PROFORMA INVOICE

Invoice No. Dated Vastukala Consultants (I) Pvt Ltd PG-2949/23-24 B1-001, U/B FLOOR, 17-Oct-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** BHAYANDAR WEST BRANCH 004376/2303046 Shop No. 3, 4, 5, Rishab Apartment, S. No. - 5A, Dispatched through Destination Hissa No. 1Part, Patel Nagar No.1, Station Road, Bhayander (West), Thane - 401 101, GSTIN/UIN : 27AAIFM1544M1Z0 Terms of Delivery State Name : Maharashtra, Code: 27 HSN/SAC GST Amount SI **Particulars** Rate No. 1 **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 HSN/SAC Taxable Central Tax State Tax Total Value Rate Amount Rate Amount Tax Amount 4,000.00 9% 997224 360.00 360,00 9% 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. Bhumika Harish Sughand & Mr. Harish Vishnudas Sughand - Commercial Shop No. 002, Ground Floor, "New Abhay Apartment Co-op. Hsg. Soc. Ltd.", Narayan Nagar, Opp. Maruti Mandir, Bhayander (West), Thane - 401 101, State -Maharashtra, Country - India UPI Virtual ID : Vastukala@icici Company's PAN : AADCV4303R Declaration NOTE - AS PER MSME RULES INVOICE NEED TO for Vastukala Consultants (I) Pvt Ltd BE CLEARED WITHIN 45 DAYS OR INTEREST

This is a Computer Generated Invoice

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. Bhumika Harish Sughand & Mr. Harish Vishnudas Sughand

Commercial Shop No. 002, Ground Floor, "New Abhay Apartment Co-op. Hsg. Soc. Ltd.", Narayan Nagar, Opp. Maruti Mandir, Bhayander (West), Thane - 401 101, State - Maharashtra, Country - India.

> Latitude Longitude - 19°18'26.4"N 72°51'05.5"E Ihink.Innovate.Create

Valuation Prepared for:

Cosmos Bank

Bhayander (West) Branch

Shop No. 3, 4, 5, Rishab Apartment, S. No. 5A, Hissa No. 1Part, Patel Nagar No.1, Station Road, Bhayander (West), Thane - 401 101, State - Maharashtra, Country - India.



Our Pan India Presence at : Numbai 💡 Aurangabad 💡 Pune Rajkot Thane

♥ Manded 9 Indore Raipur 🕈 Delhi NCR 💡 Nashik Ahmedabad P Joipur

Regd. Office: B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.\, INDIA. TeleFax: +91 22 28371325/24

mumbal@vastukala.org

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





Valuation Report Prepared For: Cosmos Bank / Bhayander (West) Branch / Mrs, Bhumika Hansh Sughand (4376/2303046) Page 2 of 16

Vastu/Mumbai/10/2023/4376/2303046 17/17-246-SBSH

Date: 17.10.2023

VALUATION OPINION REPORT

The property bearing Commercial Shop No. 002, Ground Floor, "New Abhay Apartment Co-op. Hsg. Soc. Ltd.", Narayan Nagar, Opp. Maruti Mandir, Bhayander (West), Thane – 401 101, State – Maharashtra, Country – India belongs to Mrs. Bhumika Harish Sughand & Mr. Harish Vishnudas Sughand.

Boundaries of the property.

North : Narayan Nagar Road South : Maharana Pratap Road

East : J. P. Narayan Road & Baldev Bhavan CHSL

West : Chitrakut Building

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 ₹ 28,84,937.00 (Rupees Twenty Eight Lakh Eighty Four 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

For VASTUKALA CONSULTANTS (I) PVT. LTD

MANOJ BABURAO CHALIKWAR

The significant of the second control of the



Director

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India)

Reg. No. CAT-I-F-1**7**63

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 Commercial Shop No. 002, Ground Floor, "New Abhay Apartment Co-op. Hsg. Soc. Ltd.", Narayan Nagar, Opp. Maruti Mandir, Bhayander (West), Thane – 401 101, </u>

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 17.10.2023 for Bank Loan Purpose		
2	Date of inspection	16.10.2023		
3	Name of the owner/ owners	Mrs. Bhumika Harish Sughand & Mr. Harish Vishnudas Sughand		
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available		
5	Brief description of the property	Address: Commercial Shop No. 002, Ground Floor, "New Abhay Apartment Co-op. Hsg. Soc. Ltd.", Narayan Nagar, Opp. Maruti Mandir, Bhayander (West), Thane – 401 101, State – Maharashtra, Country – India. Contact Person: Mr. Keval Shah (Broker) Contact No. 7021937182		
6	Location, street, ward no	Narayan Nagar, Opp. Maruti Mandir, Bhayande (West), Thane		
	Survey/ Plot no. of land	Old Survey No. 16, 17 & 18, Hissa No. 1 & 2(P), Plot No. 19, 20, 22 & 23 of Village – Bhayander		
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Cum Commercial 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. = 112.00 (Area as per Actual Site Measurement)		
		Built Up Area in Sq. Ft. = 155.00 (Area as per Agreement for Sale)		
13	Roads, Streets or lanes on which the land is	Narayan Nagar, Opp. Maruti Mandir, Bhayander		



	abutt	ing	(West), Thane – 401 101.	
14	If free	ehold 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		N. A.	
	(ii) Ground Rent payable per annum			
	(iii) Unearned increased payable to the			
	Lessor in the event of sale or transfer			
16		ere any restriction covenant in regard to of land? If so, attach a copy of the nant.	As per documents	
17		here any agreements of easements? If so, h 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.		f	
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.	
	IMPR	ROVEMENTS		
22		th plans and elevations of all structures ting on the land and a lay-out plan.	Information not available	
23		ish technical details of the building on a rate sheet (The Annexure to this form may sed)	Attached	
24	Is the	e building owner occupied/ tenanted/ both?	Vacant	
	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 MBMC 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.	



(iv) Gross amount received for the whole property Are any of the occupants related to, or close to business associates of the owner? Information not available to business associates of the owner? 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 Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	ed rental income per month	
ls 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 Give details of the water and electricity charges, If any, to be borne by the owner Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant? If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		
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maintenance and operation- owner or tenant? Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		
for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		
24 M/hat is the associat of association 2 M/hat is the		
What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available	
Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	able	
36 Is any dispute between landlord and tenant regarding rent pending in a court of rent? N. A.		
Has any standard rent been fixed for the premises under any law relating to the control of rent?	е	
SALES		
Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold. As per sub registrar	of assurance records	
	erty under consideration is a in a building. The rate is osite rate.	
40 If sale instances are not available or not relied up on, the basis of arriving at the land rate		
COST OF CONSTRUCTION		
41 Year of commencement of construction and Year of Completion		





Valuation Report Prepared For: Cosmos Bank / Bhayander (West) Branch / Mrs. Bhumika Harish Sughand (4376/2303046) Page 6 of 16

	year of completion	for Sale)
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 supported by documentary proof.	N. A.
	Remark:	<u> </u>

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bhayander (West) Branch to assess fair market value as on 17.10.2023 for Commercial Shop No. 002, Ground Floor, "New Abhay Apartment Co-op. Hsg. Soc. Ltd.", Narayan Nagar, Opp. Maruti Mandir, Bhayander (West), Thane – 401 101, State – Maharashtra, Country – India belongs to Mrs. Bhumika Harish Sughand & Mr. Harish Vishnudas Sughand.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 08.09.2023 Between Mrs. Rekha Ramakant Chokhani (the Transferor)
	& Mrs. Bhumika Harish Sughand & Mr. Harish Vishnudas Sughand (the Transferees)

LOCATION:

The said building is located at Old Survey No. 16, 17 & 18, Hissa No. 1 & 2(P), Plot No. 19, 20, 22 & 23 of Village – Bhayander, Thane. The property falls in Commercial Zone. It is at a walkable distance 400 Mtr. from Bhayandar 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 commercial purpose. Ground Floor is having 13 Commercial Shops. The building is without lift.

Commercial Shop:

The commercial shop under reference is situated on the Ground Floor. It consists of single unit. The commercial shop is finished with Kota flooring, M. S. Rolling Shutter, Casing Capping electrification & Open plumbing etc. The shop internal condition is normal.







Valuation as on 17th October 2023

The Built Up Area of the Commercial Shop	:	155.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	1986 (As per agreement for Sale)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	37 Years
Cost of Construction	:	155.00 X 2,500.00 = ₹ 3,87,500.00
Depreciation {(100-10) X 37 / 60}	:	55.50%
Amount of depreciation	:	₹ 2,15,063.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property		₹ 1,02,100.00 per Sq. M. i.e. ₹ 9,485.00 per Sq. Ft.
Guideline rate (after depreciate)	:\	₹ 90,482.00 per Sq. M. i.e. ₹ 8,406.00 per Sq. Ft.
Prevailing market rate	3	₹ 20,000.00 per Sq. Ft.
Value of property as on 17.10.2023	0.0	155.00 Sq. Ft. X ₹ 20,000.00 = ₹ 31,00,000.00

(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	17	₹ 31,00,000.00 - ₹ 2,15,063.00 =
17.10.2023		₹ 28,84,937.00
Total Value of the property	3	₹ 28,84,937.00
The realizable value of the property	V 1	₹ 25,96,443.00
Distress value of the property	1	₹ 23,07,950.00
Insurable value of the property (155 X 2,500.00)	iovo	₹ 3,87,500.00
Guideline value of the property (155 X 8,406.00)		₹ 13,02,930.00

Taking into consideration above said facts, we can evaluate the value of Valuation Commercial Shop No. 002, Ground Floor, "New Abhay Apartment Co-op. Hsg. Soc. Ltd.", Narayan Nagar, Opp. Maruti Mandir, Bhayander (West), Thane – 401 101, State – Maharashtra, Country – India for this particular purpose at ₹ 28,84,937.00 (Rupees Twenty Eight Lakh Eighty Four Thousand Nine Hundred Thirty Seven Only) as on 17th October 2023.





Valuation Report Prepared For: Cosmos Bank / Bhayander (West) Branch / Mrs. Bhumika Harish Sughand (4376/2303046) Page 8 of 16

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 17th October 2023 is ₹ 28,84,937.00 (Rupees Twenty Eight Lakh Eighty Four 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.
- 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 floors and height of each floor		Ground + 2 Upper Floors	
2.	The teacher of the control of the co		The transfer of the state of th	
۷.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Commercial Shot situated on Ground Floor	
	Versition			
3	Year of construction		1986 (As per agreement for Sale)	
4	Estimat	ed future life	23 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	ns	6* thick brick wall	
9	Doors a	and Windows	M. S. Rolling Shutter	
10	Flooring		Kota flooring	
11	Finishin		Cement plastering	
12		and terracing	R.C.C. Slab	
13	0 0		No	
10	if any	are moderal or described for the control of	100	
14	(i)	Internal wiring – surface or	Casing Capping electrification	
	17	conduit	Oasing Oapping electinication	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Open plumbing	
15	Sanitary installations			
	(i)	No. of water closets	As per Requirement	
	(ii)	No. of lavatory basins		
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	white/or		Ordinary Create	
17	Height a	und wall and length construction	R.C.C. Framed Structure with 9" thick externa walls and 6" thick internal brick walls	
18		fts and capacity	No Lifts	
19		round sump – capacity and type of	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 a	and paving within the compound mate area and type of paving	Cement concrete in open spaces, etc.	
23	Sewage	e disposal – whereas connected to ewers, if septic tanks provided, no.	Connected to Municipal Sewerage System	



Actual site photographs

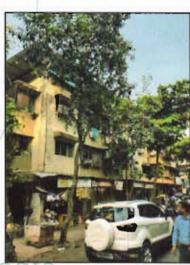
















Route Map of the property

Site u/r





<u>Latitude Longitude - 19°18'26.4"N 72°51'05.5"E</u>

Note: The Blue line shows the route to site from nearest railway station (Bhayander – 400 Mtr.)





Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Shop	1,02,100.00			
No Reduced at shop Located on Ground Floor	00.00			×=-
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,02,100.00	Sq. Mtr.	9,485.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	70,700.00			
The difference between land rate and building rate (A – B = C)	31,400.00			
Depreciation Percentage as per table (D) [100% - 37%]	63%	_		
(Age of the Building – 37 Years)	/ //www. 1			
Rate to be adopted after considering depreciation [B + (C x D)]	90,482.00	Sq. Mtr.	8,406.00	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 shop is	Located	Rate to be adopted	
a)	Ground Floor / Stilt / Floor		100%	
b)	First Floor		95%	_
c)	Second Floor	Thetasla	90%	
d)	Third Floor	mink.	85%	
e)	Fourth Floor and above		80%	

Table - D: Depreciation Percentage Table

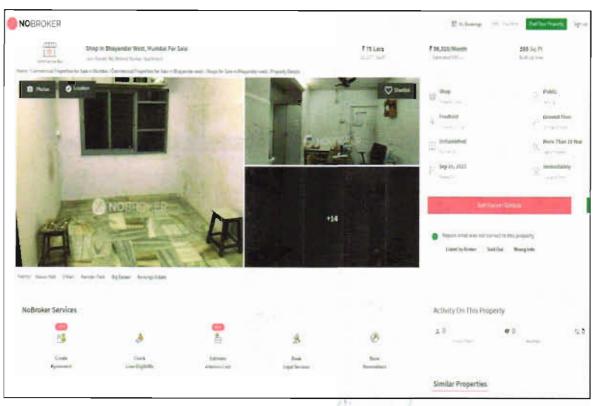
Completed Age of Building in Years	Value in percent after depreciation			
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.		
0 to 2 Years	100%	100%		
Above 2 & up to 5 Years	95%	95%		
Above 5 Years	After initial 5 year for every year 1% depreciation 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		

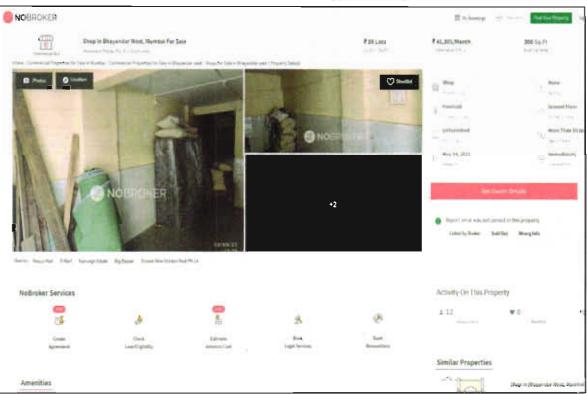




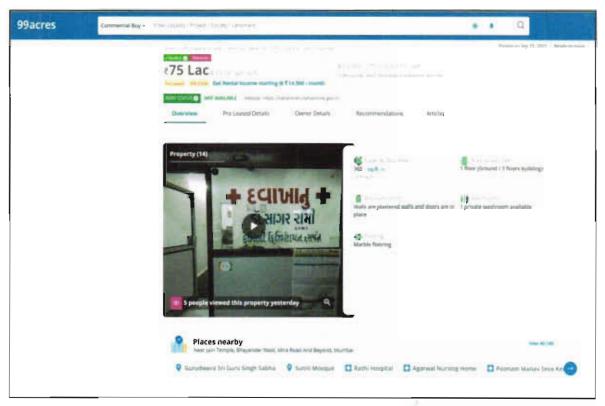


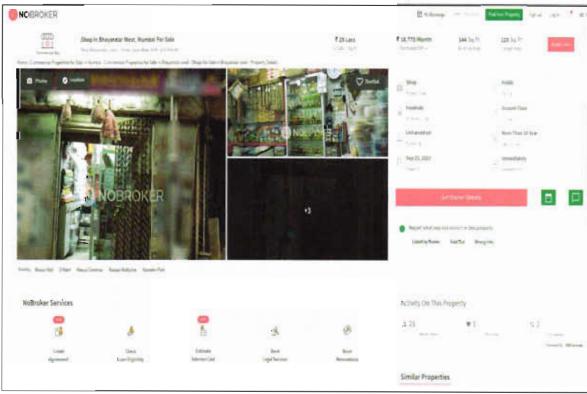
Price Indicators





Price Indicators







Valuation Report Prepared For, Cosmos Bank / Bhayander (West) Branch / Mrs. Bhumika Harish Sughand (4376/2303046) Page 15 of 16

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 17th October 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.
- 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 ₹ 28,84,937.00 (Rupees Twenty Eight Lakh Eighty Four Thousand Nine Hundred Thirty Seven Only)

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Director

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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