#### PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd 25-Aug-23 PG-2165/23-24 B1-001, U/B FLOOR, Mode/Terms of Payment BOOMERANG, CHANDIVALI FARM ROAD, 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 - Mulund (West) Branch Dispatch Doc No. Delivery Note Date Mulund (West) Branch Apurva Co-Op. Housing Society, Govardhan Nagar, 003326 / 2302229 Dispatched through Destination L.B.S. Road, Mulund (West), Mumbai - 400 080 : 27AAAAT0742K1ZH GSTIN/UIN State Name : Maharashtra, Code: 27 Terms of Delivery **Particulars** HSN/SAC **GST** Amount SI Rate No. 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 Taxable Central Tax State Tax Total Value Rate Amount Rate Amount Tax Amount 997224 4.000.00 360.00 9% 360.00 720.00 9% 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 Mr. Ganesh Shripat Katkar & Mrs. Shweta Ganesh Katkar.Residential Flat No. 204, 2nd Floor, Building No. 1, "Ashapura Gauri Tower", Village - Navagaon ( Thakurli), Dombivali (West), Taluka - Kalyan, District -Thane, PIN - 421 201, State - Maharashtra, Country -Company's PAN : AADCV4303R UPI Virtual ID : Vastukala@icici Declaration NOTE - AS PER MSME RULES INVOICE NEED TO for Vastukala Consultants (I) Pvt Ltd BE CLEARED WITHIN 45 DAYS OR INTEREST Asmita Rathod CHARGES 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: Mr. Ganesh Shripat Katkar & Mrs. Shweta Ganesh Katkar

Residential Flat No. 204, 2<sup>nd</sup> Floor, Building No. 1, "Ashapura Gauri Tower", Village - Navagaon (Thakurli),

Dombivali (West), Taluka - Kalyan, District - Thane, PIN – 421 201,

State - Maharashtra, Country – India.

Latitude Longitude - 19°13'43.7"N 73°04'55.3"E

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### Valuation Prepared for:

**Cosmos Bank** 

Mulund (West) Branch

Apporva Co-op Hsg. Society, Gowardhan Nagar, Lbs Marg, Mulund (West) Mumbai – 400 080, State – Maharashtra, Country – India



Our Pan India Presence at:

Mumboi P Aurongabad P Pune P Rajkot
Thane Nanded P Indore P Raipur
Oethi NCR Nashik P Ahmedabad Daipur

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 (West) Branch / Mr. Ganesh Shripat Katkar (3326/2302229)

Page 2 of 16

Vastu/Mumbai/08/2023/3326/2302229 25/12-375-JANI

Date: 25.08.2023

### VALUATION OPINION REPORT

The property bearing Residential Flat No. 204, 2<sup>nd</sup> Floor, Building No. 1, "Ashapura Gauri Tower", Village - Navagaon (Thakurli), Dombivali (West), Taluka - Kalyan, District - Thane, PIN – 421 201, State – Maharashtra, Country – India belongs to Mr. Ganesh Shripat Katkar & Mrs. Shweta Ganesh Katkar.

#### Boundaries of the property.

North : Bhagwan Krupa Building

South : Umesh Nagar Road

East : Kulswamini Arcade CHSL

West : Umesh Nagar 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 ₹ 40,09,000.00 (Rupees Forty Lakhs Nine 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

Capitally signed to AMARCH BRANCH CEREMONN DECEMBER - AMARCH CONSTRUCTION IN PROCEED IN BRANCH BRANCH CONTROL OF THE AMARCH CONSTRUCTION IN PROCEED IN BRANCH STATISTICS FOR A PROCEEDING AND AND ADMINISTRATION OF THE AMARCH STATISTICS FOR A PROCEEDING AND ADMINISTRATION OF THE ACTION IN THE PROCESSING AND ADMINISTRATION OF THE ACTION IN THE CHARLES AND ADMINISTRATION OF THE ACTION AND ADMINISTRATION OF THE ACTION IN THE



#### 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



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

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

# Residential Flat No. 204, 2nd Floor, Building No. 1, "Ashapura Gauri Tower", Village - Navagaon (Thakurli), Dombivali (West), Taluka - Kalyan, District - Thane, PIN - 421 201,

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 25.08.2023 for Bank Loan Purpose		
2	Date of inspection	23.08.2025		
3	Name of the owner/ owners	Mr. Ganesh Shripat Katkar & Mrs. Shweta Ganesh Katkar.		
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		
Building No Navagaon Kalyan, Dis Maharashtr Contact Pe Mrs. Shwet		Address: Residential Flat No. 204, 2nd Floor, Building No. 1, "Ashapura Gauri Tower", Village - Navagaon (Thakurli), Dombivali (West), Taluka - Kalyan, District - Thane, PIN - 421 201, State - Maharashtra, Country - India.  Contact Person: Mrs. Shweta Katkar (Owner) Contact No.: 9930458359		
6	Location, street, ward no	Reti Bunder Cross Road,		
	Survey/ Plot no. of land	Plot No. 5, New Survey No. 210, Old Survey No. 325 of Village - Navagaon (Thakurli) and New Survey No. 89, Old Survey No. 145 of Village - Goandevi		
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. = 339.00 Dry Balcony Area = 13.00 Flowerbed Area = 12.00 Balcony Area = 17.00 (Area as per Measurement)		



		Carpet Area in Sq. Ft. = 422.00 (Area as per Agreement for Sale)  Built-up Area in Sq. Ft. = 464.00 (Carpet Area + 10%)  All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.		
13	Roads, Streets or lanes on which the land is abutting	Reti Bunder Cross Road		
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  (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	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?	Owner Occupied		





		e property owner occupied, specify portion extent of area under owner-occupation	Fully		
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	REN	TS			
	(i) Names of tenants/ lessees/ licensees, etc		N.A.		
	(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		any of the occupants related to, or close to ness 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. ite.Create		
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		ny dispute between landlord and tenant rding 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.		
	SAL	ES			
38	Give instances of sales of immovable property		As per sub registrar of assurance records		





	in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.		
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 2022 (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 (West) Branch to assess fair market value as on 25.08.2023 for Residential Flat No. 204, 2<sup>nd</sup> Floor, Building No. 1, "Ashapura Gauri Tower", Village - Navagaon (Thakurli), Dombivali (West), Taluka - Kalyan, District - Thane, PIN – 421 201, State – Maharashtra, Country – India belongs Mr. Ganesh Shripat Katkar & Mrs. Shweta Ganesh Katkar.

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

1	Copy of Agreement for Sale dated 18.01.2022 between M/s. Aashapura Aashish Enterprises (the Developer / Landlord/Promoter) AND Mr. Ganesh Shripat Katkar & Mrs. Shweta Ganesh Katkar (the Purchaser /Allottee) – 5 Pages				
2	Copy of Occupancy Certificate KDMC / TPD / CC / DOM / 285 dated 13.10.2022 issued Kalyan Dombivli Municipal Corporation.				
3	Copy of Building Permission And Commencement Certificate No. KDMC / TPD / BP / DOM / 2018-2019 / 10 / 203 dated 28.07.2021 issued by Kalyan Dombivli Municipal Corporation.				
4	Copy of Rera Registration Certificate No. P51700020414 dated 09.09.2021 (Downloaded from RERA Site)				
5	Copy of Approved Building Plan No. KDMC / NRV / BP / DOM / 2018-2019 / 10 / 77 dated 25.11.2020 issued by Kalyan Dombivli Municipal Corporation.				





#### OCATION:

The said building is located on Plot No. 5, New Survey No. 210, Old Survey No. 325 of Village - Navagaon (Thakurli) and New Survey No. 89, Old Survey No. 145 of Village - Goandevi, Taluka - Kalyan, District - Thane. The property falls in Residential Zone. It is at a travelling distance of 1.5 KM. travelling distance from Dombivli railway station.

#### **BUILDING:**

The building under reference is having Ground + 7 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 external condition of building is good. The building is used for residential purpose. 2nd Floor is having 4 Residential Flats. The building has 1 Lift.

#### Residential Flat:

The residential flat under reference is situated on the 2<sup>nd</sup> floor. The composition of residential flat is having Living Room + Kitchen + 1 Bedroom + Passage + WC + Bath. (i.e., 1 BHK + WC + Bath). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

#### Valuation as on 25th August 2023

The Carpet Area of the Residential Flat	:	422.00 Sq. Ft.

#### **Deduct Depreciation:**

Year of Construction of the building		2022 (Occupancy Certificate)
Expected total life of building	t.	60 Years
Age of the building as on 2023	7	1 Years
Cost of Construction	:	464.00 X 2,800.00 = ₹ 12,99,200.00
Depreciation {(100-10) X 1 / 60}	14.	N.A. the building age is below 5 years
Amount of depreciation	AL	N.A.
Guideline rate obtained from the Stamp Duty Ready	7	₹ 69,300.00 per Sq. M.
Reckoner for new property		i.e. ₹ 6,438.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,500.00 per Sq. Ft.
Value of property as on 25.08.2023	:	422.00 Sq. Ft. X ₹ 9,500.00 = ₹ 40,09,000.00

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

Fair value of the property as on 25.08.2025	:	₹ 40,09,000.00
Total Value of the property	Į : !J	₹ 40,09,000.00
The realizable value of the property	::	₹ 36,08,100.00
Distress value of the property	:	₹ 32,07,200.00





Insurable value of the property (464.00 X 2,800.00)	1	₹ 12,99,200.00
Guideline value of the property (464.00 X 6,438.00)	3	₹ 29,87,232.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 204, 2nd Floor, Building No. 1, "Ashapura Gauri Tower", Village - Navagaon (Thakurli), Dombivali (West), Taluka - Kalyan, District - Thane, PIN − 421 201, State − Maharashtra, Country − India for this particular purpose at ₹ 40,09,000.00 (Rupees Forty Łakhs Nine Thousand Only).

#### **NOTES**

- 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 25<sup>th</sup> August 2023 is ₹ 40,09,000.00 (Rupees Forty Łakhs Nine 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.
- 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

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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.	No. of floors and height of each floor		Ground + 7 Upper Floors		
			1.		
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat		
			situated on 2 <sup>nd</sup> Floor		
3	Year of construction		2022 (As per Occupancy Certificate)		
4	4 Estimated future life		59 Years Subject to proper, preventive periodic		
			maintenance & structural repairs		
5		construction- load bearing CC 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	IS .	6" thick brick wall		
9	Doors a	nd Windows	Teak wood door frame with flush shutters		
10	Flooring		Vitrified tiles flooring		
11	Finishin		Cement plastering with POP false ceiling		
12		and terracing	R.C.C. slab		
13		architectural or decorative features,	No No		
10	if any	· ·	110		
14	(i) Internal wiring – surface or		Concealed electrification		
		conduit			
	(ii)	Class of fittings: Superior/			
	Ordinary/ Poor.				
15		installations			
	(i)	No. of water closets	N.A.		
	(ii)	No. of lavatory basins			
	(iii)	No. of urinals			
	(iv)	No. of sink			
16		fittings: Superior colored / superior	Ordinary		
17	white/or		Not Devided		
17	Compound wall Height and length		Not Provided		
		construction	wale. Creare		
18		its and capacity	1 lift		
19		ound sump – capacity and type of	R.C.C tank		
, ,	construc		The County		
20	Over-head tank		R.C.C tank on terrace		
-	Location, capacity				
	Type of construction				
21	Pumps- no. and their horse power		As per requirement		
22	Roads a	and paving within the compound	Chequred tiles in open spaces, etc.		
		nate area and type of paving			
23	Sewage disposal – whereas connected to		Connected to Municipal Sewerage System		
		ewers, if septic tanks provided, no.			
	and capacity				



# Actual site photographs















# Route Map of the property

Site u/r





Latitude Longitude - 19°13'43.7"N 73°04'55.3"E

Note: The Blue line shows the route to site from nearest railway station (Dombivli – 1.5KM.)





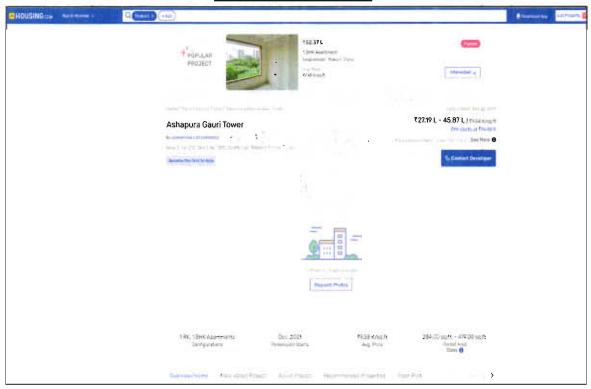
## **Ready Reckoner Rate**

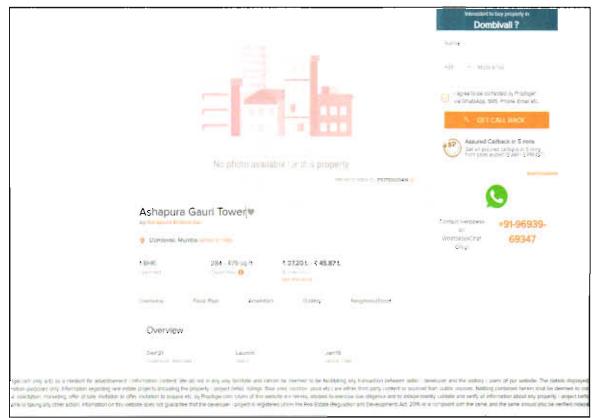


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# **Price Indicators**

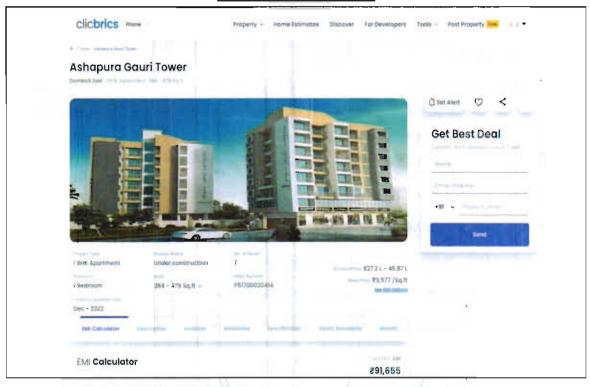


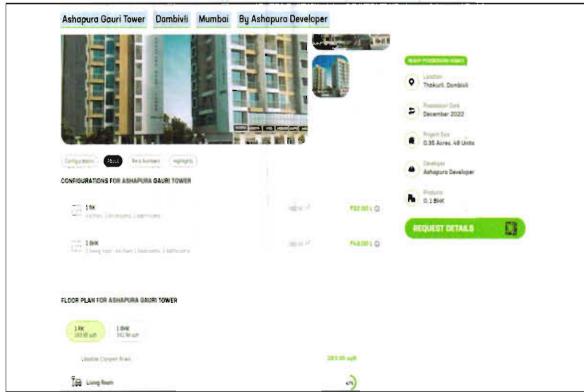






# **Price Indicators**









#### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 25th 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**

- 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 ₹ 40,09,000.00 (Rupees Forty Lakhs Nine Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

2.1 4.25 - 987 (2004) - Georgia Collection (1904) (

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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