#### 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-CHINCHWAD

SN-161, SHRI AGRESEN BHAVAN,

OPPOSITE CHURCH, NEAR BY JAYSHREE THEATER,

MUMBAI PUNE ROAD,

CHINCHWAD STATION, PUNE

411019

GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27

Invoice No.	Dated
PG-1937/23-24	9-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
003022 / 2301997	
Dispatched through	Destination

Terms of Delivery

SI No.	Particulars		HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST	997224	18 %	4,000.00 360.00 360.00
		Total	1		4,720.00
Am	nount Chargeable (in words)		/		E. & O.E

Amount Chargeable (in words)

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable Value Rat	Central Tax		State Tax		Total
		Rate	e 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

Company's Bank Details

Bank Name : The Cosmos Co-Operative Bank Ltd

A/c No. 0171001022668

Branch & IFS Code: Vileparle & COSB0000017

Remarks:

"Mr. Sitesh Maheshwari & Mrs. Pooja Maheshwari -Residential Flat No. 805, 8th Floor, ""Oakwood"", Acme Ozone, Village - Chitalsar Manpada, Thane (West), PIN Code - 400 607, 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

UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Authorise Signatory

This is a Computer Generated Invoice



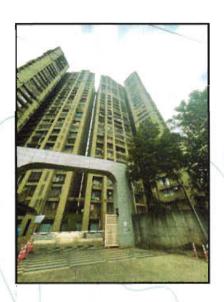


CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





## Valuation Report of the Immovable Property



### **Details of the property under consideration:**

Name of Owner: Mr. Sitesh Maheshwari & Mrs. Pooja Maheshwari

Residential Flat No. 805, 8th Floor, "Oakwood", Acme Ozone, Village – Chitalsar Manpada, Thane (West), PIN Code – 400 607, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'58.9"N 72°58'18.6"E

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### Valuation Prepared for:

Cosmos Bank

**Chinchwad Branch** 

S. No. 161, Shree Agrasen Bhavan, Opposite Church, Near Jayashree Theatre, Mumbai Pune Road, Chinchwad Station, Chinchwad, Pune – 411 019, State – Maharashtra, Country - India





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

TeleFax: +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 / Chinchwad Branch / Mr. Sitesh Maheshwari (3022/2301997)

Page 2 of 16

Vastu/Mumbai/08/2023/3022/2301997 09/26-143-NIPA

Date: 09.08.2023

### **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 805, 8th Floor, "Oakwood", Acme Ozone, Village – Chitalsar Manpada, Thane (West), PIN Code – 400 607, State – Maharashtra, Country – India belongs to Mr. Sitesh Maheshwari & Mrs. Pooja Maheshwari.

#### Boundaries of the property.

North : Internal Road & Ashwood Building

South : Khewra Cir Marg

East : Shubharambh Complex

West : Internal Road

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 ₹ 1,30,07,008.00 (Rupees One Crore Thirty Lakh Seven Thousand Eight 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 B. Chalikwar Digitally signed by Sharadkumar B.
Chalikwar
Dh: cn=Sharadkumar B. Chalikwar,
ou=CMD, email=cmd evastukala.org, c=IN
Date: 2023.08.10 11:17:16+05'30'

Auth. Sign



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 Flat No. 805, 8th Floor, "Oakwood", Acme Ozone, Village – Chitalsar Manpada, Thane (West), PIN Code – 400 607, 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 09.08.2023 for Bank Loan Purpose
2	Date of inspection	09.08.2023
3	Name of the owner/ owners	Mr. Sitesh Maheshwari & Mrs. Pooja Maheshwari
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership  Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 805, 8th Floor, "Oakwood", Acme Ozone, Village – Chitalsar Manpada, Thane (West), PIN Code – 400 607, State – Maharashtra, Country – India.  Contact Person: Sachin (Tenant) Contact No. 99700 14300
6	Location, street, ward no	Khewra Cir Marg
7	Survey/ Plot no. of land	Survey No. 46/2/1 & 6, 46/5, Gut No. 61/1, 61/2 of Village – Chitalsar Manpada
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. = 667.00 (Area as per actual site measurement)
		Carpet Area in Sq. Ft. = 606.00 Wardrobe Area in Sq. Ft. = 26.00 Total Carpet Area in Sq. Ft. = 632.00 (Area as per Agreement for sale) Built Up Area in Sq. Ft. = 727.00 (Area as per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Khewra Cir Marg





PARKER.

14	If freehold or leasehold land	Free 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	
	\'\'	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the  Lessor in the event of sale or transfer	
16		As nor decuments
10	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.	Information not available
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	1
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 - Sachin
	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 TMC norms  Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Sachin
	(ii) Portions in their occupation	Fully Occupied





	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 27,000.00 Present rental income per month
	(iv)	Gross amount received for the whole property	Details not available
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available
28	of fix	coarate amount being recovered for the use ktures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces 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		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.
32		nump 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 ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	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			N.A. ite.Create
	SAL	ES	_
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the e and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	1	e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cos	T OF CONSTRUCTION	
41	Year	of commencement of construction and	Year of Completion – 2014 (Occupancy





Valuation Report Prepared For: Cosmos Bank / Chinchwad Branch / Mr. Sitesh Maheshwari (3022/2301997)

Page	ĥ	οf	16

	year of completion	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, Chinchwad Branch to assess fair market value as on 09.08.2023 for Residential Flat No. 805, 8th Floor, "Oakwood", Acme Ozone, Village – Chitalsar Manpada, Thane (West), PIN Code – 400 607, State – Maharashtra, Country – India belongs to Mr. Sitesh Maheshwari & Mrs. Pooja Maheshwari.

#### We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 27.07.2015 (3 Pages from Documents)			
2	Copy of Occupancy Certificate No. V.P. No. 88 / 142 / TMC / TDD / 298 dated 14.02.2014 issued by Thane			
	Municipal Corporation.			

#### LOCATION:

The said building is located at Survey No. 46/2/1 & 6, 46/5, Gut No. 61/1, 61/2 of Village – Chitalsar Manpada, Thane. The property falls in Residential Zone. It is at a travelling distance 6.6 Km. from Thane railway station.

#### **BUILDING:**

The building under reference is having 3 Podiums + Ground + 28 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 is used for residential purpose. 8th Floor is having 7 Residential Flat. The building is having 3 Lifts.

#### Residential Flat:

The residential flat under reference is situated on the 8th Floor. It consists of 2 Bedrooms + Living Room cum Dinning Area + Kitchen + 2 Toilet (i.e., 2 BHK+ 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush door, Powdered Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.





#### Valuation as on 09th August 2023

Total Carpet Area of the Residential Flat	:	632.00 Sq. Ft.
---	---	----------------

#### **Deduct Depreciation:**

Year of Construction of the building	:	2014 (as per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	9 Years
Cost of Construction :	:	727.00 Sq. Ft. X ₹ 2,700.00 = ₹ 19,62,900.00
Depreciation {(100-10) X 9 / 60}	:	13.50%
Amount of depreciation	:	₹ 2,64,992.00
Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	1	₹ 1,30,305.00 per Sq. M. i.e.₹ 12,106.00 per Sq. Ft.
Guideline rate (after deprecation)		₹ 1,22,880.00 per Sq. M. i.e.₹ 11,416.00 per Sq. Ft.
Prevailing market rate	:	₹ 21,000.00 per Sq. Ft.
Value of property as on 09.08.2023	:	632.00 Sq. Ft. X ₹ 21,000.00 = ₹ 1,32,72,000.00

(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	:	₹ 1,32,72,000.00 - ₹ 2,64,992.00 =
09.08.2023	1	₹ 1,30,07,008.00
Total Value of the property		₹ 1,30,07,008.00
The realizable value of the property	:	₹ 1,17,06,307.00
Distress value of the property	1	₹ 1,04,05,606.00
Insurable value of the property		₹ 19,62,900.00
Guideline value of the property	novic	₹ 82,99,432.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 805, 8<sup>th</sup> Floor, "Oakwood", Acme Ozone, Village – Chitalsar Manpada, Thane (West), PIN Code – 400 607, State – Maharashtra, Country – India for this particular purpose at ₹ 1,30,07,008.00 (Rupees One Crore Thirty Lakh Seven Thousand Eight Only) as on 09<sup>th</sup> August 2023.



#### **NOTES**

- I, Sharad Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 09<sup>th</sup> August 2023 is ₹ 1,30,07,008.00 (Rupees One Crore Thirty Lakh Seven Thousand Eight 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:

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#### **ANNEXURE TO FORM 0-1**

#### Technical details

#### Main Building

	recrinical details	Wall Dullully
1,	No. of floors and height of each floor	3 Podiums + Ground + 28 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
		situated on 8th Floor
3	Year of construction	2014 (as pe Occupancy certificate)
4	Estimated future life	51 Years Subject to proper, preventive periodic
	1.6 PE	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 door, Powdered Coated Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations	/ /
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
40	(iv) No. of sink	Outlines
16	Class of fittings: Superior colored / superior	Ordinary
17	white/ordinary.  Compound wall	Provided
.,	Height and length	Toridod
	Type of construction	
18	No. of lifts and capacity	3 Lifts
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity	R.C.C tank on terrace
	Type of construction	
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound	Cement concrete in open spaces, etc.
	approximate area and type of paving	
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System





### **Actual site photographs**















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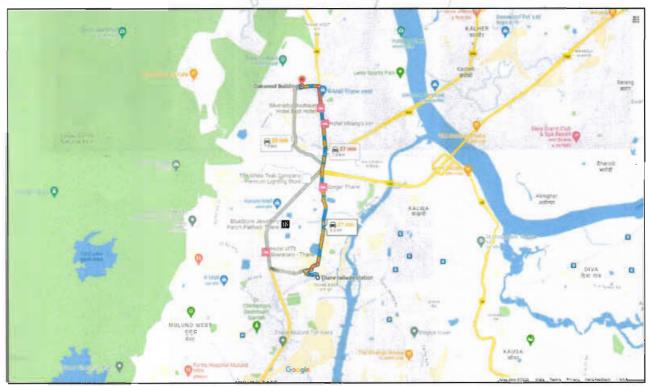




## Route Map of the property

Site u/r





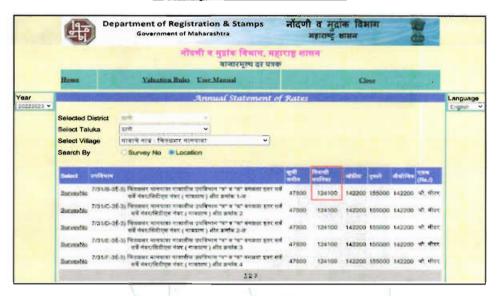
Latitude Longitude - 19°13'58.9"N 72°58'18.6"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 6.6 Km.)





## Ready Reckoner Rate

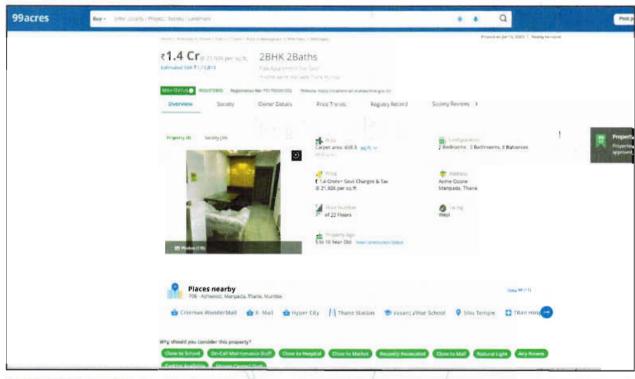


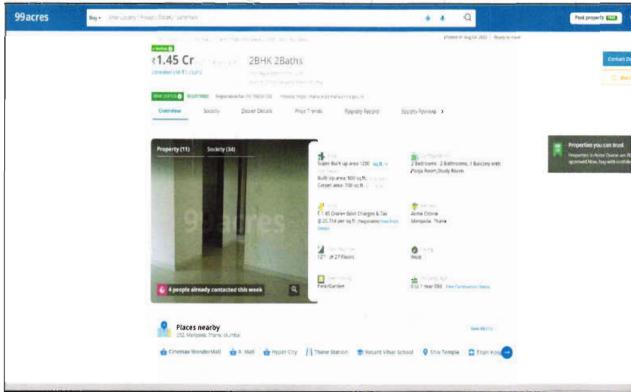
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## **Price Indicators**

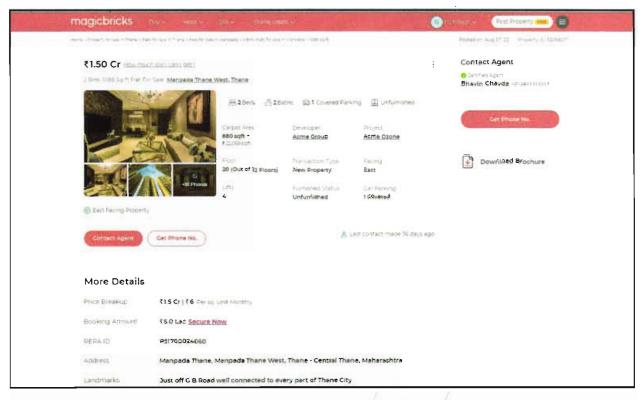


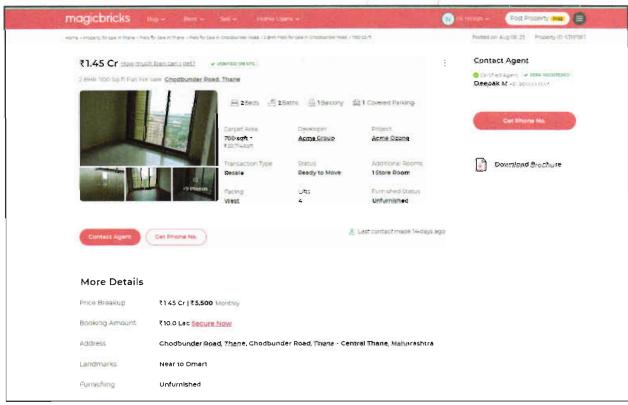






## **Price Indicators**









#### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 09th 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.
- 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.
- 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 ₹ 1,30,07,008.00 (Rupees One Crore Thirty Lakh Seven Thousand Eight Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar Digitally signed by Sharadkumar B. Chalikwar DN: cn=Sharadkumar B. Chalikwar, B. Chalikwar

o=Vastukala Consultarits (I) Pvr. Ltd., ou-CMD, email-cmdavastukala.org, c-Date: 2023.08.10 11:17:42 +05 30\*

Director

Auth. Sign.

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

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