PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd		Invoice No.	Invoice No.		Dated		
B1-001,U/B FLOOR,		PG-2300/2	PG-2300/23-24		Sep-23		
BOOMERANG,CHA ANDHERI-EAST 4	ANDIVALI FARM ROAD, 00072	Delivery No	ite			s of Payment	
GSTIN/UIN: 27AAD	0CV4303R1ZX arashtra, Code : 27	Reference I	No. & Da	te. Ot	her Refer	ences	
E-Mail : accounts@							
Buyer (Bill to)		Buyer's Ord	ler No.	Da	ted		
COSMOS BANK -	VILEPARLE EAST						
Vile Parle (East) Br	anch	Dispatch Do	oc No.	De	livery No	te Date	
	und Floor, Opp. Shivsagar Hote	^{l,} 3501 / 230	2371				
Nehru Road, Vile P Mumbai - 400 057,		Dispatched		De	stination		
	27AAAAT0742K1ZH Maharashtra, Code : 27	Terms of De	elivery				
	. /						
		1 /					
		- 7					
	2			11011/040	OOT		
SI No.	Particulars			HSN/SAC	GST Rate	Amount	
1 VALUATIO	ON FEE			997224	18 %	4,000.00	
(Technical Inspec	ction and Certification Services)						
I			COOT			360.00	
			CGST			360.00	
			SGST			360.00	
				/			
						360.00	
Amount Chargeable (in	words)		SGST	<i></i>		₹ 4,720.00	
• .	,	wenty Only	SGST	-		₹ 4,720.00	
ndian Rupee Fou	r Thousand Seven Hundred T	100	Total	St	ate Tax	₹ 4,720.0 0 <i>E. & O.E.</i>	
Indian Rupee Fou	,	ble Cent	SGST		ate Tax Amoun	₹ 4,720.00 <i>E. & O.E</i>	
Indian Rupee Fou	r Thousand Seven Hundred T N/SAC Taxa Value 4,00	ble Centure Rate	Total ral Tax Amount 360.	Rate 9%	Amoun 360	₹ 4,720.00 E. & O.E. Total t Tax Amoun 00 720.00	
· .	r Thousand Seven Hundred T N/SAC Taxa Value 4,00	ble Cent	Total ral Tax Amount	Rate 9%	Amoun	₹ 4,720. E. & C Total t Tax Amo 00 720	
HS 997224 Tax Amount (in words) Remarks: Mr. Parag D. Dabke & Flat No. 602, 6th Flor -Op. Hsg. Soc. Ltd.", Jijamata Road, Pump 400 093, State - Mah	Thousand Seven Hundred To N/SAC Taxa Valide	ole Cent le Rate 00.00 9% 00.00 lo Company's E Bank Name A/c No. Branch & IFS	Total Tax Amount 360. 360.	Rate 00 9% 00 ails The Cosmo	Amoun 360 360 os Co-Ope 22668	₹ 4,720.0 E. & O. Total t Tax Amount 00 720.0 720.0 erative Bank Lt	
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MSME Registration No. - 27222201137









Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Parag D. Dabke & Mrs. Aditi P. Dabke

Residential Flat No. 602, 6th Floor, Wing - A, "Vaastu Shubh 'A' Co-Op. Hsg. Soc. Ltd.", Shree Vastu Enclave, Rajmata Jijamata Road, Pumphouse, Andheri (East), Mumbai - 400 093, State - Maharashtra, Country - India.

Latitude Longitude - 19°07'44.0"N 72°51'29.5"E

Valuation Prepared for: Cosmos Bank

Vile Parle (East) Branch

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, State - Maharashtra, Country - India



Our Pan India Presence at :











mumiba@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank / Vile Parle (East) Branch / Mr. Parag D. Dabke (3501/2302371)

Page 2 of 18

Vastu/Mumbai/09/2023/3501/2302371 01/15-15-PRNI Date; 01.09.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 602, 6th Floor, Wing - A, "Vaastu Shubh 'A' Co-Op. Hsg. Soc. Ltd.", Shree Vastu Enclave, Rajmata Jijamata Road, Pumphouse, Andheri (East), Mumbai – 400 093, State - Maharashtra, Country – India belongs to Mr. Parag D. Dabke & Mrs. Aditi P. Dabke.

Boundaries of the property.

North : Railway men's Apna Ghar CHSL

South : My Home Apartment

East : Vastu Shilp
West : Wing - B

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 ₹ 1,60,07,400.00 (Rupees One Crore Sixty Lakh Seven Thousand Four Hundred 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 Deprese on your day NAVALT MANAGE CONTAINING
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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

Encl. Valuation Report





mumbai@vastukala.org

Valuation Report of Residential Flat No. 602, 6th Floor, Wing - A, "Vaastu Shubh 'A' Co-Op. Hsg. Soc. Ltd.",

Shree Vastu Enclave, Rajmata Jijamata Road, Pumphouse, Andheri (East), Mumbai – 400 093, 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
		01.09.2023 for Banking Purpose
2	Date of inspection	31.08.2023
3	Name of the owner/ owners	Mr. Parag D. Dabke & Mrs. Aditi P. Dabke
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership shares is not available
5	Brief description of the property	Address: Residential Flat No. 602, 6th Floor, Wing - A, "Vaastu Shubh 'A' Co-Op. Hsg. Soc. Ltd.", Shree Vastu Enclave, Rajmata Jijamata Road, Pumphouse, Andheri (East), Mumbai – 400 093, State - Maharashtra, Country – India. Contact Person: Mr. Satyaprakash Sharma (Tenant) Contact No. 9820556045
6	Location, street, ward no	Rajmata Jijamata Road
7	Survey/ Plot no. of land	C.T.S. No. 371, 375 to 379 of Village – Mogra
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. = 658.00 Balcony Area in Sq. Ft. = 59.00 Total Carpet Area in Sq. Ft. = 717.00 (Area as per Actual site Measurement) Built up Area in Sq. Ft. = 900.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Rajmata Jijamata Road



14	If freeho	old or leasehold land	Free hold
15	of lea	hold, the name of Lessor/lessee, nature use, date of commencement and tion of lease and terms of renewal of	
	(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		e any restriction covenant in regard to land? If so, attach a copy of the nt.	As per documents
17	1	re any agreements of easements? If so, 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	develop	ny contribution been made towards oment or is any demand for such ution still outstanding?	Information not available
20	for acq	e whole or part of the land been notified uisition by government or any statutory Give date of the notification.	No
21	Attach a	a dimensioned site plan	N.A.
	IMPRO	VEMENTS	
22		plans and elevations of all structures g 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 Le Cre of e
24	Is the building owner occupied/ tenanted/ both?		Tenant Occupied - Mr. Satyaprakash Sharma Occupied Since – Last 2 Years
		property owner occupied, specify portion ent of area under owner-occupation	Fully
25		s the Floor Space Index permissible and tage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available
26	RENTS	3	
	(i)	Names of tenants/ lessees/ licensees, etc	Tenant Occupied - Mr. Satyaprakash Sharma
	(ii)	Portions in their occupation	Fully
	` '	Monthly or annual rent /compensation/license fee, etc. paid by each	₹35,000.00 Present rental income per month





	(iv) Gross amount received for the whole property	N. A.
27	Are any of the occupants related to, or close to business associates of the owner?	N. A.
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.
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	Is any dispute between landlord and tenant regarding 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.
	SALES	ate Create
38	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	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 – 2006 (As per Occupancy Certificate)
42	What was the method of construction, by	N. A.





	Remark:	
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
	contract/By employing Labour directly/ both?	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch to assess fair market value as on 01.09.2023 for Residential Flat No. 602, 6th Floor, Wing - A, "Vaastu Shubh 'A' Co-Op. Hsg. Soc. Ltd.", Shree Vastu Enclave, Rajmata Jijamata Road, Pumphouse, Andheri (East), Mumbai – 400 093, State - Maharashtra, Country – India belongs to Mr. Parag D. Dabke & Mrs. Aditi P. Dabke.

We are in receipt of the following documents:

1	Copy of Deed of Rectification dated 08.05.2004.
2	Copy of Occupation Certificate No. CE / 7178 / WS / AK dated 16.01.2006 issued by Municipal
	Corporation of Greater Mumbai,
3	Copy of Society Share Certificate No. 35 dated 21.02.2006 in the name of Mr. Parag D. Dabke & Mrs.
	Aditi P. Dabke issued by Vaastu Shubh 'A' Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at C.T.S. No. 371, 375 to 379 of Village – Mogra. The property falls in Residential Zone. It is at a travelling distance 1.9 Km. from Andheri railway station.

BUILDING:

The building under reference is having Stilt + 7 Upper Floors. It will be R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls will be 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 will be used for residential purpose. 6th Floor will be having 7 Residential Flats. The building having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 6th Floor. The Composition of flat will be 2 Bedrooms + Living Room + Dining Area + Kitchen + 2 Toilets + Cup Borad Area + Balcony Area (i.e., 2 BHK + 2 Toilets). The residential flat will be finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows & Concealed electrification & concealed plumbing.





Valuation as on 01st September 2023

The Built-Up Area of the Residential Flat	:	900.00 Sq. Ft.

Deduct Depreciation:

Value of property as on 01.09.2023	:	900.00 Sq. Ft. X₹ 18,500.00 = ₹ 1,66,50,000.00
Prevailing market rate	:	₹ 18,500.00 per Sq. Ft.
Guideline rate (After Depreciation)		₹ 1,48,248.00 per Sq. M. i.e., ₹ 13,773.00 per Sq. Ft.
Reckoner for new property		i.e., ₹15,262.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready	:	₹ 1,64,283.00 per Sq. M.
Amount of depreciation	:	₹ 6,42,600.00
Depreciation		25.50%
Cost of Construction		900.00 Sq. Ft. X ₹ 2,800.00 = ₹ 25,20,000.00
Age of the building as on 2023	• •	17 Year
Expected total life of building	:	60 Years
Year of Construction of the building	:	2006 (As per Occupancy 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)

Total Value of the property as on 01.09.2023	: ₹1,66,50,000.00 - 6,42,600.00
	₹ 1,60,07,400.00
Total Value of the property	: ₹ 1,60,07,400.00
The realizable value of the property	: ₹1,44,06,660.00
Distress value of the property	: ₹ 1,28,05,920.00
Insurable value of the property (900.00 × 2,800.00)	: ₹ 25,20,000.00
Guideline value of the property (900.00 × 13,773.00)	: ₹ 1,23,95,700.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 602, 6th Floor, Wing - A, "Vaastu Shubh 'A' Co-Op. Hsg. Soc. Ltd.", Shree Vastu Enclave, Rajmata Jijamata Road, Pumphouse, Andheri (East), Mumbai – 400 093, State - Maharashtra, Country – India for this particular purpose at ₹ 1,60,07,400.00 (Rupees One Crore Sixty Lakh Seven Thousand Four Hundred Only) as on 01st September 2023.







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 01st September 2023 is ₹ 1,60,07,400.00 (Rupees One Crore Sixty Lakh Seven Thousand Four Hundred 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:

ANNEXURE TO FORM 0-1

	Technical details	Main Building
1.	No. of floors and height of each floor	Stilt + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 6th Floor
3	Year of construction	2006 (As per Occupancy Certificate)
4	Estimated future life	43 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	Partitions	6" thick brick wall
9	Doors and Windows	Teak wood door frame with solid flush doors,





			Powdered Coated Aluminium sliding windows	
10	Flooring		Vitrified Tiles flooring	
11	Finishing		Cement plastering with POP finished	
12	Roofing	and terracing	R.C.C. Slab	
13	Special if any	architectural or decorative features,	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 required	
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of white/or	fittings: Superior colored / superior dinary.	Ordinary	
17	Compou	nd wall	6'.0" High, R.C.C. column with B. B. masonry	
	Height and length		wall	
	Type of	construction		
18	No. of lif	ts and capacity	2 Lifts	
19	Underg	ground sump – capacity and type of uction	R.C.C tank	
20	Over-head tank		R.C.C tank on terrace	
	Location, capacity			
	Type of construction		vate Create	
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

















Actual site photographs







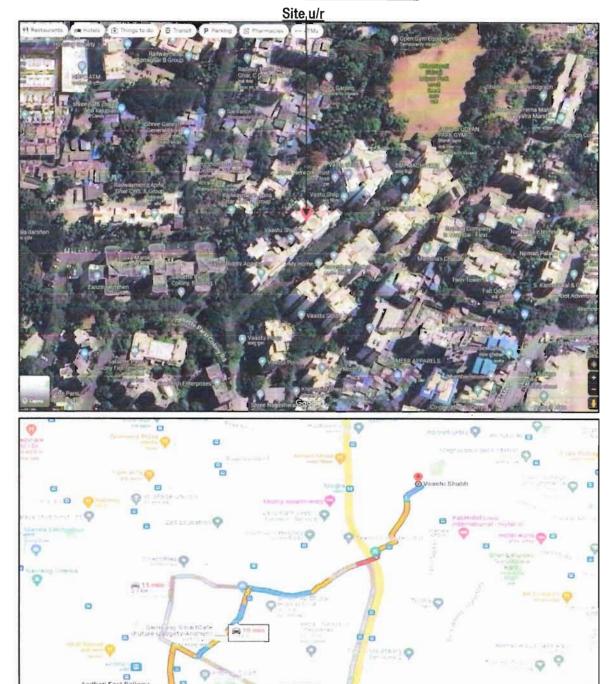






Create

Route Map of the property



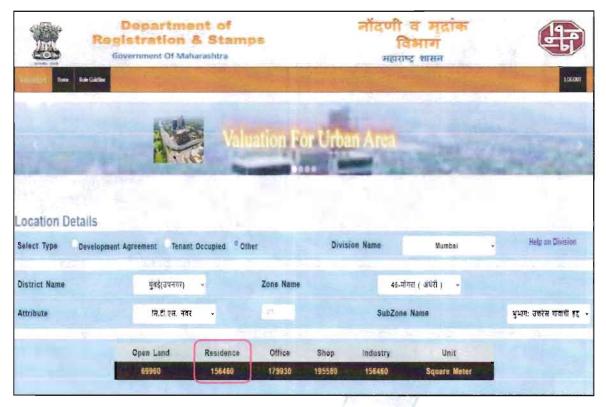
Latitude Longitude - 19°07'44.0"N 72°51'29.5"E

Note: The Blue line shows the route to site from nearest railway station (Andheri – 1.9 Km.)





Ready Reckoner Rate

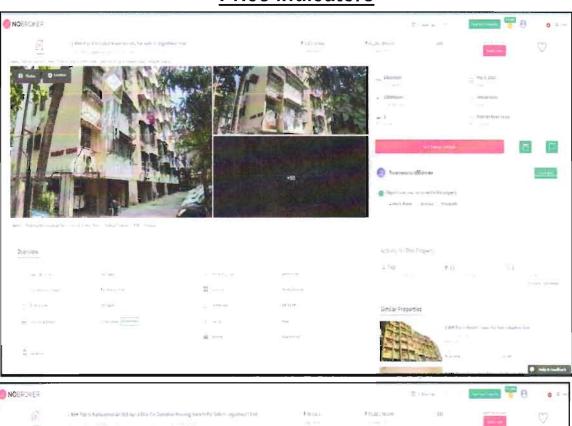


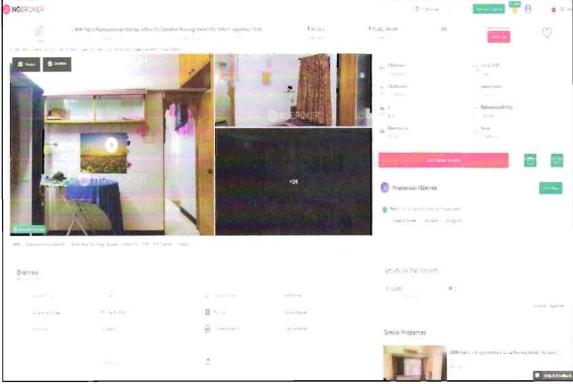
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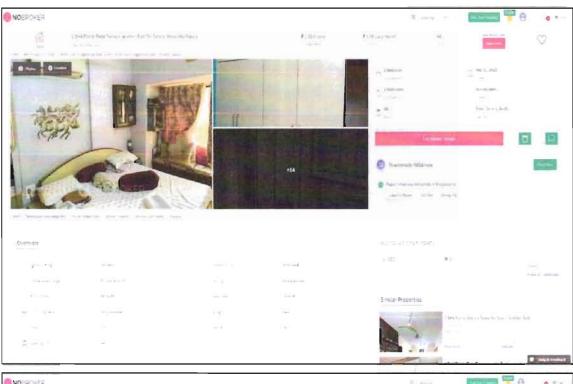
Price Indicators

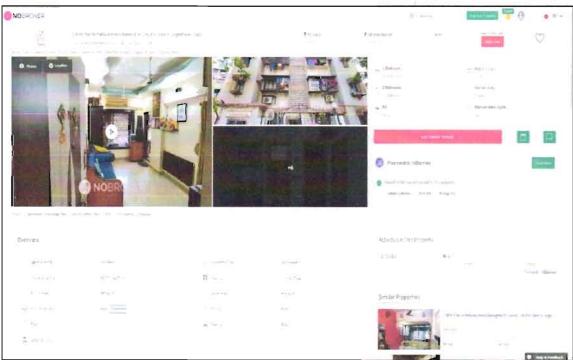






Price Indicators







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\$17.75	एस वैमेर	
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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 01st September 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

- We assume no responsibility for matters of legal nature affecting the property appraised or the title 1. 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.
- There is no direct/ indirect interest in the property valued. 5.
- 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 ₹ 1,60,07,400.00 (Rupees One Crore Sixty Lakh Seven Thousand Four Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

13-40-972 (cord-of 550) (cord-organis59) (w/b-53050+14) 12-79-772 (cord-of 550) (cord-organis59) (w/b-53050+14) 12-79-773 (cord-organis65) (co

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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