PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd

B1-001, U/B FLOOR,

BOOMERANG, CHANDIVALI FARM ROAD,

ANDHERI-EAST 400072

GSTIN/UIN: 27AADCV4303R1ZX State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org

Buyer (Bill to)

Cosmos Bank -Matunga West

Matunga West Branch

Sukh Castles, First Floor, Bhandarkar Rd Near Maheshwary Udyan Plot No 371

Matunga, Mumbai, 400019

GSTIN/UIN State Name : 27AAAAT0742K1ZH

: Maharashtra, Code : 27

Invoice No.	Dated
PG-1888/23-24	7-Aug-23
Delivery Note	Mode/Terms of Payment
	AGAINST REPORT
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No.	Delivery Note Date
002950 / 2301947	
Dispatched through	Destination

Terms of Delivery

SI No.	Particulars	/	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST	997224	18 %	4,000.00 360.00 360.00
		Total	/		4,720.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable	Cen	tral Tax	Sta	ate Tax	Total
	Value	Rate	Amount	Rate	Amount	Tax 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:

"Mrs. Pranali Nikesh Wamne - Residential Flat No. 1011, 11th Floor, Building No. 1B, ""Morarji Mill MHADA Sankul 1-B Co-Op. Hsg. Soc. Ltd."", Code No. 32 – Gokuldas M – Mill - 1, Near Udipi Hotel, Aarey Road, Goregaon (East), Mumbai – 400 083, 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



UPI Virtual ID : Vastukala@icici

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 Owner: Mrs. Pranali Nikesh Wamne

Residential Flat No. 1011, 10th Floor, Building No. 1B, "Morarji Mill MHADA Sankul 1-B Co-Op. Hsg. Soc. Ltd.", Code No. 32 – Gokuldas M – Mill - 1, Near Udipi Hotel, Aarey Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India.

Latitude Longitude - 19°10'01.8"N 72°51'14.0"E

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Valuation Done for:

Cosmos Bank

Matunga West Branch

Sukh Castles, First Floor, Bhandarkar Road, Near Maheshwary Udyan, Plot No 371, Matunga, Mumbai, PlN Code - 400 019, State – Maharashtra, Country – India.



Our Pan	India Prese	ence at :	
Mumbai 💡	Aurangabad	Pune	Rajkot
↑ Thane	Nanded	Indore	Raipur
O Dalbi NCD	O Nachik	Ahmadahad	Q Injur

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

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





Valuation Report Prepared For: Cosmos Bank / Matunga West Branch/ Mrs. Pranali Nikesh Wamne (2950/2301947)

Page 2 of 15

Vastu/Mumbai/08/2023/2950/2301947 07/25-93-NIPA

Date: 07.08.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1011, 10th Floor, Building No. 1B, "Morarji Mill MHADA Sankul 1-B Co-Op. Hsg. Soc. Ltd.", Code No. 32 - Gokuldas M - Mill - 1, Near Udipi Hotel, Aarey Road, Goregaon (East), Mumbai - 400 063, State - Maharashtra, Country - India belongs to Mrs. Pranali Nikesh Wamne.

Boundaries of the property.

North Romell Grandeur Internal Road South

Vishveshwar Nagar Road East

West

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 ₹ 49,26,420.00 (Rupees Forty Nine Lakh Twenty Six Thousand Four Hundred Twenty 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

Encl. Valuation Report



Our Pan	India Prese	en	ce at :		1	
Mumbai Thane Delhi NCR	Aurangabad Nanded Nashik	000	Pune Indore Ahmedobad	_	Rajkot Raipur Jaipur	

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

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

Valuation Report of Residential Flat No. 1011, 10th Floor, Building No. 1B, "Morarji Mill MHADA Sankul 1-B Co-Op. Hsg. Soc. Ltd.", Code No. 32 – Gokuldas M – Mill - 1, Near Udipi Hotel, Aarey Road, Goregaon (East). Mumbai – 400 063, 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 07.08.2023 for Bank Loan Purpose
2	Date of inspection	06.08.2023
3	Name of the owner/ owners	Mrs. Pranali Nikesh Wamne
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. 1011, 10th Floor, Building No. 1B, "Morarji Mill MHADA Sankul 1-B Co-Op. Hsg. Soc. Ltd.", Code No. 32 – Gokuldas M – Mill - 1, Near Udipi Hotel, Aarey Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India
		Contact Person:
		Mrs. Pranali Wamne
6	Location, street, ward no	Aarey Road, Vishveshwar Nagar Road
7	Survey/ Plot no. of land	CTS No. 255 of Village – Pahadi Goregaon
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. = 226.00 (Area as per Actual Site Measurement)
		Carpet Area in Sq. Ft. = 225.00 (Area as per Sale Deed) Built Up Area in Sq. Ft. = 270.00 (Area as per Index – II)





13	Roads, Streets or lanes on which the land is abutting	Aarey Road, Vishveshwar Nagar 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 (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	MHADA As per documents
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	
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 ite.Create
24	Is the building owner occupied/ tenanted/ both?	Tenant Occupied – Kamlesh Soni
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MHADA / MCGM norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied – Kamlesh Soni
	(ii) Portions in their occupation	Fully Occupied





	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 10,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Information not available
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	parate amount being recovered for the use stures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ees charges? If so, give details	N. A.
29	1	details of the water and electricity charges, , to be borne by the owner	N. A.
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.
31	1	ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		ump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
33	for lig	has to bear the cost of electricity charges of common space like entrance hall, and passage, compound, etc. owner or ot?	N. A.
34		is the amount of property tax? Who is to it? Give details with documentary proof	Information not available
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available
36		ny dispute between landlord and tenant ding rent pending in a court of rent?	N. A.
37	ſ	any standard rent been fixed for the ises under any law relating to the control of:	N.A. ite.Create
	SALI	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the and address of the property, registration ale price and area of land sold.	As per sub registrar of assurance records
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40		e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cos	OF CONSTRUCTION	
41	Year	of commencement of construction and	Year of Completion – 2011





	year of completion	(As per Sale Deed)		
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 site inspection, the 1 RK flat is converted into 1 Bedroom + Living + Kitchen + W.C. + Bath flat.			

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Matunga West Branch to assess fair market value as on 07.08.2023 for Residential Flat No. 1011, 10th Floor, Building No. 1B, "Morarji Mill MHADA Sankul 1-B Co-Op. Hsg. Soc. Ltd.", Code No. 32 – Gokuldas M – Mill - 1, Near Udipi Hotel, Aarey Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India belongs to Mrs. Pranali Nikesh Wamne.

We are in receipt of the following documents:

1	Copy of Sale Deed dated 17.02.2022 (12 Pages from documents)		
2	Copy of Occupancy Certificate Document No. CHE / 266 / BP (WS) / GOVT, / AP dated 31.01.2014		
	issued by Municipal Corporation of Greater Mumbai		
3	Copy of Society Registration Certificate dated 26.07.2018		

LOCATION:

The said building is located at CTS No. 255 of Village – Pahadi Goregaon. The property falls in Residential Zone. It is at a travelling distance 550 Mts. From Goregaon railway station.

BUILDING:

The building under reference is having Ground + 21 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 building external condition is good. The building is used for residential purpose. 10th Floor is having 12 Residential Flats. The building is having 3 Lifts.

Residential Flat:

The residential flat under reference is situated on the 10th Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C. + Bath. (i.e. 1 BHK + W.C. + Bath). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush door, Aluminum sliding windows & Concealed electrification & plumbing, Cement Plastering.





Valuation as on 07th August 2023

The Carpet Area of the Residential Flat	:	225.00 Sq. Ft.

Deduct Depreciation:

Value of property as on 07.08.2023	:	225.00 Sq. Ft. X ₹ 22,500.00 = ₹ 50,62,500.00
Prevailing market rate	:	₹ 22,500.00 per Sq. Ft.
Guideline rate (After depreciation)	1	₹ 1,39,521.00 per Sq. M. i.e. ₹ 12,962.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	7	₹ 1,49,898.00 per Sq. M. i.e. ₹ 13,926.00 per Sq. Ft.
Amount of depreciation	:	1,36,080.00
Depreciation {(100-10) x12}/60	:	18.00%
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,800.00 = ₹ 7,56,000.00
Age of the building as on 2023	:	12 Year
Expected total life of building	:	60 Years
Year of Construction of the building	:	2011 (as per Documents)

(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 07.08.2023	1	₹ 50,62,500.00 - ₹ 1,36,080.00 = ₹ 49,26,420.00
Total Value of the property	:	₹ 49,26,420.00
The realizable value of the property		₹ 44,33,778.00
Distress value of the property	1	₹ 39,41,136.00
Insurable value of the property	and r	₹ 7,56,000.00
Guideline value of the property	CAC	₹ 34,99,740.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1011, 10th Floor, Building No. 1B, "Morarji Mill MHADA Sankul 1-B Co-Op. Hsg. Soc. Ltd.", Code No. 32 – Gokuldas M – Mill - 1, Near Udipi Hotel, Aarey Road, Goregaon (East), Mumbai – 400 063, State – Maharashtra, Country – India for this particular purpose at ₹ 49,26,420.00 (Rupees Forty Nine Lakh Twenty Six Thousand Four Hundred Twenty Only) as on 07th August 2023.





NOTES

- 1. 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 07th August 2023 is ₹ 49,26,420.00 (Rupees Forty Nine Lakh Twenty Six Thousand Four Hundred Twenty 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	r Ground + 21 Upper Floors	
2.	Plinth area floor wise as per IS 3361		
	,	situated on 10th Floor	
3	Year of construction	2011 (As per Documents)	
4	Estimated future life	48 Years Subject to proper, preventive periodic	
		maintenance & structural repairs	
5	Type of construction- load bearing	R.C.C. Framed Structure	
	walls/RCC frame/ steel frame		
6	Type of foundations	R.C.C. Foundation	
7	Walls	All external walls are 9" thick and partition walls	
		are 6" thick.	
8	Partitions	6" thick brick wall	
9	Doors and Windows	Teak wood door frame with flush doors,	
		Aluminum sliding windows	
10	Flooring	Vitrified tiles flooring	
11	Finishing	Cement Plastering with POP false ceiling	
12	Roofing and terracing	R.C.C. Slab	
13	Special architectural or decorative fe	-1-	
	if any	January III	
14	(i) Internal wiring – surface	or Concealed electrification	
	conduit	1 7	
	(ii) Class of fittings: Superio	Concealed plumbing	
	Ordinary/ Poor.		
15	Sanitary installations	As not Describences	
	(i) No. of water closets (ii) No. of lavatory basins	As per Requirement	
	(ii) No. of lavatory basins No. of urinals	- \	
	(iv) No. of sink		
16	Class of fittings: Superior colored / s	uperior Ordinary	
	white/ordinary.	Innovata Creata	
17	Compound wall	6'.0" High, R.C.C. column with B. B. masonry	
	Height and length	wall	
10	Type of construction	21/6	
18	No. of lifts and capacity		
19	Underground sump – capacity and ty construction	/pe of R.C.C tank	
20	Over-head tank	R.C.C tank on terrace	
20	Location, capacity	, Thoro tank on tondoo	
	Type of construction		
21	Pumps- no. and their horse power	May be provided as per requirement	
22	Roads and paving within the cor		
	approximate area and type of paving		
23	Sewage disposal – whereas connect		
	public sewers, if septic tanks provide and capacity	u, no.	
L	and capacity		



Actual site photographs











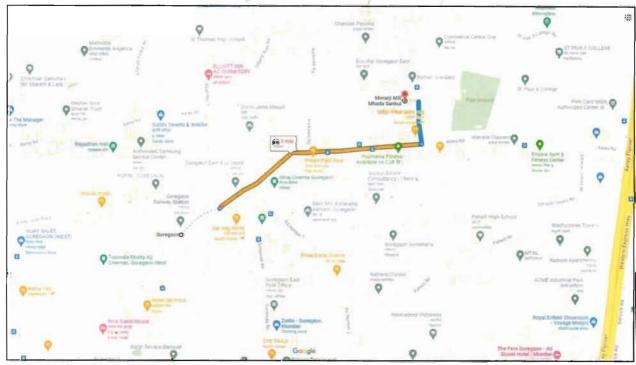






Route Map of the property Site u/r





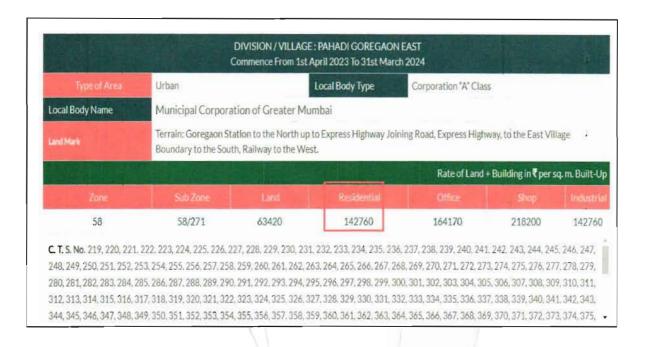
Latitude Longitude - 19°10'01.8"N 72°51'14.0"E

Note: The Blue line shows the route to site from nearest railway station (Goregaon – 550 Mts.)





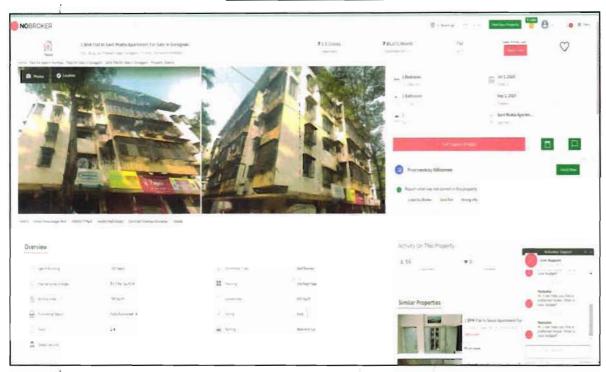
Ready Reckoner Rate

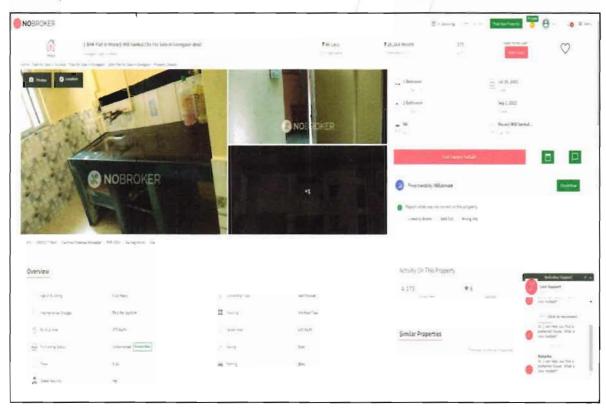






Price Indicators







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 07th August 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:

- 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.
- 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 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 ₹ 49,26,420.00 (Rupees Forty Nine Lakh Twenty Six Thousand Four Hundred Twenty Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

ON CORE MINASTURALA CONSULTANTS IN PRIVATE LIMITED, min-ulmin, 2.6 4 20 m B206-08543 54:00 Months (2480.99) 1496-0543.64 133 11152796 7.7 a 1856-62 2, paptallic administration of mediumantors, annihillamentor of 1.5 has 450-460-460.00 (2480.60) 131-140 1940-2872-255.1276-2364. (2590-0600) 1840-1840 CHULBINAS.

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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