PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Invoice No. Dated B1-001, U/B FLOOR. PG-2599/23-24 22-Sep-23 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 BANDRA WEST BRANCH 003903 / 2302681 16, Lubina Turner Road, OPPOSITE Tava Restaurant Bandra West, Dispatched through Destination Mumbai - 400050 GSTIN/UIN : 27AAAAT0742K1ZH Terms of Delivery State Name : Maharashtra, Code: 27 Particulars SI HSN/SAC **GST** Amount No. Rate 1 997224 18 % 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 Central Tax Taxable State Tax Total Value Rate Amount Rate Amount Tax Amount 997224 4,000.00 9% 360.00 360.00 720.00 Total 360.00 4,000.00 360.00 720.00 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 Remarks: Branch & IFS Code: Vileparle & COSB0000017 "Mrs. Naseem Hafizul Rehman Qureshi (Miss Naseem Bahuddin Goar, before marriage) Residential Flat No. 104, 1st Floor, "Youth Qureshi Co-Op. Hsg. Soc. Ltd.", Plot No. 131, Carter Road, Opp. Jogger's Park, Bandra (West), Mumbai - 400 050. State - Maharashtra, Country - India. Company's PAN : AADCV4303R UPI Virtual ID : Vastukala@icici Declaration NOTE - AS PER MSME RULES INVOICE NEED TO for Vastukala Consultants (I) Pvt Ltd

This is a Computer Generated Invoice

BE CLEARED WITHIN 45 DAYS OR INTEREST

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



Asmita Rathod



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: Mrs. Naseem Hafizul Rehman Qureshi (Miss Naseem Bahuddin Goar, before marriage)

Residential Flat No. 104, 1st Floor, "Youth Qureshi Co-Op. Hsg. Soc. Ltd.", Plot No. 131, Carter Road, Opp. Jogger's Park, Bandra (West), Mumbai - 400 050, State - Maharashtra, Country - India.

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Valuation Prepared for: Cosmos Bank

Bandra (West) Branch

16, Lubina Turner Road, Opp. Tava Restaurant Bandra (West), Mumbai - 400 050, State - Maharashtra, Country - India.



Our Pan India Presence at: Mumbai Aurangabad Pune Rajkot Thane Nonded Indore Raipur R 🗣 Ahmedabad 💡 Jaipur P Delhi NCR P Noshik

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 / Bandra (West) Branch / Mrs. Naseem Hafizul Rehman Qureshi (3903/2302681) Page 2 of 15

Vastu/Mumbai/09/2023/3903/2302681 22/18-325-JABS Date: 22.09.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 104, 1st Floor, "Youth Qureshi Co-Op. Hsg. Soc. Ltd.", Plot No. 131, Carter Road, Opp. Jogger's Park, Bandra (West), Mumbai – 400 050, State – Maharashtra, Country – India belongs to Mrs. Naseem Hafizul Rehman Qureshi (Miss. Naseem Bahuddin Goar, before marriage).

Boundaries of the property.

North : Park View / Mount Blanc Apartments

South : Gold Mine

East : Residential Building / Perry Cross Masjid

West : Road / Jogger's Park

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 ₹ 3,67,53,850.00 (Rupees Three Crore Sixty Seven Lakh Fifty Three Thousand Eight Hundred Fifty 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 confe constitution (CANACIONE)

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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





mumbai@vastukala.org

Residential Flat No. 104, 1st Floor, "Youth Qureshi Co-Op. Hsg. Soc. Ltd.", Plot No. 131 Carter Road, Opp. Jogger's Park, Bandra (West); Mumbai – 400 050, 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 22.09.2023 for Bank Loan Purpose		
2	Date of inspection	21.09.2023		
3	Name of the owner/ owners	Mrs. Naseem Hafizul Rehman Qureshi (Miss. Naseem Bahuddin Goar, before marriage)		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Sole Ownership		
"Youth Qureshi Co-Op. Hsg. Soc. Ltd 131, Carter Road, Opp. Jogger's Pa (West), Mumbai – 400 050, State – N Country – India. Contact Person: Mr. Mohammad Salim Qureshi (Owner)		to a real to a		
6	Location, street, ward no	Plot No. 131, Carter Road, Opp. Jogger's Park, Bandra (West), Mumbai		
	Survey/ Plot no. of land Think.Innovo	Plot No. 37A of the Danda Suburban Scheme No. VI or thereabout according to Government Sanad bearing C.T.S. No. C302, C303, C304 at 131 Carter Road in Bandra West		
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. = 520.00 (Area as per actual site measurement)		
		Built-up Area in Sq. Ft. = 692.00		



		(Area as pe Gift Deed)	
13	Roads, Streets or lanes on which the land is abutting	Carter Road	
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	N. A.	
	(iii) Unearned increased payable to the	(A)	
	Lessor in the event of sale or transfer		
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	1	
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 Te C Te	
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 MCGM 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	₹ 77,000.00 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 ess associates of the owner?	N.A.	
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		ft is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.	
32		nump is installed, who is to bear the cost of tenance and operation-owner or tenant?	N. A.	
33	for lig	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.	
34		t is the amount of property tax? Who is to it? Give details with documentary proof	Information not available	
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available	
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.	
37	of re		N. A. Ite.Create	
	SAL	ES		
38	in the	instances of sales of immovable property locality on a separate sheet, indicating the e and address of the property, registration sale price and area of land sold.	As per sub registrar of assurance records	
39	Land	rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.	
40	1	e instances are not available or not relied , the basis of arriving at the land rate	N. A.	
	cos	T OF CONSTRUCTION		
41	Year	of commencement of construction and	Year of Completion - 1978 (As per Building	





Valuation Report Prepared For: Cosmos Bank / Bandra (West) Branch / Mrs. Naseem Hafizul Rehman Qureshi (3903/2302681) Page 6 of 15

	year of completion	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: The said building required proper maintenance.			

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 22.09.2023 for Residential Flat No. 104, 1st Floor, "Youth Qureshi Co-Op. Hsg. Soc. Ltd.", Plot No. 131, Carter Road, Opp. Jogger's Park, Bandra (West), Mumbai – 400 050, State – Maharashtra, Country – India belongs to Mrs. Naseem Hafizul Rehman Qureshi (Miss. Naseem Bahuddin Goar, before marriage).

We are in receipt of the following documents:

1	Copy of Gift Deed dated 22.02.2018 between Mrs. Manibai Bahuddin Goar (the Donor) AND Mrs.			
	Naseem Hafizul Rehman Qureshi (Miss. Naseem Bahuddin Goar, before marriage) (the Donee)			
2	Copy of No Objection Certificate regarding transfer of Flat No. 104 from Mrs. Manibai Bahuddin Goar to			
	Mrs. Naseem Hafizul Rehman Qureshi issued by Youth Qureshi Co-Op. Hsg. Soc. Ltd.			
3	Copy of Building Completion Certificate No. CE / 4944 / BSII / A / H dated 28.03.1978 issued by			
	Municipal Corporation of Greater Mumbai.			
4	Copy of Maintenance Bill dated 01.07.2023 in the name of Naseem Qureshi issued by Youth Qureshi Co-			
	Op. Hsg. Soc. Ltd.			
5	Copy of Electricity Bill No. 102131030646 dated 22.05.2023 in the name of Abdul Rehman Qureshi for			
	Flat No. 104 by Adani Electricity.			

LOCATION:

The said building is located at land bearing Plot No. 37A of the Danda Suburban Scheme No. VI or thereabout according to government Sanad bearing C.T.S. No. C302, C303, C304 at Carter Road in Bandra West in Greater Mumbai, Taluka Andheri, Mumbai Suburban District. The property falls in Residential Zone. It is at a travelling distance of 2.3 KM. from Bandra railway station.

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BUILDING:

The building under reference is having Ground + 3rd 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 external condition is averagely maintained. The building is used for residential purpose. 1st Floor is having 4 Residential Flat. The building is without lift.





Residential Flat:

The residential flat under reference is situated on the 1st Floor. The composition of residential flats is Living Room 1 Bedroom + Kitchen + WC + Bath + Passage + Enclosed Balcony (i.e., 1BHK + WC + Bath). The residential flat is finished with Mosaic tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.

Valuation as on 22nd September 2023

The Built-up Area of the Residential Flat	166	692.00 Sq. Ft.
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Deduct Depreciation:

Value of property as on 22.09.2023		692.00 Sq. Ft. X ₹ 54,800.00 = ₹ 3,79,21,600.00
Prevailing market rate	·	₹ 54,800.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 3,18,849.00 per Sq. M. i.e. ₹ 29,622.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 3,88,050.00 per Sq. M. i.e. ₹ 36,051.00 per Sq. Ft.
Amount of depreciation	:	₹ 11,67,750.00
Depreciation {(100-10) X 45/60}	1	67.50%
Cost of Construction		692.00 X 2,500.00 = ₹ 17,30,000.00
Age of the building as on 2023		45 Years
Expected total life of building	13	60 Years
Year of Construction of the building	1:	1978 (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 22.09.2023	ate	₹ 3,79,21,600.00 - ₹ 11,67,750.00 = ₹ 3,67,53,850.00
Total Value of the property		₹ 3,67,53,850.00
The realizable value of the property	:	₹ 3,30,78,465.00
Distress value of the property	:	₹ 2,94,03,080.00
Insurable value of the property (692.00 X 2,500.00)	:	₹ 17,30,000.00
Guideline value of the property (692.00 X 29,622.00)	:	₹ 2,04,98,424.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 104, 1st Floor, "Youth Qureshi Co-Op. Hsg. Soc. Ltd.", Plot No. 131, Carter Road, Opp. Jogger's Park, Bandra (West), Mumbai − 400 050, State − Maharashtra, Country − India for this particular purpose at ₹ 3,67,53,850.00 (Rupees Three Crore Sixty Seven Lakh Fifty Three Thousand Eight Hundred Fifty Only) as on 22nd September 2023.





Valuation Report Prepared For: Cosmos Bank / Bandra (West) Branch / Mrs. Naseem Hafizul Rehman Qureshi (3903/2302681) Page 8 of 15

NOTES

- 1. 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 22nd September 2023 is ₹ 3,67,53,850.00 (Rupees Three Crore Sixty Seven Lakh Fifty Three Thousand Eight Hundred Fifty 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:

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ANNEXURE TO FORM 0-1

Technical details

Main Building

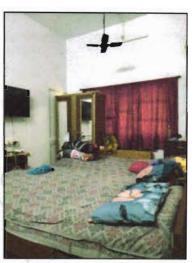
1.	No. of flo	ors and height of each floor	Ground + 3rd Upper Floors	
2.	Plinth are	ea floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1st Floor	
3	Year of construction		1978 (As per Building Completion Certificate)	
4	Estimated	d future life	15 Years Subject to proper, preventive periodic maintenance & structural repairs	
5		construction- load bearing C frame/ steel frame	R.C.C. Framed Structure	
6	Type of fo	oundations	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 an	d Windows	Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows	
10	Flooring		Mosaic tiles flooring	
11	Finishing		Cement plastering	
12	Roofing a	and terracing	R.C.C. Slab	
13	Special a	rchitectural or decorative features,	No .	
14	(i)	Internal wiring – surface or conduit	Concealed electrification	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing	
15		installations	As per Requirement	
	(i)	No. of water closets		
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
16	(iv) Class of the white/ord	No. of sink fittings: Superior colored / superior	Ordinary Create	
17	Compour Height ar	nd wall	Provided	
18	No. of lift	s and capacity	Not provided	
19	Undergro	ound sump – capacity and type of	R.C.C tank	
20			R.C.C tank on terrace	
21		no. and their horse power	May be provided as per requirement	
22	approxim	nd paving within the compound nate area and type of paving	Chequred tiles in open spaces, etc.	
23		disposai – whereas connected to wers, if septic tanks provided, no. acity	Connected to Municipal Sewerage System	



Actual site photographs





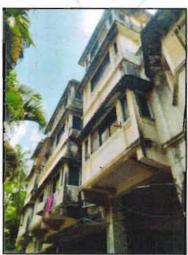












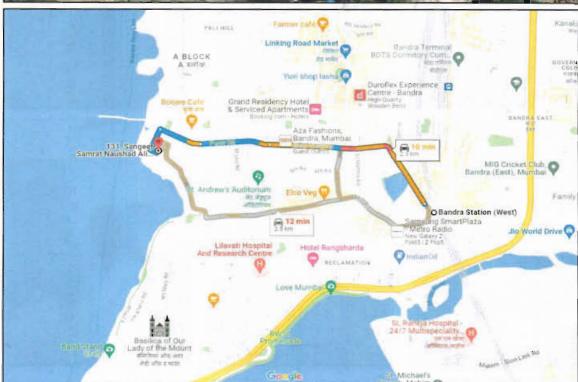




Route Map of the property

Site, u/r





Latitude Longitude - 19°03'32.9"N 72°49'20.2"E

Note: The Blue line shows the route to site from nearest railway station (Bandra – 2.3KM.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	3,88,050.00			
No Increase for flat located on 1st floors	0.00		The state of the s	
Stamp Duty Ready Reckoner Market Value Rate (After Increase)	3,88,050.00	Sq. Mtr.	36,051.00	Sq. Ft.
(A)				
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	2,34,270.00			
The difference between land rate and building rate (A – B = C)	1,53,780.00			
Depreciation Percentage as per table (D) [100% - 45%]	55%			
(Age of the Building – 45 Years)	V			
Rate to be adopted after considering depreciation [B + (C x D)]	3,18,849.00	Sg. Mtr.	29,622.00	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 Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	1K. 11110 VOIE. C1 85% E
e)	Fourth Floor and above	80%

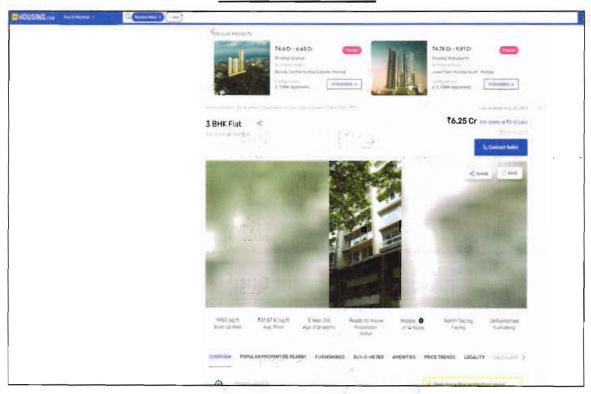
Table - D: Depreciation Percentage Table

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



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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 22nd 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:

- 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 ₹ 3,67,53,850.00 (Rupees Three Crore Sixty Seven Lakh Fifty Three Thousand Eight Hundred Fifty 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

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