PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd	Invoice No.	Dated	
Ackruti Star, 1st Floor, 121,	PG-1287/22-23	7-Jul-2022	
Central Road, MIDC, Andheri (E), Mumbai - 400 093	Delivery Note	Mode/Terms of Payment	
GSTIN/UIN: 27AADCV4303R1ZX State Name: Maharashtra, Code: 27 E-Mail: accounts@vastukala.org	Buyer's Order No.	Dated	
Buyer (Bill to)	Dispatch Doc No.	Delivery Note Date	
COSMOS BANK- BORIVALI MRO A-2	41483/25293		
Shop No. 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West), Mumbai -, 400 092, State - Maharashtra, Country	Dispatched through	Destination	
- India. GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27 E-Mail : prerana.sakhalkar@cosmosbank.in	Terms of Delivery		

SI No.	Particulars		HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST	997224	18 %	15,000.00 1,350.00 1,350.00
		Total			17,700.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Seventeen Thousand Seven Hundred Only

HSN/SAC	Taxable		tral Tax	State Tax		Total
	Value	Flate	Amount	Rate	Amount	Tax Amount
997224	15,000.00	9%	1,350.00	9%	1,350.00	2,700.00
Total	15,000.00		1,350.00		1,350.00	2,700.00

Tax Amount (in words): Indian Rupee Two Thousand Seven Hundred Only

Remarks:

Deepthi Balagiri - Residential Flat No. 13 & 14, 4th Floor, "Savitha Building", of Sri Sath Sangh Co-op. Hsg. Soc. Ltd., 70, Pestom Sagar Road No. 2, Tilak Nagar P.O, Chembur, Mumbai, PIN Code - 400 089

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 Customer's Seal and Signature

Company's Bank Details
A/c Holder's Name: VASTUKALA CONSULTANTS (1) PVT LTD The Cosmos Co-Operative Bank Ltd Bank Name

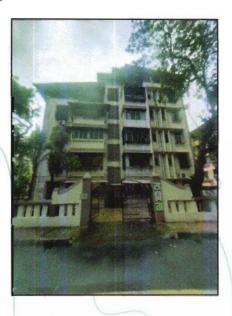
A/c No. 0171001022668 Branch & IFS Code:

Vileparle & COSB6000017

UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Deepthi Balagiri

Residential Flat No. 13 & 14, 4th Floor, **"Savitha Building"**, of Sri Sath Sangh Co-op. Hsg. Soc. Ltd., 70, Pestom Sagar Road No. 2, Tilak Nagar P.O, Chembur, Mumbai, PIN Code - 400 089, State – Maharashtra, Country – India.

Latitude Longitude - 19°04'06.1"N 72°54'06.2"E

Valuation Done for:

Think In Cosmos Bank Create

Borivali MRO A-2 Branch

Shop No. 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West), Mumbai - 400 092, State - Maharashtra, Country - India.

Vastukala Consultants (I) Pvt. Ltd.

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

/astuk<mark>ala</mark> Consultants (I) Pvt. Ltd.

MSME Reg. No.: 27222201137 • CIN: U74120MH2010PTC207869

Valuation Report Prepared For: Cosmos Bank / Bonvali MRO A-2 Branch / Deepthi Balagiri (25293/41483)

Page 2 of 19

Vastu/Mumbai/07/2022/25293/41483 07/13-91-PASH

Date: 07.07.2022

VALUATION OPINION REPORT

The property bearing Residential Flat No. 13 & 14, 4th Floor, "Savitha Building", of Sri Sath Sangh Co-op. Hsg. Soc. Ltd., 70, Pestom Sagar Road No. 2, Tilak Nagar P.O, Chembur, Mumbai, PIN Code - 400 089, State -Maharashtra, Country – India belongs to Deepthi Balagiri.

Boundaries of the property.

North Amar Mahal Building

South Pestom Sagar Road No. 2

East Road & Kankal Hospital

West Chandrika 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 ₹ 3,16,84,075.00 (Rupees Three Crore Sixteen Lakh Eighty Four Thousand Seventy 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.

MANOJ BABURAC **CHALIKWAR**

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

Encl: Valuation report in Form - 01

Mumbai -

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

> Tel.: +91 22 28371325 Fax:+91 22 28371324 mumbai@vastukala.org

Delhi NCR -

L-306, Sispal Vihar, AWHO Society, Sohna Road, Sector - 49, Gurgaon, Haryana - 122018, INDIA

Mobile: +91 9216912225 +91 9819670183 delhincr@vastukala.org

Nanded -

28, S.G.G.S. -Stadium Complex. Gokul Nagar, Nanded - 431 602, (M.S.), INDIA

> Tel: +91 2462 244288 +91 2462 239909 nanded@vastukala.org

Aurangabad

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

Tel. : +91 240 2485151 Mobile: +91 9167204062 +91 9860863601 aurangabad@vastukala.org



<u>Valuation Report of Residential Flat No. 13 & 14, 4th Floor, "Savitha Building", of Sri Sath Sangh Co-op. Hsg. Soc. Ltd., 70, Pestom Sagar Road No. 2, Tilak Nagar P.O, Chembur, Mumbai, PIN Code - 400 089, State – Maharashtra, Country – India.</u>

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 07.07.2022 for Banking Purpose
2	Date of inspection	29.06.2022
3	Name of the owner/ owners	Deepthi Balagiri
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. 13 & 14, 4th Floor, "Savitha Building", of Sri Sath Sangh Co-op. Hsg. Soc. Ltd., 70, Pestom Sagar Road No. 2, Tilak Nagar P.O, Chembur, Mumbai, PIN Code - 400 089, State – Maharashtra, Country – India. Contact Person: Mr. Navuyan Mewded
6	Location, street, ward no	70, Pestom Sagar Road No. 2, Tilak Nagar P.O, Chembur, Mumbai
	Survey/ Plot no. of land	C.T.S. No. 89 of Village - Chembur
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, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 1054.00 Terrace Area in Sq. Ft. = 270.00 (i.e. 40% of Terrace Area i.e. 675.00 Sq. Ft.) Total Carpet Area = 1324.00 Sq. Ft. (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 1535.00 [(Carpet Area as per Agreement + 20%) + 40% of

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		Terrace Area]
13	Roads, Streets or lanes on which the land is abutting	70, Pestom Sagar Road No. 2, Tilak Nagar P.O, Chembur, Mumbai
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	
	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 e.Create
24	Is the building owner occupied/ tenanted/ both?	Owner's relative occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Partly occupied
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.

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	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 66,000.00 expected rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		ny of the occupants related to, or close to ess associates of the owner?	N.A.
28	of fix	parate amount being recovered for the use stures, like fans, geysers, refrigerators, and ranges, built-in wardrobes, etc. or for ees 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		ump 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 ht?	N. A.
34		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 ding rent pending in a court of rent?	an Acreate
37		any standard rent been fixed for the ises under any law relating to the control nt?	N. A.
	SAL	ES	
38	in the Name	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	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 – 1967
	year of completion	(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.
	2. At the time of visit, two bedrooms were bedrooms could not be possible.	internally amalgamated with single entrance. locked. Hence, measurement, photographs of the
	3. Terrace area covered with G.I. Sheet roofin	q.

PART II- VALUATION GENERAL:

Under the instruction of Cosmos Bank, Borivali MRO A-2 Branch to assess fair market value as on 07.07.2022 for Residential Flat No. 13 & 14, 4th Floor, "Savitha Building", of Sri Sath Sangh Co-op. Hsg. Soc. Ltd., 70, Pestom Sagar Road No. 2, Tilak Nagar P.O, Chembur, Mumbai, PIN Code - 400 089, State – Maharashtra, Country – India belongs to **Deepthi Balagiri**.

We are in receipt of the following documents:

1	Copy of Gift Deed dated 23.06.2022
2	Copy of Occupancy Certificate Document No. CE / 7828 / BSI / A / M dated 23.06.1967 issued by
	Municipal Corporation of Greater Mumbai

LOCATION: Think.Innovate.Create

The said building is located at 70, Pestom Sagar Road No. 2, Tilak Nagar P.O, Chembur, Mumbai, PIN Code - 400 089, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 1.1 Km. from Chembur railway station.

BUILDING:

The building under reference is having Ground + 4 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 normal. The building is used for residential purpose. 4th Floor is having single Residential Flat. Lift is not provided in building.



Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 3 Bedroom + Living Room + Dining Room + Kitchen + W.C. + Bathroom + Pooja Room. The residential flat is finished with Marble flooring, Teak wood door frame with flush shutters, Aluminum Sliding window & Concealed electrification & concealed plumbing.

Valuation as on 07th July 2022

The Carpet Area of the Residential Flat	:	1324.00 Sq. Ft.
The Built Up Area of the Residential Flat	:	1535.00 Sq. Ft.

Deduct Depreciation:

/		
Year of Construction of the building	1	1967 (As per Occupancy Certificate)
Expected total life of building	1	60 Years
Age of the building as on 2022	1:	55 years
Cost of Construction	:	1535.00 X 3,000.00 = ₹ 46,05,000.00
Depreciation {(100-10) X 55 / 60}		82.5%
Amount of depreciation		₹ 37,99,125.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,49,640.00 per Sq. M. i.e. ₹ 13,902.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	₹ 1,01,472.00 per Sq. M. i.e. ₹ 9,427.00 per Sq. Ft.
Prevailing market rate	:	₹ 26,800.00 per Sq. Ft. on Carpet Area
Value of property as on 07.07.2022)	₹ 1324.00 Sq. Ft. X ₹ 26,800.00 = ₹ 3,54,83,200.00

(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 0 0 07.07.2022	:
Total Value of the property	: ₹ 3,16,84,075.00
The realizable value of the property	: ₹ 2,85,15,668.00
Distress value of the property	: ₹ 2,53,47,260.00
Insurable value of the property	: ₹ 46,05,000.00

Taking into consideration above said facts, we can evaluate the value of Residential Flat No. 13 & 14, 4th Floor, "Savitha Bullding", of Sri Sath Sangh Co-op. Hsg. Soc. Ltd., 70, Pestom Sagar Road No. 2, Tilak Nagar P.O. Chembur, Mumbai, PIN Code - 400 089, State - Maharashtra, Country - India for this particular purpose at

₹ 3,16,84,075.00 (Rupees Three Crore Sixteen Lakh Eighty Four Thousand Seventy Five Only) as on 07th July 2022.

NOTES

- I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 07th July 2022 is ₹ 3,16,84,075.00 (Rupees Three Crore Sixteen Lakh Eighty Four Thousand Seventy Five Only).
- 2. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 3. 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.
- 4. 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 + 4 Upper Floors	
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Residential Flat situated on 4th Floor	
3	Year of construction		Year of Completion – 1967	
			(As per Occupancy Certificate)	
4	Estimated f	uture life	5 - 10 Years Subject to proper, preventive periodic maintenance & structural repairs	
5		struction- load bearing frame/ steel frame	R.C.C. Framed Structure	
6	Type of fou	ndations	R.C.C. Foundation	
7	Walls		All external walls are 9" thick and partition walls are 6" thick.	
8	Partitions		6" thick brick wall	
9	Doors and	Windows	Teak wood door frame with flush shutters, Aluminum Sliding window	
10	Flooring		Marble flooring	
11	Finishing	O .	Cement plastering	
12	Roofing an	d terracing	R.C.C. Slab	
13	Special architectural or decorative features, if any		No	
14	(i) Internal wiring – surface or conduit		Concealed electrification Concealed plumbing	
	(ii) Class of fittings: Superior/ Ordinary/ Poor.			
15	Sanitary installations		ate.Create	
	(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	Compound wall		5'.6" High, R.C.C. column with B. B. masonry wall	
	Height and length			
	Type of construction			

18	No. of lifts and capacity	No Lift
19	Underground sump – capacity and type of construction	R.C.C tank
20	Over-head tank	R.C.C tank on terrace
	Location, capacity	
	Type of construction	
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	Chequred tiles 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











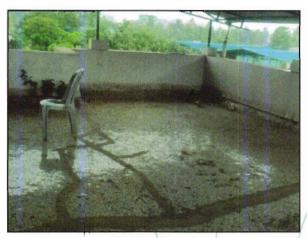








Actual site photographs







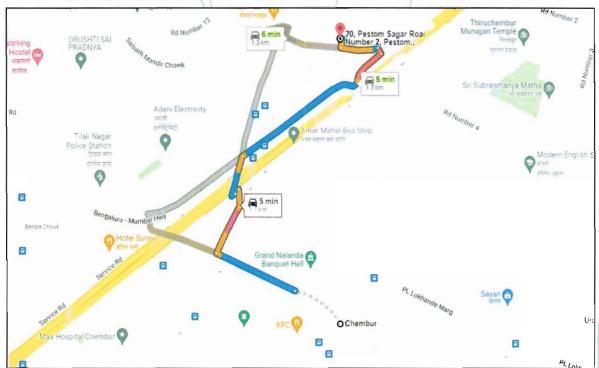




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Route Map of the property Site u/r



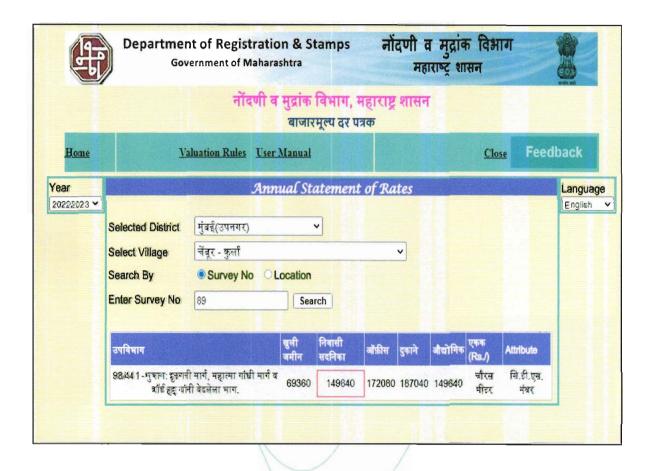


<u>Latitude Longitude - 19°04'06.1"N 72°54'06.2"E</u>

Note: The Blue line shows the route to site from nearest railway station (Chembur - 1.1 Km.)



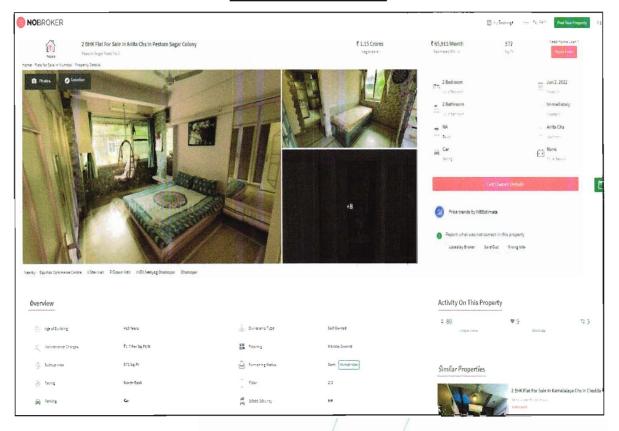
Ready Reckoner Rate

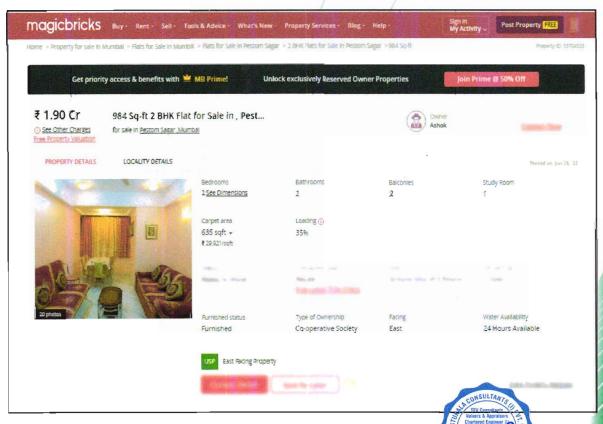


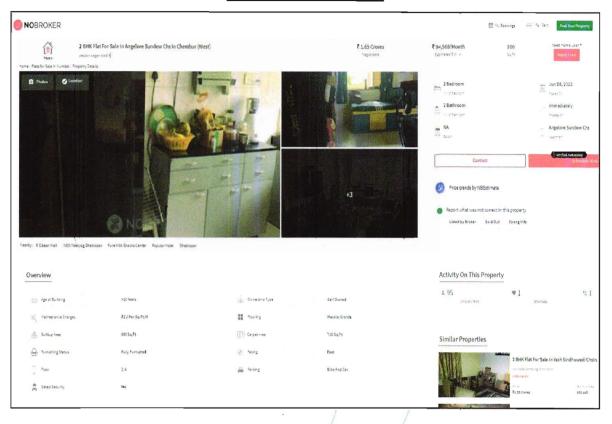
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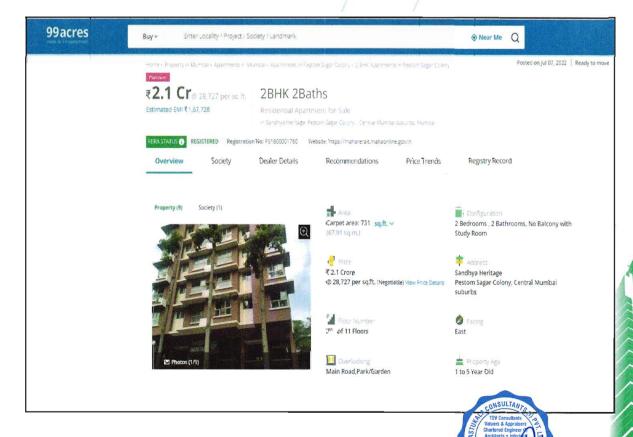


Price Indicators

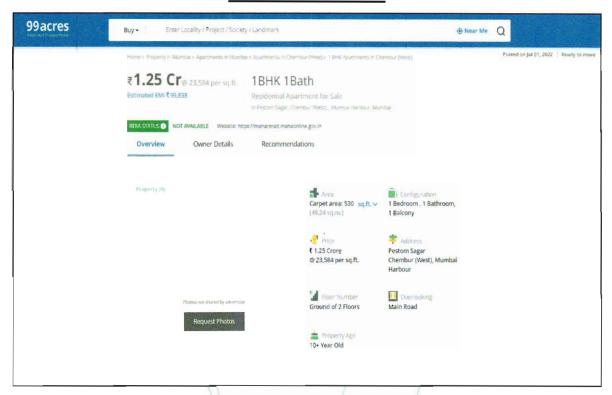


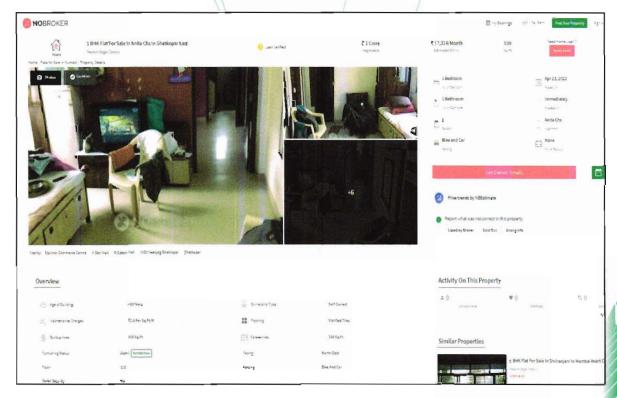






Price Indicators





DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference as on 07th July 2022

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.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
- 5. There is no direct/ indirect interest in the property valued.
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for ₹ 3,16,84,075.00 (Rupees Three Crore Sixteen Lakh Eighty Four Thousand Seventy Five Only).

FOR VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO CHALIKWAR

Director

ter.

Auth. Sign.

Manoj B. Chalikwar Registered Valuer Chartered Engineer (India) Reg. No. CAT-I-F-1763

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