	No. of water closets	As per Requirement
	(ii)	No. of lavatory basins	1
	(iii)	No. of urinals	1. 1.7
	(iv)	No. of sink	<i>I</i>
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary
17	Compound wall		6'.0" High, R.C.C. column with B. B. masonry
	Height a	and length	wall
	Type of	construction	
18	No. of li	fts and capacity	Not Provided
19	Underground sump – capacity and type of construction.		R.C.C tank vate.Create
20	Over-h	nead tank	R.C.C tank on terrace
	Location, capacity		
	Type of construction		
21	Pumps	s- 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





Actual site photographs













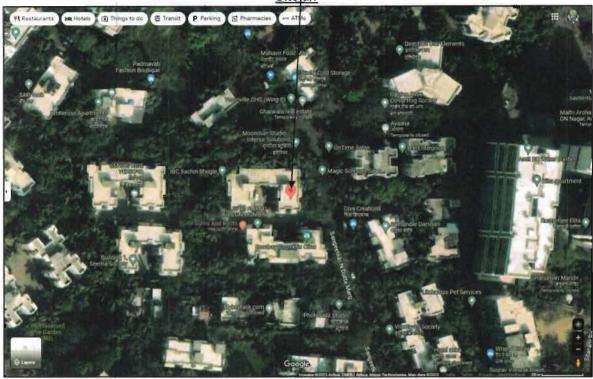


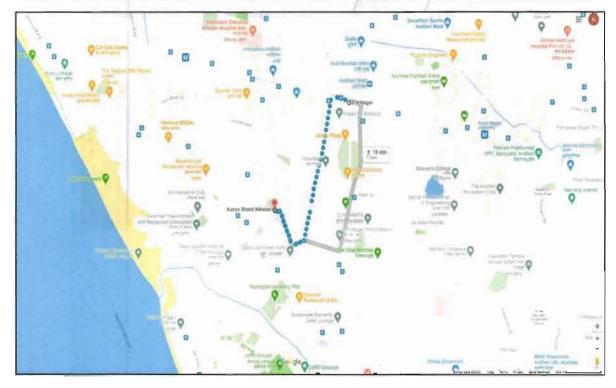






Route Map of the property Site u/r





Latitude Longitude - 19°07'23.5"N 72°49'35.7"E

Note: The Blue line shows the route distance to site from nearest metro station (D. N. Metro Station – 1.1 Km.)





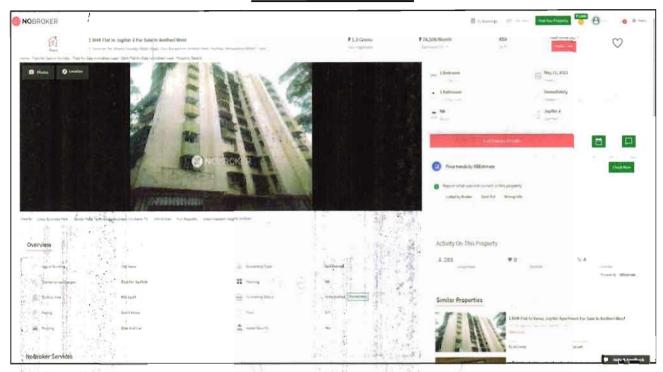
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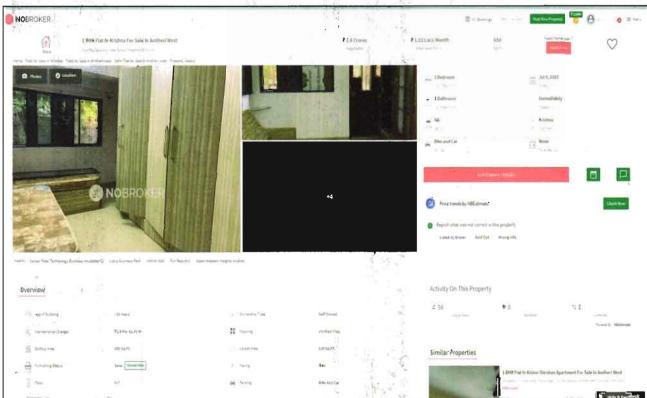


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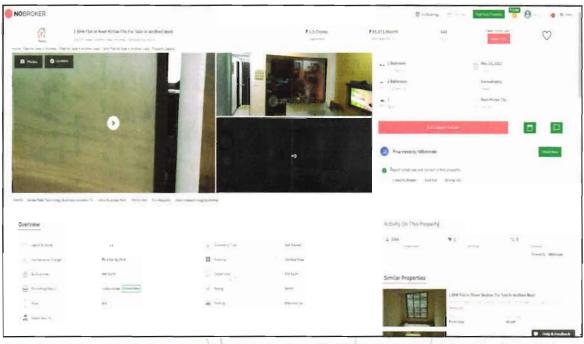


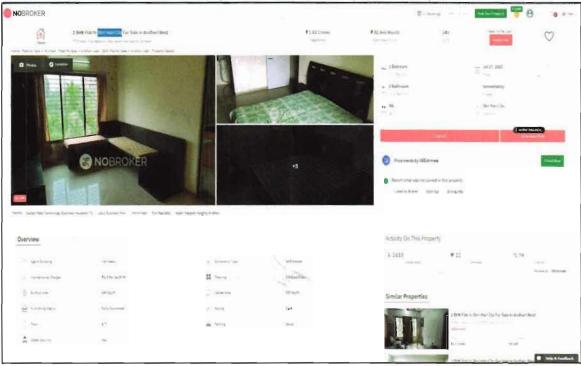
Price Indicators





Price Indicators







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 31st July 2023.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

- Buyer and seller are motivated by self-interest.
- Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 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.
- 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, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,50,24,123.00 (Rupees One Crore Fifty Lakh Twenty Four Thousand One Hundred Twenty Three Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO

DR: culti, culti-CULTURALA CONSULTANTS IS PRIVATE LIMITED.
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Director

Auth. Sign.

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

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