(ORIGINAL FOR RECIPIENT)

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 E-Mail: accounts@vastukala.org

Buyer (Bill to)

Cosmos Bank

IMCS Thane Branch, IMCS Campus, Plot no C-4 Near Automatic bus stop, Opp Uplab company Wagle estate

Thane

GSTIN/UIN State Name : 27AAAAT0742K1ZH : Maharashtra, Code : 27 Invoice No.

PROFORMA INVOICE

Dated PG-1157/21-22 9-Sep-21

Delivery Note Mode/Terms of Payment

Dispatch Doc No.

Delivery Note Date

36418/21082

Dispatched through

Destination

Terms of Delivery

SI Particulars No VALUATION FEE 1 (Technical Inspection and Certification Services)

HSN/SAC GST Amount Rate 997224 18 % 4,000.00

CGST SGST 360.00 360.00

Amount Chargeable (in words)

Total

₹ 4,720.00 E. & O.E

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC Central Tax State Tax Taxable Total Rate Value Amount Rate Armount. Tax Amount 360.00 997224 4.000.00 360.00 720.00 Total 4,000.00 360:00 360.00 720.00

Tax Amount (in words) . Indian Rupee Seven Hundred Twenty Only

Remarks:

Mr. Harishchandra Gooda Shetty - Residential Flat No. 1003. 10th Floor, "Oakwood", Oakwood - Ashwood Co-op. Hog Sec. Ltd., ACME Ozone Project, Village - Chitalisar Manpada, Thane (West).

Company's Service Tax No AADCV4303RSD001 AADCV4303R

Declaration

Company's PAN

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 Customer's Seal and Signature

Company's Bank Details

Bank Name The Cosmos Co-Operative Bank Ltd

A/c No. : 0171001022668

Branch & IFS Code : Vileparle & COSB0000017

for Vastukala Crassultants (I) Pvt Ltd

proleo Authorised Signate

This is a Computer Generated Invoice

Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Harishchandra Gooda Shetty

Residential Flat No. 1003, 10th Floor, "Oakwood", Oakwood – Ashwood Co-op. Hsg. Soc. Ltd., ACME Ozone Project, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'60.0"N 72°58'19.9"E

Think Valuation Done for: reate

Cosmos Bank
IMCS Thane Branch

IMCS Campus, Plot No. C-4, Near Automatic Bus Stop, Opp. Aplab Company Wagle Estate, Thane, State – Maharashtra, Country – India.

Vastukala Consultants (I) Pvt. Ltd.

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



Consultants (I)

MSME Reg. No.: 27222201137 . CIN: U74120MH2010PTC207869

Valuation Report Prepared For: Cosmos Bank / IMCS Thane Branch / Mr. Hanshchandra Gooda Shetty (21082/36418)

Page 2 of 17

Vastu/Mumbai/09/2021/21082/36418 09/14-66-SBSH

Date: 09.09.2021

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1003, 10th Floor, "Oakwood", Oakwood - Ashwood Co-op. Hsg. Soc. Ltd., ACME Ozone Project, Village - Chitalsar Manpada, Thane (West), Taluka & District - Thane, State -Maharashtra, Country - India belongs to Mr. Harishchandra Gooda Shetty.

Boundaries of the property.

North Aggarwal Estate South Khewra Cir Road

East Shubharambh Society

West Smt. Gladys Alvares Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for ₹ 1,64,99,155.00 (Rupees One Crore Sixty Four Lakh Ninety Nine Thousand One Hundred Fifty Five 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.

Sharadkumar B. Chalikwar





C.M.D.

Sharad B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Encl: Valuation report in Form - 01

Mumbai

121, 1" Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093. (M.S.), INDIA

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delhincr@vastukala.org

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> +91 2462 239909 nanded@vastukala.org

Tel.: +91 2462 244288

Aurangabad -

Plot No. 106, N-3, CIDCO, Aurangabad - 431 005, (M.S), INDIA

: +91 240 2485151 Mobile: +91 9167204062 +91 9860863601 aurangabad@vastukala.org <u>Valuation Report of Residential Flat No. 1003, 10th Floor, "Oakwood", Oakwood – Ashwood Co-op. Hsg. Soc.</u>
<u>Ltd., ACME Ozone Project, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, 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:

Purpose for which the valuation is made	To assess the Fair Market Value as on 09.09.2021 for Banking Purpose
Date of inspection	08.09.2021
Name of the owner/ owners	Mr. Harishchandra Gooda Shetty
If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Sole Ownership
Brief description of the property	Address: Residential Flat No. 1003, 10th Floor, "Oakwood", Oakwood – Ashwood Co-op. Hsg. Soc. Ltd., ACME Ozone Project, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, State – Maharashtra, Country – India. Contact Person: Mr. Vanita Shetty (Owner's wife) Contact No. 9967020231
Location, street, ward no	ACME Ozone Project, Village – Chitalsar Manpada, Thane (West)
Survey/ Plot no. of land	Gut No. 61/1, 61/2 & Survey No. 46, Hissa No. 2/1, 6, 5 of Village – Chitalsar Manpada
Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
Classification of locality-high class/ middle class/poor class	Middle Class
Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
LAND	
Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 850.00 Flowerbed Area in Sq. Ft. = 102.00 Total Carpet Area in Sq. Ft. = 952.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 853.00 Wardrobe Area in Sq. Ft. = 33.00 Total Carpet Area in Sq. Ft. = 886.00
	If the property is under joint ownership / coownership, share of each such owner. Are the shares undivided? Brief description of the property Location, street, ward no Survey! Plot no. of land Is the property situated in residential/commercial/ mixed area/ Residential area? Classification of locality-high class/ middle class/poor class Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc. Means and proximity to surface communication by which the locality is served LAND Area of Unit supported by documentary proof.



		Built Up Area in Sq. Ft. = 1063.00 (Agreement Carpet + 20%)	
13	Roads, Streets or lanes on which the land is abutting	ACME Ozone Project, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane	
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	N. A.	
	(ii) Ground Rent payable per annum		
	(iii) Unearned increased payable to the		
	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.		
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 local norm Percentage actually utilized – Details not available	
26	RENTS		
	(i) Names of tenants/ lessees/ licensees,	Owner Occupied	



	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 35,000.00 expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		iny 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, r, 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		bump is installed, who is to bear the cost of tenance 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	no.,	e building insured? If so, give the policy amount for which it is insured and the lal premium	Information not available
36	1	ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37		any standard rent been fixed for the sises under any law relating to the control and the control of the contro	e.Create
	SAL	ES	
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		e instances are not available or not relied n, the basis of arriving at the land rate	N. A.
	cos	T OF CONSTRUCTION	



41	Year of commencement of construction and year of completion	Year of Completion – 2014 (As per occupancy 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:		

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, IMCS Thane Branch to assess fair market value as on 09.09.2021 for Residential Flat No. 1003, 10th Floor, "Oakwood", Oakwood – Ashwood Co-op. Hsg. Soc. Ltd., ACME Ozone Project, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, State – Maharashtra, Country – India belongs to Mr. Harishchandra Gooda Shetty.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 23.11.2020.
2	Copy of Occupancy Certificate V. P. No. 88 / 142 / TMC / TDD / 298 dated 14.02.2014 issued by Thane Municipal Corporation, Thane.
3	Copy of Commencement Certificate V. P. No. 88 / 142 / TMC / TDD / 354 dated 09.09.2009 issued by Thane Municipal Corporation, Thane.

LOCATION:

The said building is located at Gut No. 61/1, 61/2 & Survey No. 46, Hissa No. 2/1, 6, 5 of Village – Chitalsar Manpada, Thane. The property falls in Residential Zone. It is at a travelling distance 6 Km. from Thane railway station.

BUILDING: Think.Innovate.Create

The building under reference is having 3 Podium + Stilt + 28 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. 10th Floor is having 7 Residential Flat. The building is having 2 lifts.

Residential Flat:

The residential flat under reference is situated on the 10th Floor. It consists of 3 Bedroom + Living Room + Dining + Kitchen + 3 Toilets. The residential flat is finished with Italian Marble & Vitrified flooring, Teak wood door frame with flush shutters, Aluminum sliding windows & concealed electrification & concealed plumbing.



Valuation as on 9th September 2021

The Carpet Area of the Residential Flat	(1)	886.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building		2014 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2021	:	7 years
Cost of Construction	:	1,063.00 X 3,000.00 = ₹ 31,89,000.00
Depreciation {(100-10) X 7 / 60}	15	10.50%
Amount of depreciation		₹ 3,34,845.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	1	₹ 1,14,345.00 per Sq. M. i.e. ₹ 10,623.00 per Sq. Ft.
Guideline rate (after depreciate)		₹ 1,07,221.00 per Sq. M. i.e. ₹ 9,961.00 per Sq. Ft.
Prevailing market rate	()	₹ 19,000.00 per Sq. Ft.
Value of property as on 09.09.2021	:	₹ 886.00 Sq. Ft. X ₹ 19,000.00 = ₹ 1,68,34,000.00

(Area of property x market rate of developed land & Residential premises as on 2020 - 21 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

1	₹ 1,68,34,000.00 - ₹ 3,34,845,00 = ₹ 1,64,99,155.00
/:	₹ 1,64,99,155.00
:	₹ 1,48,49,240.00
:	₹ 1,31,99,324.00
1	₹ 31,89,000.00
	1

Taking into consideration above said-facts, we can evaluate the value of Valuation Report of Residential Flat No. 1003, 10th Floor, "Oakwood", Oakwood – Ashwood Co-op. Hsg. Soc. Ltd., ACME Ozone Project, Village – Chitalsar Manpada, Thane (West), Taluka & District – Thane, State – Maharashtra, Country – India for this particular purpose at ₹ 1,64,99,155.00 (Rupees One Crore Sixty Four Lakh Ninety Nine Thousand One Hundred Fifty Five Only) as on 9th September 2021.



NOTES

- 1. I, Sharad 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 9th September 2021 is ₹ 1,64,99,155.00 (Rupees One Crore Sixty Four Lakh Ninety Nine Thousand One Hundred Fifty Five 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:





ANNEXURE TO FORM 0-1

Technical details

Main Building

1.	No. of floors and height of each floor		3 Podium + Stilt + 28 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 10th Floor	
3	Year of construction		2014 (As per occupancy certificate)	
4	Estimate	d future life	53 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	s	6" thick brick wall	
9	Doors a	nd Windows	Teak wood door frame with flush shutters, Aluminum sliding windows	
10	Flooring		Vitrified flooring	
11	Finishing		Cement plastering, POP false ceiling	
12	Roofing and terracing		R.C.C. Slab	
13	Special architectural or decorative features, if any		No	
14	(i) Internal wiring – surface or conduit		Concealed electrification	
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing	
15	Sanitary installations			
	(i) No. of water closets		As per Requirement	
	(ii) No. of lavatory basins			
	(iii)	No. of urinals		
	(iv)	No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.		Ordinary	
17	Compou	ind wall	6'.0" High, R.C.C. column with B. B. masonry	
	Height and length		wall ·	
	Type of construction			
18	No. of lif	its and capacity	2 Lifts	



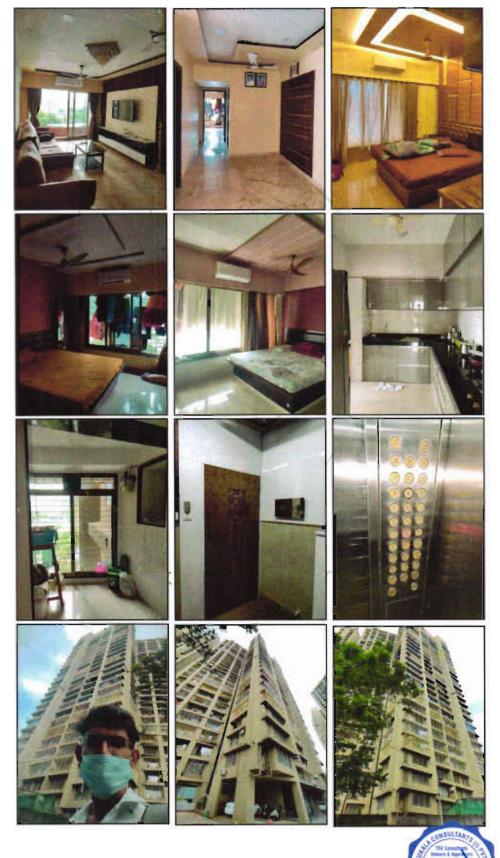
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank Location, capacity	R.C.C tank on terrace
	Type of construction	1.00
21	Pumps- no. and their horse power	May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	Cement 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



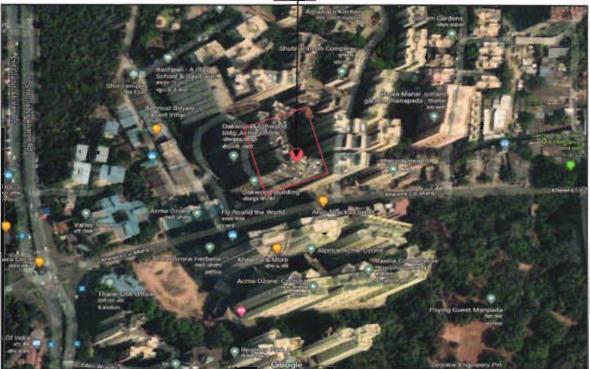


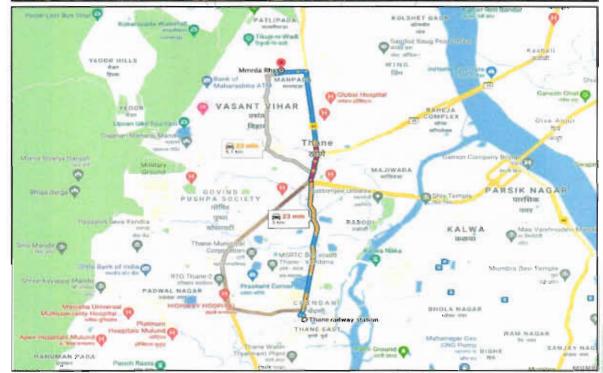
www.vastukala.org

Actual site photographs



Route Map of the property Site,u/r



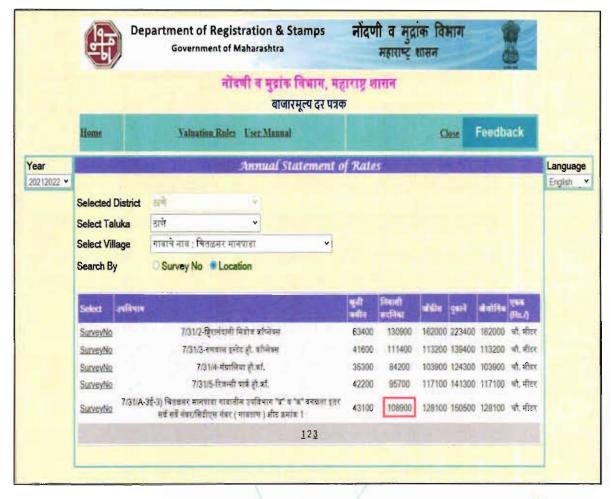


Latitude Longitude - 19°13'60.0"N 72°58'19.9"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road - 750 M.)



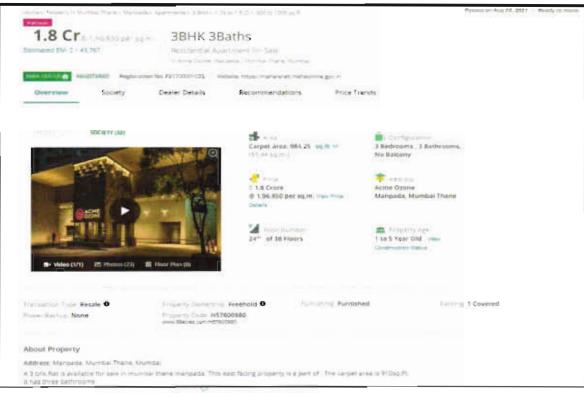
Ready Reckoner Rate

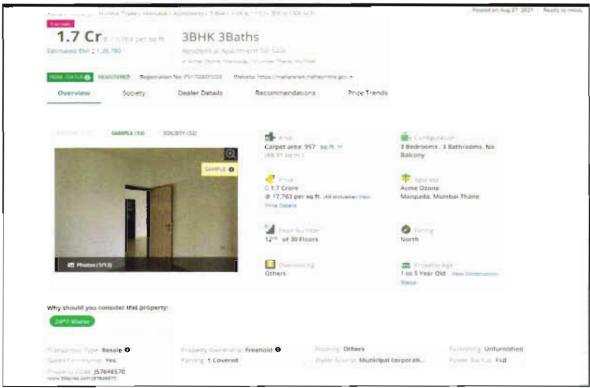






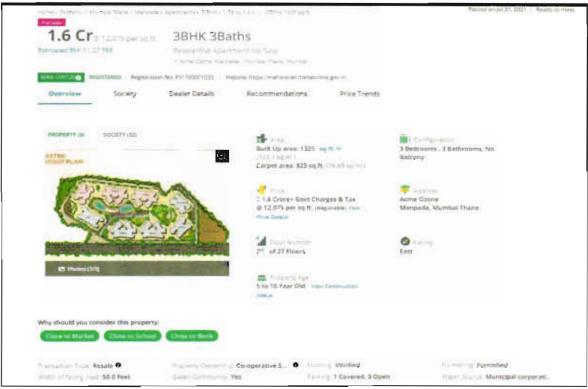
Price Indicators

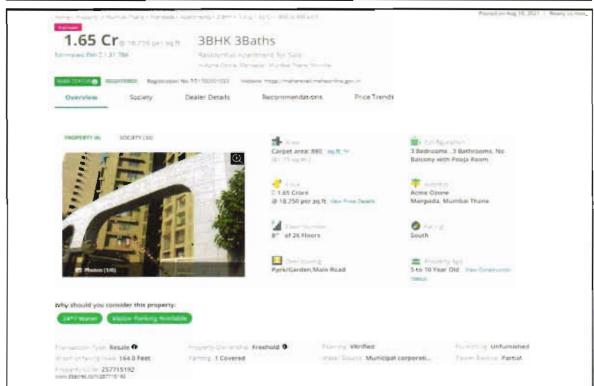






Price Indicators







DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 9th September 2021

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:

- R
- 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.
- Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- The property is valued as though under responsible ownership.
- 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.
- The rates for valuation of the property are in accordance with the Govt, approved rates and prevailing market rates.





DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 1,64,99,155.00 (Rupees One Crore Sixty Four Lakh Ninety Nine Thousand One Hundred Fifty Five Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar B. Chalikwar

Del cris Sharadourus 8. Drainnes, beversolaria Coroutberts III Pet, US. ou Millor Coroutberts III Pet, US.

C.M.D.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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