

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-6199/22-23	Dated 31-Mar-23
Buyer (Bill to) COSMOS BANK BANDRA WEST BRANCH 16, Lubina Turner Road, OPPOSITE Tava Restaurant Bandra West, Mumbai - 400050 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 30784 / 46551	Delivery Note Date
Dispatched through		Destination
Terms of Delivery		

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	4,000.00
	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 Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	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**



UPI Virtual ID : **Vastukala@icici**

Remarks:

Mrs. Tina Singla - Residential Flat No. 1101, 11th Floor,
 "Rattan Icon", Dhanraj Co-op. Hsg. Soc. Ltd., Plot No.
 121, Sector - 50, Nerul, Navi Mumbai - 400706, State -
 Maharashtra, Country - India

Company's PAN : **AADCV4303R**

Declaration

NOTE - AS PER MSME RULES INVOICE NEED TO
 BE CLEARED WITHIN 45 DAYS OR INTEREST
 CHARGES APPLICABLE AS PER THE RULE.
 MSME Registration No. - 27222201137

for **Vastukala Consultants (I) Pvt Ltd**

Rattul
 Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Tina Singla**

Residential Flat No. 1101, 11th Floor, "Rattan Icon", Dhanraj Co-op. Hsg. Soc. Ltd., Plot No. 121,
Sector - 50, Nerul, Navi Mumbai - 400706, State - Maharashtra, Country - India.

Latitude Longitude - 19°00'41.9"N 73°01'26.0"E

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 |  Nanded |  Indore |  Raipur |
|  Delhi NCR |  Nashik |  Ahmedabad |  Jaipur |

-  **Regd. Office** : 121, 1st Floor, Ackruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
-  TeleFax : +91 22 28371325/24
-  mumbai@vastukala.org

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1101, 11th Floor, "**Rattan Icon**", Dhanraj Co-op. Hsg. Soc. Ltd., Plot No. 121, Sector - 50, Nerul, Navi Mumbai - 400706, State - Maharashtra, Country - India belongs to **Mrs. Tina Singla**.

Boundaries of the property.

North : Shree Om Sadguru CHSL
South : Open Plot
East : Open Plot
West : Dattatray Tandel Marg

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 **₹ 3,08,81,812.00 (Rupees Three Crore Eight Lakh Eighty One Thousand Eight Hundred Twelve 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

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form - 01

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PVT. LTD., email=MANOJ.BABURAO@VASTUKALA.COM, c=IN
2.5.4.20=9922084E4E135028E0C7E63685913460C70035041313
31152P0171186502, postalCode=400093, st=Maharashtra,
serialNumber=1145864586086, email=MANOJ.BABURAO@VASTUKALA.COM, c=IN
394628249337962507C, cn=MANOJ.BABURAO CHALIKWAR
Date: 2023.03.31 12:13:51 +05'30'

Auth. Sign.



Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
Thane Nanded Indore Raipur
Delhi NCR Nashik Ahmedabad Jaipur

Regd. Office : 121, 1st Floor, Akruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
TeleFax: +91 22 28371325/24
mumbai@vastukala.org

Valuation Report of Residential Flat No. 1101, 11th Floor, "Rattan Icon", Dhanraj Co-op. Hsg. Soc. Ltd.,
Plot No. 121, Sector – 50, Nerul, Navi Mumbai – 400706, 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 31.03.2023 for Banking Purpose
2	Date of inspection	23.03.2023
3	Name of the owner/ owners	Mrs. Tina Singla
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 1101, 11 th Floor, "Rattan Icon", Dhanraj Co-op. Hsg. Soc. Ltd., Plot No. 121, Sector – 50, Nerul, Navi Mumbai – 400706, State – Maharashtra, Country – India. Contact Person: Mrs. Tina Singla (Owner) Contact No. 76660 12636
6	Location, street, ward no	Plot No. 121, Sector – 50, Nerul
	Survey/ Plot no. of land	Village – Nerul
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. = 1,204.00 Dry Area in Sq. Ft. = 32.00 Total Carpet Area in Sq. Ft. = 1,236.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 963.00 (Area as per Agreement) Built Up Area in Sq. Ft. = 1,155.00

		(Carpet + 20%)
13	Roads, Streets or lanes on which the land is abutting	Dattatray Tandel Marg
14	If freehold or leasehold land	Free hold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	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 NMMC norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied
	(ii) Portions in their occupation	Fully Owner Occupied

	(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		Are any of the occupants related to, or close to business associates of the owner?	Information not available
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
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	
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 – 2016 (As per site

	year of completion	information)
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.
45	Remarks: 1. As per site inspection, flowerbed and balcony area covered in the flat. 2. As per Site Inspection, Actual Total Carpet Area 1,236.00 Sq. Ft. (Including Dry Area) is more than Carpet Area 963.00 Sq. Ft. mentioned in the agreement provided to us. 3. For the purpose of valuation, we have considered the Built Up Area 1,155.00 Sq. Ft. (Least Carpet area i.e. on Agreement Carpet + 20%).	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 31.03.2023 for Residential Flat No. 1101, 11th Floor, "**Rattan Icon**", Dhanraj Co-op. Hsg. Soc. Ltd., Plot No. 121, Sector – 50, Nerul, Navi Mumbai – 400706, State – Maharashtra, Country – India belongs to **Mrs. Tina Singla**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 08.03.2019.
2	Copy of Approved Plan No. NRV / B – 7833 / 1076 dated 20.02.2016 issued by Navi Mumbai Municipal Corporation.

LOCATION:

The said building is located at Plot No. 121, Sector – 50, Nerul, Navi Mumbai. The property falls in Residential Zone. It is at a walkable distance 1.2 Km. from Seawoods – Darave railway station.

BUILDING:

The building under reference is having Ground (Part) + Stilt (Part) + 13 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is Good. The building is used for residential purpose. 11th Floor is having 5 Residential Flat. The building is having 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 11th Floor. It consists of 3 Bedrooms + Living Room + Dining + Kitchen + 3 Toilets + Passage + Dry Area (i.e., **3 BHK + 3 Toilets**). The residential flat is finished with Italian marble flooring, Teak wood door frame with flush shutters, Powder coated aluminum sliding windows & Concealed electrification & Concealed plumbing, Cement plastering with POP false ceiling.

Valuation as on 31st March 2023

The Built Up Area of the Residential Flat	:	1,155.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2016 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	7 Years
Cost of Construction	:	1,155.00 X 2,500.00 = ₹ 28,87,500.00
Depreciation $\{(100-10) \times 03 / 60\}$:	10.50%
Amount of depreciation	:	₹ 3,03,188.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,28,260.00 per Sq. M. i.e. ₹ 11,916.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 1,03,530.00 per Sq. M. i.e. ₹ 9,618.00 per Sq. Ft.
Prevailing market rate	:	₹ 27,000.00 per Sq. Ft.
Value of property as on 31.03.2023	:	1,155.00 Sq. Ft. X ₹ 27,000.00 = ₹ 3,11,85,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 31.03.2023	:	₹ 3,11,85,000.00 (-) ₹ 3,03,188.00 ₹ 3,08,81,812.00
Total Value of the property	:	₹ 3,08,81,812.00
The realizable value of the property	:	₹ 2,77,93,631.25
Distress value of the property	:	₹ 2,47,05,450.00
Insurable value of the property (1,155.00 X 2,500.00)	:	₹ 28,87,500.00
Guideline value of the property (1,155.00 X 9,618.00)	:	₹ 1,11,08,790.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1101, 11th Floor, "Rattan Icon", Dhanraj Co-op. Hsg. Soc. Ltd., Plot No. 121, Sector – 50, Nerul, Navi Mumbai – 400706, State – Maharashtra, Country – India for this particular purpose at **₹ 3,08,81,812.00 (Rupees Three Crore Eight Lakh Eighty One Thousand Eight Hundred Twelve Only) as on 31st March 2023.**

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 **31st March 2023 is ₹ 3,08,81,812.00 (Rupees Three Crore Eight Lakh Eighty One Thousand Eight Hundred Twelve 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**

1.	No. of floors and height of each floor	Ground (Part) + Stilt (Part) + 13 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 11 th Floor
3.	Year of construction	2016 (As per site information)
4.	Estimated future life	53 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, Powder coated aluminium sliding windows
10.	Flooring	Italian marble flooring
11.	Finishing	Cement plastering with POP false ceiling
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 electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16.	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17.	Compound wall Height and length Type of construction	6'0" High, R.C.C. column with B. B. masonry wall
18.	No. of lifts and capacity	2 Lifts

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

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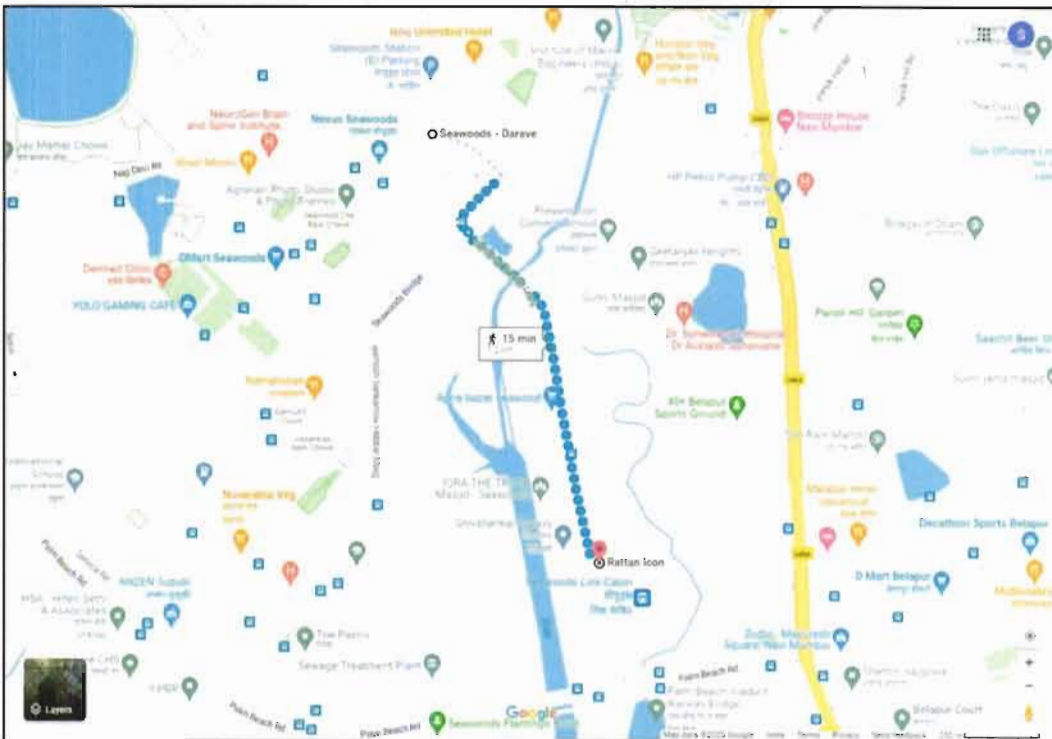
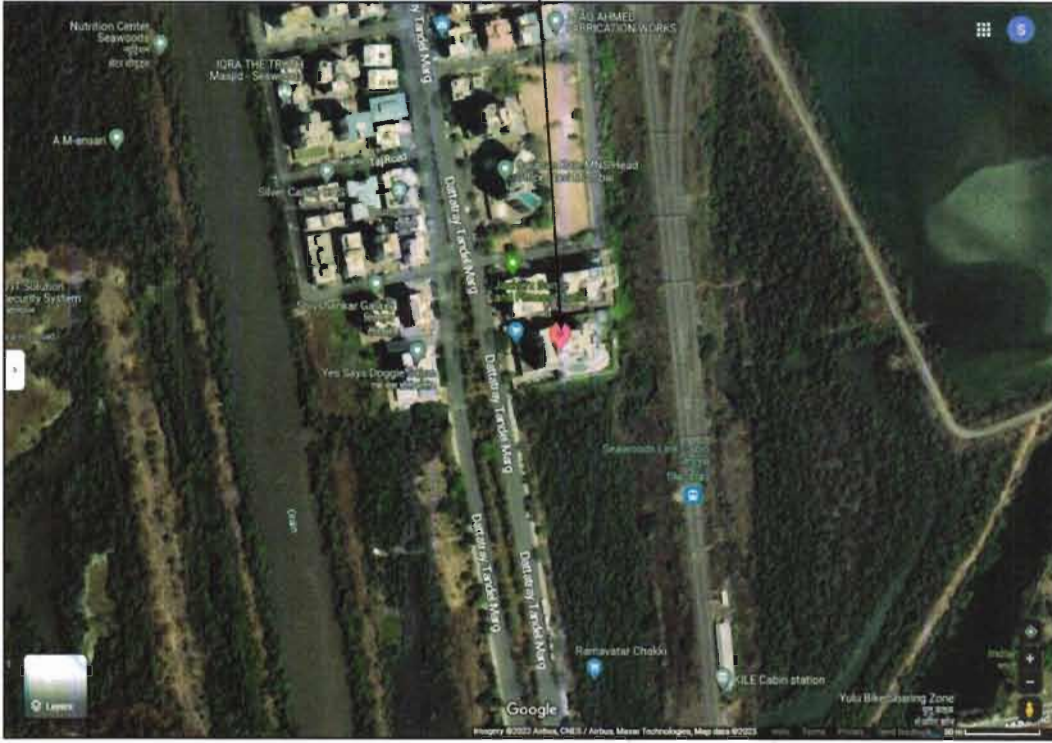


Actual site photographs



Route Map of the property


Site:u/r



Latitude Longitude - 19°00'41.9"N 73°01'26.0"E

Note: The Blue line shows the route to site from nearest railway station (Seawoods – 1.2 Km.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
 महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
 बाजारमूल्य दर पत्रक

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Year 2022/2023 **Language** English

Annual Statement of Rates

Selected District ठाणे

Select Taluka ठाणे

Select Village गावाचे नाव : नेरळ

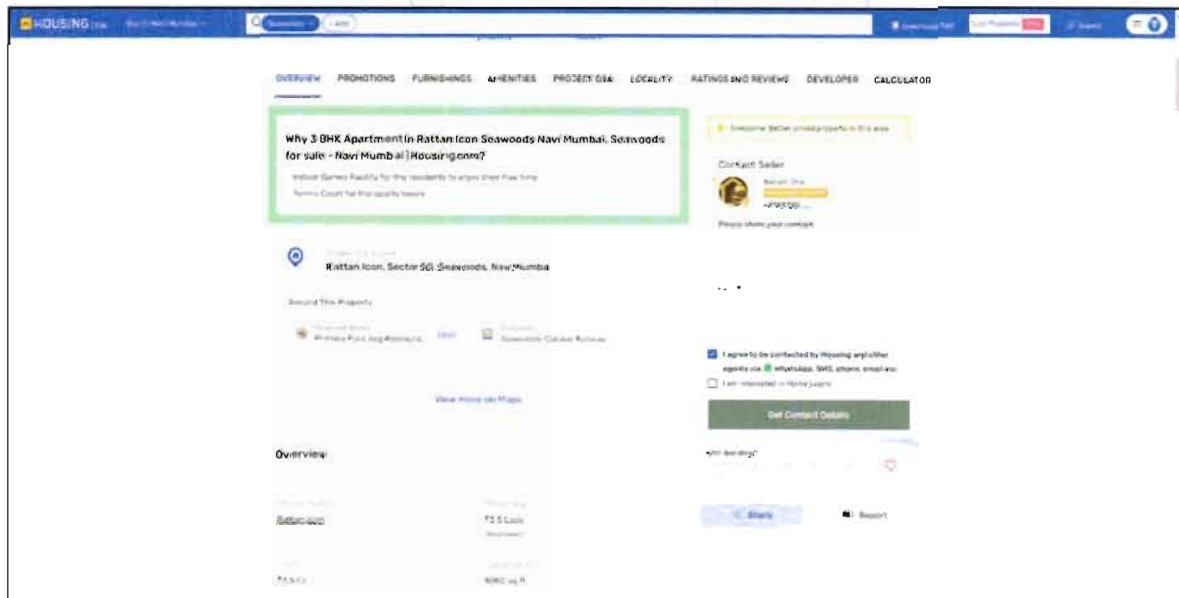
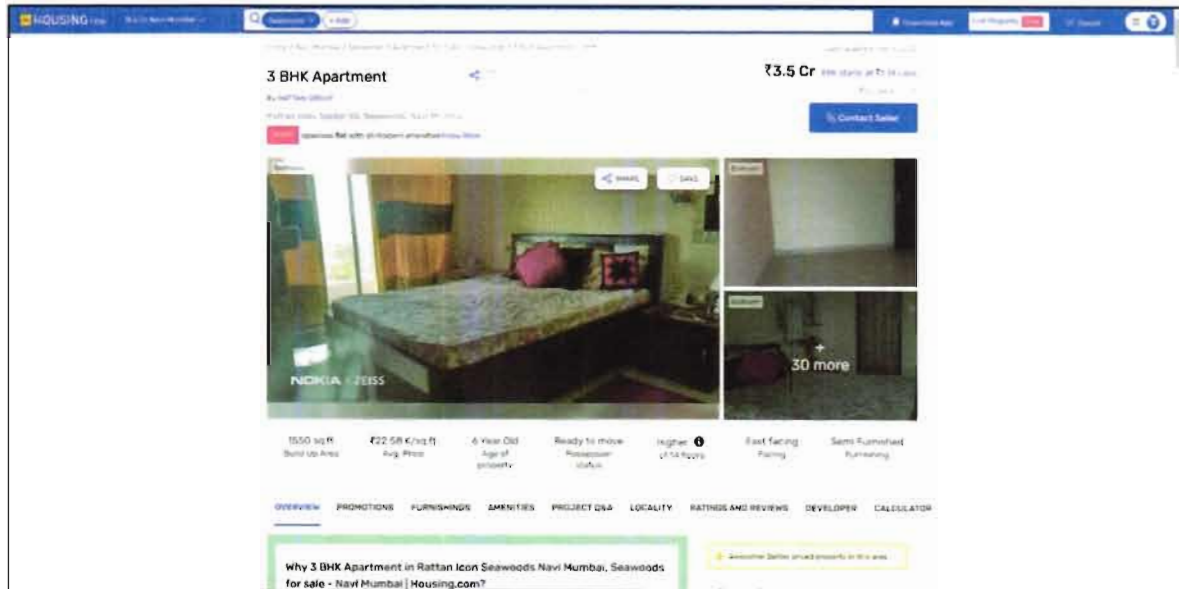
Search By Survey No Location

Select	उपविभाग	भूमी बचीत	निवासी बचनिक	नोंदणी	दुकरते	बीघोमिक	एकक (Rs./)
SurveyNo	26 /305- नेरळ नोंद सेक्टर नंबर 46 अ	68900	157800	169400	197300	169400	ची. मीटर
SurveyNo	26 /306 - नेरळ नोंद सेक्टर नंबर 48	47400	120400	135000	150400	135000	ची. मीटर
SurveyNo	26 /307 - नेरळ नोंद सेक्टर नंबर 50	46100	118800	130700	145800	130700	ची. मीटर
SurveyNo	26 /308- नेरळ नोंद सेक्टर नंबर 44	38800	102600	118000	143800	118000	ची. मीटर
SurveyNo	26 /309 - नेरळ नोंद सेक्टर नंबर 20, 22 (नेरळ रेल्वे स्टेशनजवळ)	41000	105100	121900	154100	121900	ची. मीटर

1 2 3 4 5 6 7 8 9 10 ...

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Price Indicators



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **31st March 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.

