PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-2363/23-24 6-Sep-23 B1-001,U/B FLOOR, BOOMERANG, CHANDIVALI FARM ROAD, **Delivery Note** Mode/Terms of Payment 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 Dispatch Doc No. Delivery Note Date NAUPADA BRANCH 003585 / 2302437 Kusumanjali, Opp Deodhar Hospital, Naupada Dispatched through Destination Gokhale Road, Thane (West) - 400 602 GSTIN/UIN : 27AAIFM1544M1Z0 State Name : Maharashtra, Code: 27 Terms of Delivery SI **Particulars** HSN/SAC **GST** Amount No. Rate 997224 18 % 1 **VALUATION FEE** 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 Taxable Central Tax State Tax Total Rate Value Rate Amount 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: Mrs. Sayali Sambhaji Sawant & Mr. Sambhaji Gopal Sawant - Residential Flat No. 101, 1st Floor, Building No. 17, "Kundalini – Tapaswini Co-op. Hsg. Soc. Ltd.", Durgesh Park, Kalher, Bhiwandi, Thane - 421 302, State - Maharashtra, Country - India Company's PAN : AADCV4303R 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. MSME Registration No. - 27222201137 Authorised Signatory

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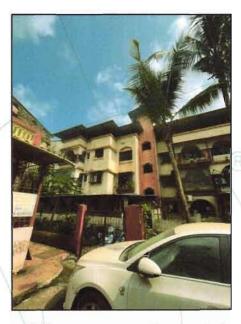








Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mrs. Sayali Sambhaji Sawant & Mr. Sambhaji Gopal Sawant

Residential Flat No. 101, 1st Floor, Building No. 17, "Kundalini - Tapaswini Co-op. Hsg. Soc. Ltd.", Durgesh Park, Kalher, Bhiwandi, Thane - 421 302, State - Maharashtra, Country - India.

Latitude Longitude - 19°14'40.9"N 73°00'58.0"E

Think Innovate Create Valuation Prepared for: Cosmos Bank

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) - 400 602 State - Maharashtra, Country - India.



Our Pan India Presence at : Pune Aurangabad Rajkot Mumbai Nanded Raipur Thane Indore Ahmedabad 9 Jaipur P Delhi NCR P Nashik

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 / Naupada Thane Branch / Mrs. Sayali Sambhaji Sawant (3585/2302437) Page 2 of 15

Vastu/Mumbai/09/2023/3585/2302437 06/15-81-SBSH

Date: 06.09.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 101, 1st Floor, Building No. 17, "Kundalini - Tapaswini Co-op, Hsq. Soc. Ltd.", Durgesh Park, Kalher, Bhiwandi, Thane - 421 302, State - Maharashtra, Country - India belongs to Mrs. Sayali Sambhaji Sawant & Mr. Sambhaji Gopal Sawant.

Boundaries of the property.

North Hanuman Residency South Internal Road East Building No. 10

West Samarthyug Apartment

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 ₹ 43,99,937.00 (Rupees Forty Three Lakh Ninety Nine Thousand Nine Hundred Thirty Seven 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



MANOJ BABURAO **CHALIKWAR**

Auth. Sian



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

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

<u>Valuation Report of Residential Flat No. 101, 1st Floor, Building No. 17, "Kundalini – Tapaswini Co-op. Hsg. Soc. Ltd.", Durgesh Park, Kalher, Bhiwandi, Thane – 421 302, 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 06.09.2023 for Bank Loan Purpose
2	Date of inspection	06.09.2023
3	Name of the owner/ owners	Mrs. Sayali Sambhaji Sawant & Mr. Sambhaji Gopal Sawant
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		
6	Location, street, ward no	Durgesh Park, Kalher, Bhiwandi, Thane
	Survey/ Plot no. of land	Survey No. 1, Hissa No. 1 to 3, 4A/4B, 5 to 11, 12A & 13 to 17, Survey No. 2, Hissa No. 4 & 5, Survey No. 3, Hissa No. 2 and Survey No. 6, Hissa No. 1, 2 & 3 of Village – Kalher
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. = 560.00 Cupboard Area in Sq. Ft. = 21.00 Balcony Area in Sq. Ft. = 70.00 Total Carpet Area in Sq. Ft. = 651.00 (Area as per actual site measurement)



		Carpet Area in Sq. Ft. = 604.00 (Area as per Agreement for sale) Built Up Area in Sq. Ft. = 725.00 (Carpet Area + 20%)
13	Roads, Streets or lanes on which the land is abutting	Durgesh Park, Kalher, Bhiwandi, Thane - 421 302.
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	rie.Credie
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 local norms Percentage actually utilized – Details not available





26	RENTS					
	(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	₹ 9,000.00 Expected rental income per month			
	(iv)	Gross amount received for the whole property	N.A.			
27		ny 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		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	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.			
32	2 If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? N. A.		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	1	ny dispute between landlord and tenant ding rent pending in a court of rent?	N. A.			
37	1	any standard rent been fixed for the ises under any law relating to the control nt?	N. A.			
	SAL	ES				
38	in the	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.			





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mrs. Sayali Sambhaji Sawant (3585/2302437) Page 6 of 15

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 – 1996 (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.
	Remark:	1

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Naupada Thane Branch to assess fair market value as on 06.09.2023 for Residential Flat No. 101, 1st Floor, Building No. 17, "Kundalini – Tapaswini Co-op. Hsg. Soc. Ltd.", Durgesh Park, Kalher, Bhiwandi, Thane – 421 302, State – Maharashtra, Country – India belongs to Mrs. Sayali Sambhaji Sawant & Mr. Sambhaji Gopal Sawant.

We are in receipt of the following documents:

1	Copy of Agreement dated 23.02.2000 Between Mrs. Jyotsana Bharatkumar Shah (the Vendor) and Mrs.		
	Sayali Sambhaji Sawant & Mr. Sambhaji Gopal Sawant (the Purchasers).		
2	Copy of Building Completion Certificate dated 25.10.1996 issued by Grampanchayat Kalher.		

LOCATION:

The said building is located at Survey No. 1, Hissa No. 1 to 3, 4A/4B, 5 to 11, 12A & 13 to 17, Survey No. 2, Hissa No. 4 & 5, Survey No. 3, Hissa No. 2 and Survey No. 6, Hissa No. 1, 2 & 3 of Village – Kalher, Bhiwandi, Thane. The property falls in Residential Zone. It is at a travelling distance 5.1 Km. from Bhiwandi railway station.

BUILDING:

The building under reference is having Ground + 2 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. 1st Floor is having 3 Residential Flat. The building having no Lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Balcony (i.e., 2BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows, Concealed & Casing Caping electrification & Concealed plumbing etc.





Valuation as on 6th September 2023

The Carpet Area of the Residential Flat	:	604.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	1996 (As per Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	27 Years
Cost of Construction	:	725.00 X 2,500.00 = ₹ 18,12,500.00
Depreciation {(100-10) X 27 / 60}	:	40.50%
Amount of depreciation	1.0	₹ 7,34,063.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 28,500.00 per Sq. M. i.e., ₹ 2,648.00 per Sq. Ft.
Guideline rate (after depreciate)	1	₹ 21,550.00 per Sq. M. i.e., ₹ 2,002.00 per Sq. Ft.
Prevailing market rate	;	₹ 8,500.00 per Sq. Ft.
Value of property as on 06.09.2023	:	604.00 Sq. Ft. X ₹ 8,500.00 = ₹ 51,34,000.00

(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 06.09.2023	- 3.7	₹ 51,34,000.00 - ₹ 7,34,063.00 = ₹ 43,99,937.00
Total Value of the property	1	₹ 43,99,937.00
The realizable value of the property		₹ 39,59,943.00
Distress value of the property		₹ 35,19,950.00
Insurable value of the property (725 X 2,500.00)) V C	₹ 18,12,500.00 _ + _
Guideline value of the property (725 X 2,002.00)		₹ 14,51,450.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 101, 1st Floor, Building No. 17, "Kundalini – Tapaswini Co-op. Hsg. Soc. Ltd.", Durgesh Park, Kalher, Bhiwandi, Thane – 421 302, State – Maharashtra, Country – India for this particular purpose at ₹ 43,99,937.00 (Rupees Forty Three Lakh Ninety Nine Thousand Nine Hundred Thirty Seven Only) as on 06th September 2023.





Valuation Report Prepared For: Cosmos Bank / Naupada Thane Branch / Mrs. Sayali Sambhaji Sawant (3585/2302437) Page 8 of 15

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 06th September 2023 is ₹ 43,99,937.00 (Rupees Forty Three Lakh Ninety Nine Thousand Nine Hundred Thirty Seven 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

		Walli bullully	
1.	No. of floors and height of each floor	Ground + 2 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	1996 (As per Building Completion Certificate)	
4	Estimated future life	33 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 flush shutters, 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	Yes	
14	(i) Internal wiring – surface or conduit	Concealed & Casing Capping electrification	
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing	
15	Sanitary installations	- X	
	(i) No. of water closets	As per Requirement	
	(ii) No. of lavatory basins	<i>f</i>	
	(iii) No. of urinals	- F	
16	(iv) No. of sink Class of fittings: Superior colored / superior	Ordinary	
10	white/ordinary.	Ordinary	
17	Compound wall Height and length Type of construction	R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls	
18	No. of lifts and capacity	No Lift	
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















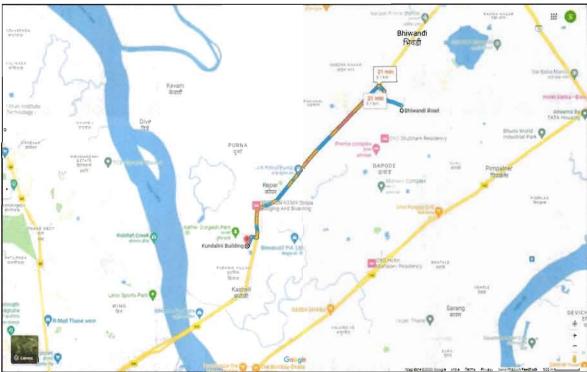




Route Map of the property

Site u/r





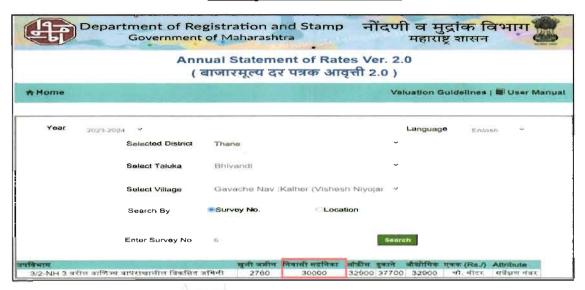
Latitude Longitude - 19°14'40.9"N 73°00'58.0"E

Note: The Blue line shows the route to site from nearest railway station (Bhiwandi – 5.1 Km.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	30,000.00			
Reduced by 5% on Flat Located on 1st Floor	1,500.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	28,500.00	Sq. Mtr.	2,648.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	2,760.00			
The difference between land rate and building rate (A – B = C)	25,740.00			
Depreciation Percentage as per table (D) [100% - 27%]	73%			
(Age of the Building – 27 Years)	1			
Rate to be adopted after considering depreciation [B + (C x D)]	21,550.00	Sq. Mtr.	2,002.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Locate	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	mk.iiinovate, crego% le
d)	Third Floor	85%
e)	Fourth Floor and above	80%

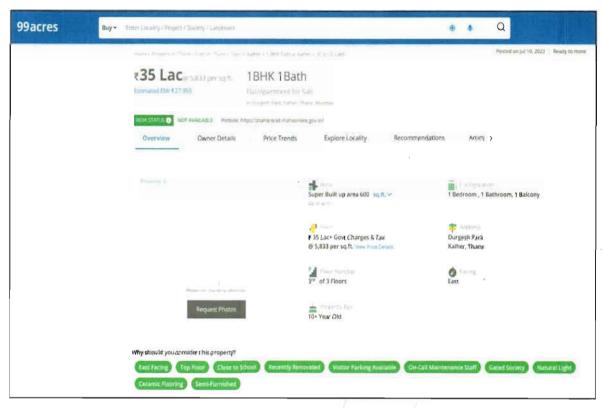
Table - D: Depreciation Percentage Table

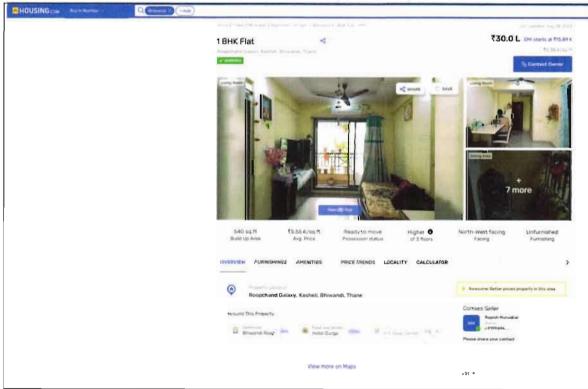
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate		





Price Indicators









DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 06th 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

- 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 ₹ 43,99,937.00 (Rupees Forty Three Lakh Ninety Nine Thousand Nine Hundred Thirty Seven Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

DN -cells -overASTURGIA CORRUS (TANTS -) PRIVATE LIMITED.
Dow-dellm - overASTURGIA CORRUS (TANTS -) PRIVATE LIMITED.
Dow-dellm - overASTURGIA CORRUS (TANTS -) PRIVATE LIMITED.
Dow-dellm - overASTURGIA CORRUS (TANTS -) PRIVATE LIMITED.
2.5 8 200-VRC204-c44d (Tild-Cole-40000R) - overAsturgia Corrus (Tants -) Private Limited Corrus

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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