#### 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)
Invoice No.
PG-2002/23-24
Delivery Note
Reference No. & I

Cosmos Bank - Mulund (East)
GROUND +1ST FLOOR OF SHOP NO-2,

1ST FLOOR OF SHOP NO-1,

'ROMELL VASANTI', VASANTI VIHAR CO-OP HSG SOC LTD

NAVGHAR RAOD, MULUND-EAST GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27

16-Aug-23 Mode/Terms of Payment AGAINST REPORT Other References
Mode/Terms of Payment AGAINST REPORT
Other References
Dated
Delivery Note Date
Destination

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

Amount Chargeable (in words)

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable	Central Tax		State 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

Company's Bank Details

Bank Name : The Cosmos Co-Operative Bank Ltd

A/c No. : 0171001022668

Branch & IFS Code: Vileparle & COSB0000017

Remarks:

Mr. Dhiraj Bharat Haldankar & Mrs. Nilam Dhiraj Haldankar - Residential Flat No. 002, Ground Floor, Wing – G, "Casa Adriana Co-op. Hsg. Soc. Ltd.", The Down Town Project, Village Khoni, Dombivali (East), Thane – 421 204, Taluka – Kalyan, District – Thane, 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

Authorised Signatory

E&OF

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. Dhiraj Bharat Haldankar & Mrs. Nilam Dhiraj Haldankar

Residential Flat No. 002, Ground Floor, Wing - G, "Casa Adriana Co-op. Hsg. Soc. Ltd.", The Down Town Project, Village Khoni, Dombivali (East), Thane – 421 204, Taluka – Kalyan, District – Thane, State - Maharashtra, Country - India.

Latitude Longitude - 19°09'29.3"N 73°07'01.2"E

Valuation Done for:

Cosmos Bank

Mulund (East) Branch

Ground + 1st Floor of Shop No. 2, 1st Floor of Shop No. 1, "Romell Vasanti", Vasanti Vihar Co-op. Hsg. Soc. Ltd., Navghar Road, Mulund (East), Mumbai - 400 081, State - Maharashtra, Country - India.



ur Pan	India Prese	ence at:	
Mumbai	Aurangabad	♀ Pune	P Rajkot
Thane	Nanded	♀ Indore	Raipur
Delhi NCR	Nashik		9 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

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





Valuation Report Prepared For: Cosmos Bank / Mulund (East) Branch / Mr. Dhiraj Bharat Haldankar (3102/2302061) Page 2 of 16

Vastu/Mumbai/08/2023/3102/2302061 16/04-207-SBSH

Date: 16.08.2023

#### VALUATION OPINION REPORT

The property bearing Residential Flat No. 002, Ground Floor, Wing – G, "Casa Adriana Co-op. Hsg. Soc. Ltd.", The Down Town Project, Village Khoni, Dombivali (East), Thane – 421 204, Taluka – Kalyan, District – Thane, State – Maharashtra, Country – India belongs to Mr. Dhiraj Bharat Haldankar & Mrs. Nilam Dhiraj Haldankar.

Boundaries of the property.

North : Internal Road & Urbano CHSL

South : Wing – I

East : Taloja Bypass Road

West : Wing – E

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 ₹ 38,61,000.00 (Rupees Thirty Eight Lakh Sixty One Thousand 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



#### 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

Encl: Valuation report







TraleFax: +91 22 28/371325/24 mumbai@vastukala.org

#### Valuation Report of Residential Flat No. 002, Ground Floor, Wing - G, "Casa Adriana Co-op. Hsg. Soc. Ltd.", <u>The Down Town Project, Village Khoni, Dombivali (East), Thane – 421 204, Taluka – Kalyan, </u> <u>District - Thane, State - Maharashtra, Country - India.</u>

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 16.08.2023 for Bank Loan Purpose
2	Date of inspection	12.08.2023
3	Name of the owner/ owners	Mr. Dhiraj Bharat Haldankar & Mrs. Nilam Dhiraj Haldankar
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. 002, Ground Floor, Wing – G, "Casa Adriana Co-op. Hsg. Soc. Ltd.", The Down Town Project, Village Khoni, Dombivali (East), Thane – 421 204, Taluka – Kalyan, District – Thane, State – Maharashtra, Country – Indiá.  Contact Person: Mr. Dhiraj Haldankar (Owner) Contact No. 9987319317
6	Location, street, ward no	The Down Town Project, Village Khoni, Dombivali (East), Thane.
	Survey/ Plot no. of land	Survey No. 37/1A, 37/1B, 37/2A, 38/2, 38/5, 40/2, 143/2, 143/3, 144/6 of Village – Khoni
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. = 391.00 Dry Balcony & Garden Area in Sq. Ft. = 114.00 Total Carpet Area in Sq. Ft. = 505.00 (Area as per Actual Site Measurement)  Carpet Area in Sq. Ft. = 429.00 (Area as per Agreement for sale)



		Built Up Area in Sq. Ft. = 515.00 (Area as per Agreement for sale)		
13	Roads, Streets or lanes on which the land is abutting	The Down Town Project, Village Khoni, Dombivali (East), Thane – 421 204.		
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	R		
	(iii) Unearned increased payable to the			
	Lessor in the event of sale or transfer	1		
16				
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			
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?	Vacant		
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.		
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per KDMC norms  Percentage actually utilized – Details not available		
26	RENTS			
LU	(i) Names of tenants/ lessees/ licensees, etc	N.A.		





Valuation Report Prepared For: Cosmos Bank / Mulund (East) Branch / Mr. Dhiraj Bharat Haldankar (3102/2302061) Page 5 of 16

	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹8,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ess associates of the owner?	Information not available
28	of fix	parate 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		details of the water and electricity charges, t, 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 ht?	N. A.
34		t 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 rding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the ises under any law relating to the control nt?	N.A. Create
	SAL	ES	
38	in the Name	instances of sales of immovable property locality on a separate sheet, indicating the 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		e instances are not available or not relied , the basis of arriving at the land rate	N. A.
	cos	T OF CONSTRUCTION	





Valuation Report Prepared For: Cosmos Bank / Mulund (East) Branch / Mr. Dhiraj Bharat Haldankar (3102/2302061) Page 6 of 16

41	Year of commencement of construction and year of completion	Year of Completion – 2019 (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, Mulund (East) Branch to assess fair market value as on 14.08.2023 for Residential Flat No. 002, Ground Floor, Wing - G, "Casa Adriana Co-op. Hsg. Soc. Ltd.", The Down Town Project, Village Khoni, Dombivali (East), Thane – 421 204, Taluka – Kalyan, District – Thane, State – Maharashtra, Country - India belongs to Mr. Dhiraj Bharat Haldankar & Mrs. Nilam Dhiraj Haldankar.

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

1	Copy of Agreement for sale dated 14.07.2023 between Mr. Piyush Chandrakant Kankekar (the
	Transferor) and Mr. Dhiraj Bharat Haldankar & Mrs. Nilam Dhiraj Haldankar (the Transferees).
2	Copy of Occupancy Certificate No. OC / ANVP / Village Antarli, Khoni & Other / SS Thane / 2019 dated
	21.11.2019 issued by Town Planner, Thane.

#### LOCATION:

The said building is located at Survey No. 37/1A, 37/1B, 37/2A, 38/2, 38/5, 40/2, 143/2, 143/3, 144/6 of Village -Khoni. The property falls in Residential Zone. It is at a travelling distance 9.5 Km. from Dombivali railway station.

#### **BUILDING**:

The building under reference is having Ground + 17 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 good. The building is used for residential purpose. Ground Floor is having 5 Residential Flat. The building is having 2 Lifts. Flat having one open car parking space no. C4-B1366.

#### Residential Flat:

The residential flat under reference is situated on the Ground Floor. It consists of 1 Bedroom + Living Room + Kitchen + Toilet + Passage + Garden + Dry Balcony (i.e., 1BHK with Toilet). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding window & Concealed electrification & Concealed plumbing.





#### Valuation as on 16th August 2023

The Carpet Area of the Residential Flat	:	429.00 Sq. Ft.
	ľ	

#### **Deduct Depreciation:**

Value of property as on 14.08.2023	:	429.00 Sq. Ft. X ₹ 9,000.00 = ₹ 38,61,000.00
Prevailing market rate		₹ 9,000.00 per Sq. Ft.
Guideline rate (after depreciate)	i	N.A., as the property age is below 5 years.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	1	₹ 38,400.00 per Sq. M. i.e., ₹ 3,567.00 per Sq. Ft.
Amount of depreciation	N	\
Depreciation {(100-10) X 04 / 60}		N.A., as the property age is below 5 years
Cost of Construction		515.00 X 2,600.00 = ₹ 13,39,000.00
Age of the building as on 2023		04 Years
Expected total life of building	- 1	60 Years
Year of Construction of the building	:	2019 (As per Occupancy Certificate)

(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 14.08.2023		₹ 38,61,000.00	
Total Value of the property	1	₹ 38,61,000.00	
The realizable value of the property	:	₹ 34,74,900.00	
Distress value of the property	:	₹ 30,88,800.00	
Insurable value of the property (515 X 2,600.00)	:	₹ 13,39,000.00	•
Guideline value of the property (As per Index II)	:	₹ 25,32,900.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 002, Ground Floor, Wing – G, "Casa Adriana Co-op. Hsg. Soc. Ltd.", The Down Town Project, Village Khoni, Dombivali (East), Thane – 421 204, Taluka – Kalyan, District – Thane, State – Maharashtra, Country – India for this particular purpose at ₹ 38,61,000.00 (Rupees Thirty Eight Lakh Sixty One Thousand Only) as on 16<sup>th</sup> August 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 16<sup>th</sup> August 2023 is ₹ 38,61,000.00 (Rupees Thirty Eight Lakh Sixty One Thousand 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

	rechnical details	wain building
1.	No. of floors and height of each floor	Ground + 17 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
		situated on Ground Floor
3	Year of construction	2019 (As per Occupancy Certificate)
4	Estimated future life	56 Years Subject to proper, preventive periodic
	- 170	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 shutters, Powder Coated Aluminum sliding windows
10	Flooring	Vitrified 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	1
	(i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	Y
	(iii) No. of urinals	
10	(iv) No. of sink	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	2 Lifts
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity Type of construction	R.C.C tank on terrace
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



## Actual site photographs









# Route Map of the property Site|u/r







Latitude Longitude - 19°09'29.3"N 73°07'01.2"E

**Note**: The Blue line shows the route to site from nearest railway station (Dombivali – 9.5 Km.)





## **Ready Reckoner Rate**

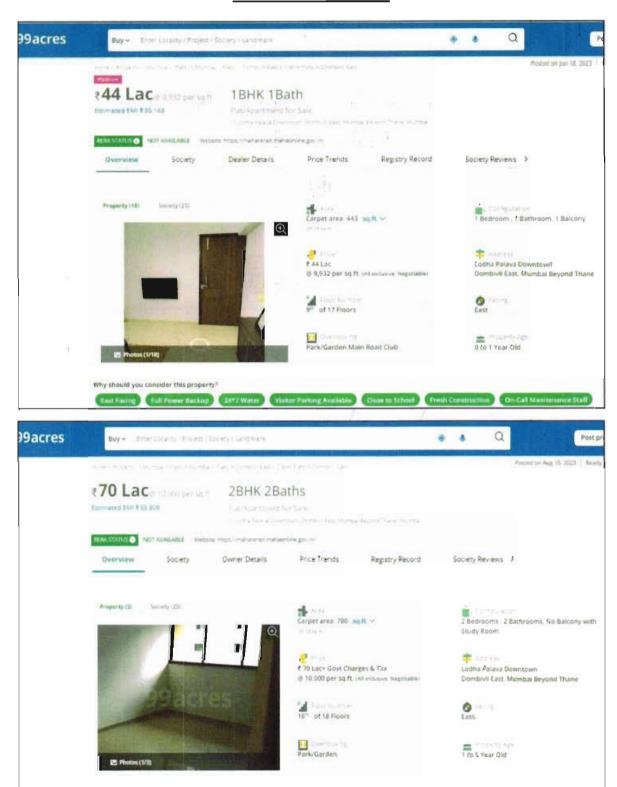




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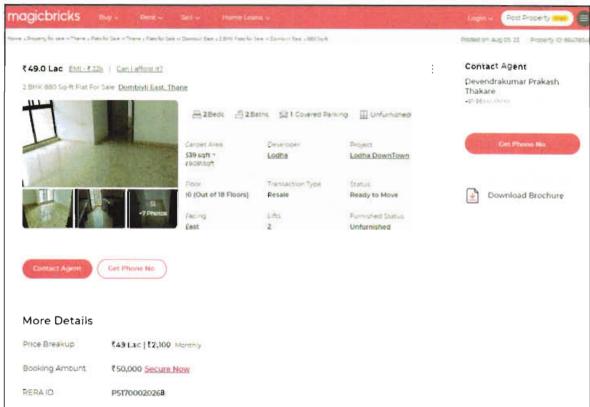
## **Price Indicators**







## **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 16th 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:

- 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**

- 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 ₹ 38,61,000.00 (Rupees Thirty Eight Lakh Sixty One Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

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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