PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-2072/23-24 21-Aug-23 B1-001, U/B FLOOR, BOOMERANG, CHANDIVALI FARM ROAD. Mode/Terms of Payment Delivery Note ANDHERI-EAST 400072 **AGAINST REPORT** GSTIN/UIN: 27AADCV4303R1ZX Reference No. & Date. Other References State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org Buyer's Order No. Dated Buyer (Bill to) COSMOS BANK- KALYAN BRANCH Dispatch Doc No. Delivery Note Date KALYAN BRANCH 003224 / 2302135 Ground floor, Shiv Villa Apt. Opp. gagangiri Soc Destination Dispatched through Sai Chowk, Khadakpada Kalyan West 421301 27AAAAT0742K1ZH GSTIN/UIN State Name : Maharashtra, Code: 27 Terms of Delivery HSN/SAC GST **Particulars** Amount SI Rate No. 18 % 1 **VALUATION FEE** 997224 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 State Tax Taxable Central 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 ICICI BANK LTD A/c No. 340505000531 Branch & IFS Code: THANE CHARAI & ICIC0003405 Remarks: Smt. Rekha Motiram Matlani & Mr. Vinay M. Matlani -Residential Flat No. 101, 1st Floor, "Royal Galaxy", Near Post Office, Plot of Room Nos. 158 & 159 of Block No. A-27, Village - Ulhasnagar -1, Taluka -Ulhasnagar, District - Thane, PIN - 421 002, State -Maharashtra, Country - India Company's PAN : AADCV4303R

NOTE - AS PER MSME RULES INVOICE NEED TO for Vastukala Consultants (I) Pvt Ltd

VASTUKALATHANE@icici

Asmita Rathod Authorised Signatory

This is a Computer Generated Invoice

Declaration

BE CLEARED WITHIN 45 DAYS OR INTEREST

CHARGES APPLICABLE AS PER THE RULE. MSME Registration No. - 27222201137



UPI Virtual ID







Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Smt. Rekha Motiram Matlani & Mr. Vinay M. Matlani

Residential Flat No. 101, 1st Floor, "Royal Galaxy", Near Post Office, Plot of Room Nos. 158 & 159 of Block No. A-27, Village - Ulhasnagar -1, Taluka - Ulhasnagar, District - Thane, PIN - 421 002, State - Maharashtra. Country - India.

Latitude Longitude - 19°14'16.1"N 73°09'28.9"E

Think.Innovate.Create

Valuation Prepared for:

Cosmos Bank

Kalyan Khadakpada Branch

Ground Floor, Shiv Villa Apartment Opp. Gagangiri Society Sai Chowk, Khadakpada, Kalyan (West) - 421 301. State - Maharashtra, Country - India



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA

E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216 25621



🦞 Mumbai P Aurangabad Pune Thane Nanded P Delhi NCR P Nashik

Indore

🗣 Rajkat Raipur Ahmedabad 9 Jaipur

Regd. Office: 81-001, 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 Vastukala Consultants (I) Pvt. Ltd.



Valuation Report Prepared For Cosmos Bank - Kalyan Khadakpada Branch / Smt. Rekha Motiram Matlani (3224/2302135) Page 2 of 17

Vastu/Thane/08/2023/3224/2302135 21/22-281-PRSH Date 21.08.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 101, 1st Floor, "Royal Galaxy", Near Post Office, Plot of Room Nos. 158 & 159 of Block No. A-27, Village – Ulhasnagar -1, Taluka – Ulhasnagar, District – Thane, PIN – 421 002, State - Maharashtra, Country – India belongs to Smt. Rekha Motiram Matlani & Mr. Vinay M. Matlani.

Boundaries of the property.

North : Krishn Vatika Garden

South : Internal Road

East : Krishna Kanhaiya Cottage

West : Kalika Palace

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 ₹ 65,55,458.00 (Rupees Sixty Five Lakh Fifty Five Thousand Four Hundred Fifty 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.

MANOJ BABURAO CHALIKWAR

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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



Thane: 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA E-mail: thane@vastukala.org, Tel.: 80978 82976 / 90216: 25621

Ahmedabad 9 Jaipur

💡 Dellhi NCR 💡 N ashik

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

Tele:Fax:+91:22 28371325/24

mumbai@vastukala.org

Valuation Report of Residential Flat No. 101, 1st Floor, "Royal Galaxy", Near Post Office, Plot of Room Nos. 158 & 159 of Block No. A-27, Village – Ulhasnagar -1, Taluka – Ulhasnagar, District – Thane, PIN – 421 002, 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 21.08.2023 for Banking Purpose		
2	Date of inspection	19.08.2023		
3	Name of the owner/ owners	Smt. Rekha Motiram Matlani & Mr. Vinay M. Matlani		
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. 101, 1st Floor, "Royal Galaxy", Near Post Office, Plot of Room Nos. 158 & 159 of Block No. A-27, Village – Ulhasnagar -1, Taluka – Ulhasnagar, District – Thane, PIN – 421 002, State - Maharashtra, Country – India. Contact Person: Mr. Vinay M. Matlani (Owner) Contact No.: 9011997761		
6	Location, street, ward no	Near Post Office, Plot of Room Nos. 158 & 159 of Block No. A-27, Village – Ulhasnagar -1, Taluka – Ulhasnagar, District – Thane, PIN – 421 002		
	Survey/ Plot no. of land	Plot of Room Nos. 158 & 159 of Block No. A-27, C.T.S. No. 1976 of Village – Ulhasnagar -1		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area Middle Class		
9	Classification of locality-high class/ middle class/poor 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. = 586.00 Balcony Area in Sq. Ft. = 82.00 Total Carpet Area in Sq. Ft. = 668.00 (Area as per actual site measurement)		



		Built Area in Sq. Ft. = 724.00	
		(Area as per Agreement for Sale)	
13	Roads, Streets or lanes on which the land is abutting	Near Post Office, Plot of Room Nos. 158 & 159 o Block No. A-27, Village – Ulhasnagar -1, Taluka -	
	acan, ing	Ulhasnagar, District – Thane, PIN – 421 002	
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	N. A.	
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	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	Yes	
	IMPROVEMENTS	7	
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?	Owner Occupied.	
	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 UMC (Ulhasnagar Municipal Corporation) norms percentage actually utilized – Details not available	
26	RENTS (i) Names of tenants/ lessees/ licensees, etc	N.A.	





Valuation Report Prepared For Cosmos Bank - Kalyan Khadakpada Branch / Smt. Rekhii Motiram Matlani (3224/2302135) Page 5 of 17

	(ii)	Portions in their occupation	N.A.		
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 13,000.00 Expected rental income per month		
	(iv)	Gross amount received for the whole property	Details not provided		
27		iny of the occupants related to, or close to ess 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.	N. A.		
30	Has	the tenant to bear the whole or part of the 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	1 2	nump is installed, who is to bear the cost of tenance and operation- owner or lenant?	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	700 300	ny dispute between landlord and tenant ding rent pending in a court of rent?	N.A. te Create		
37	Has prem of rer	any standard rent been fixed for the ises under any law relating to the control nt?	N. A.		
38	SALES 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 Flat in a building. The rate is considered as composite rate.		
40	140 Becc.	e instances are not available or not relied 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 – 2012 (As per Building 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.
45	Remark:	7

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kalyan Branch to assess fair market value as on 21.08.2023 for Residential Flat No. 101, 1st Floor, "Royal Galaxy", Near Post Office, Plot of Room Nos. 158 & 159 of Block No. A-27, Village – Ulhasnagar -1, Taluka – Ulhasnagar, District – Thane, PIN – 421 002, State - Maharashtra, Country – India belongs to Smt. Rekha Motiram Matlani & Mr. Vinay M. Matlani.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 21.09.2012 between M/s. Kohinoor Associates (The Builder's) and
	Smt. Rekha Motiram Matlani & Mr. Vinay M. Matlani (the Purchaser's)
2	Copy of Building work completed Completion Certificate dated 04.07.2012 issued by Avinash B. Kumavat
	(Architect & Civil Engineer).
3	Copy of Possession Letter dated 05.10.2012 in the name of Smt. Rekha Motiram Matlani & Mr. Vinay M.
	Matlani & Mr. Vinay M. Matlani issued by M/s. Kohinoor Associates (The Builder's).
4	Copy of Approved Plan No. NRV / BP / 88 / 10 / 106 dated 23.13.2010 issued by Ulhasnagar Municipal
	Corporation.
5	Copy of Commencement Certificate dated 23.12.2010 issued by Ulhasnagar Municipal Corporation.

LOCATION:

The said building is located at Plot of Room Nos. 158 & 159 of Block No. A-27, C.T.S. No. 1976 of Village – Ulhasnagar – 1, Taluka – Ulhasnagar, District – Thane, PIN – 421 002. The property falls in Residential Zone. It is at travelling distance of 3.2 Km. from Ulhasnagar railway station.

BUILDING:

The building under reference is having Stilt + 5 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 is used for residential purpose. 1st Floor is having 2 Residential Flats. 1 Lift provided in the building. The building external condition is normal.





Residential Flat:

The residential flat under reference is situated on the 1st Floor. The composition of residential flat consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Balcony Area (i.e., 2 BHK with 2 Toilets). The residential flat is finished with Vitrified flooring, Teak Wood door framed with flush shutter with safety door, Powder Coated Aluminum sliding windows & Concealed plumbing & electrification.

Valuation as on 21st August 2023

The Built Up Area of the Residential Flat	:	724.00 Sq. Ft.
	i	

Deduct Depreciation:

Value of property as on 21.08.2023	1:	724.00 Sq. Ft. X₹ 9,500.00 = ₹ 68,78,000.00
Prevailing market rate	:	₹ 9,500.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 51,341.00 per Sq. M. i.e., ₹ 4,770.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 55,400.00 per Sq. M. i.e., ₹ 5,147.00 per Sq. Ft.
Amount of depreciation	:	₹ 3,22,542.00
Depreciation {(100-10) X 11 / 60}	:	16.50%
Cost of Construction	:	724.00 X 2,700.00 = ₹ 19,54,800.00
Age of the building as on 2023	:	11 Years
Expected total life of building		60 Years
Year of Construction of the building	:	2012 (As per Building Completion Certificate)

(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 21.08.2023	:	₹ 68,78,000.00 - ₹ 3,22,542.00 = ₹ 65,55,458.00
Total Value of the property	:	₹ 65,55,458.00
The realizable value of the property	:	₹ 58,99,912.00
Distress value of the property	:	₹ 52,44,366.00
Insurable value of the property (724.00 × 2,700.00)	:	₹ 19,54,800.00
Guideline value of the property (724.00 × 4,770.00)	Γ	₹ 34,53,480.00

Taking into consideration above said facts, we can evaluate the value of Valuation Residential Flat No. 101, 1st Floor, "Royal Galaxy", Near Post Office, Plot of Room Nos. 158 & 159 of Block No. A-27, Village – Ulhasnagar -1, Taluka – Ulhasnagar, District – Thane, PIN – 421 002, State - Maharashtra, Country – India for this particular purpose at ₹ 65,55,458.00 (Rupees Sixty Five Lakh Fifty Five Thousand Four Hundred Fifty Eight Only). as on 21st August 2023.



Valuation Report Prepared For: Cosmos Bank - Kalyan Khadakpada Branch / Smt. Rekha Motiram Mallani (3224/2302135) Page 8 of 17

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 21st August 2023 is ₹ 65,55,458.00 (Rupees Sixty Five Lakh Fifty Five Thousand Four Hundred Fifty 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:





ANNEXURE TO FORM 0-1

Technical details

Main Building

			· · · · · · · · · · · · · · · · · · ·			
1.			Stilt + 5 Upper Floors			
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat			
			situated on 1st Floor			
3	Year of construction		2012 (As per Building Completion Certificate)			
4	Estimated future life		49 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	Partition	ns	6" thick brick wall			
9	Doors a	and Windows	Teak Wood door framed with flush shutter with safety door, Powder Coated Aaluminium sliding windows			
10	Flooring	9	Vitrified flooring			
11	Finishin	ng	Cement plastering with POP finished			
12	Roofing	and terracing	R.C.C. Slab			
13			Yes			
14	(i)	Internal wiring - surface or conduit	Concealed electrification			
	(ii) Class of fittings: Superior / Ordinary / Poor.		Concealed plumbing			
15	Sanitary installations		17 /			
	(i) No. of water closets		As per Requirement			
	(ii) No. of lavatory basins					
	(iii) No. of urinals					
	(iv)	No. of sink	1. pr			
16	Class of fittings: Superior colored / superior		Ordinary			
	white/ordinary.		vate.Create			
17	Compound wall Height and length Type of construction		6'.0" High, R.C.C. column with B. B. masonry wall			
18		ifts and capacity	1 Lift			
19			R.C.C tank			
20	1		R.C.C tank on terrace			
21	Pumps- no. and their horse power		May be provided as per requirement			
22			Cement concrete in open spaces, etc.			
23			Connected to Municipal Sewerage System			



Actual site photographs



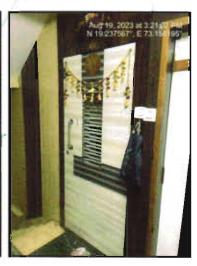














Actual site photographs













Thin

Create



Route Map of the property Site u/r





Latitude Longitude - 19°14'16.1"N 73°09'28.9"E

Note: The Blue line shows the route to site from nearest railway station (Ulhasnagar – 3.2 Km.)



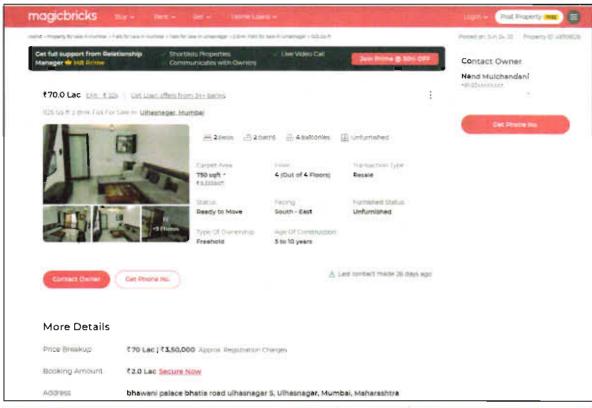


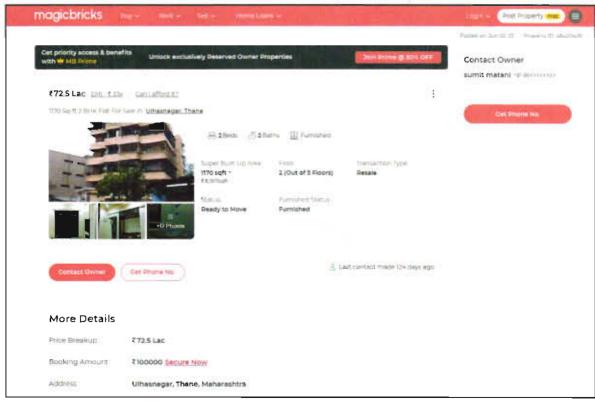
Ready Reckoner Rate





Price Indicators



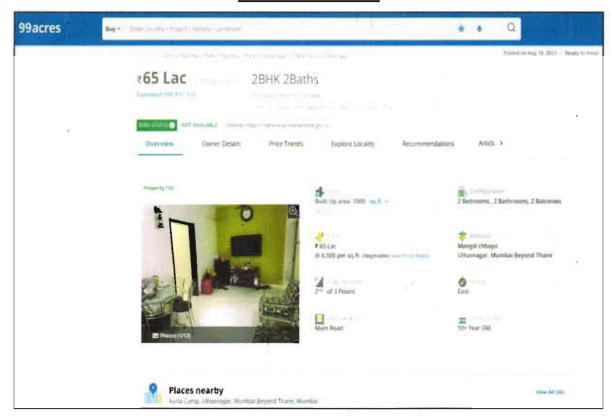






Valuation Report Prepared For Cosmos Bank - Kalyan Khadakpada Branch / Sml. Rekha Motiram Matiani (3224/2302135) Page 15 of 17

Price Indicators





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 21st 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.
- 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

- 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.



Valuation Report Prepared For: Cosmos Bank - Kalyan Khadakpada Branch / Smt. Rekha Motiram Matlani (3224/2302135) Page 17 of 17

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 ₹ 65,55,458.00 (Rupees Sixty Five Lakh Fifty Five Thousand Four Hundred Fifty Eight Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

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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



