#### 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

Contact: Dial +91 22 28371325 Fax +91 22 28371324

E-Mail: accounts@vastukala.org

Buyer (Bill to)

Cosmos Bank

Ghodbandar Road Branch, Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off Ghodbandar Road,

Manpada, Thane West 400 610

GSTIN/UIN

: 27AAAAT0742K1ZH

State Name

: Maharashtra, Code: 27

Dated
11-May-21
Mode/Terms of Payment
Delivery Note Date
Destination

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE (Technical Inspection and Certification Services)	CGST SGST	18 %	4,000.00 360.00 360.00
		Total		₹ 4,720.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Four Thousand Seven Hundred Twenty Only

H	SN/SAC	Taxable	Cen	tral Tax	Sta	ite Tax	Total
		Value	Rate	Amount	Rate	Amount	Tax Amount
997224	Think Ir	4,000.00	9%	360.00	9%	360.00	720.00
	Total	4,000.00	0.0	360.00		360.00	720.00

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

Remarks:

Mr. Sachin Digamber Matondkar & Mrs. Shalaka Sachin Matondkar - Residential Flat No. 4B, 4th Floor, "Winter Garden", Cosmos Lounge, Ghodbunder Road, Village -Chitalsar Manpada, Thane (West), Taluka & District - Thane, PIN - 400 607, 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

Customer's Seal and Signature

Company's Bank Details

Bank Name : State Bank of India

A/c No. 32632562114

Branch & IFS Code : MIDC Andheri (E) & SBIN0007074

for Vastukala Consultants (I) Pvt

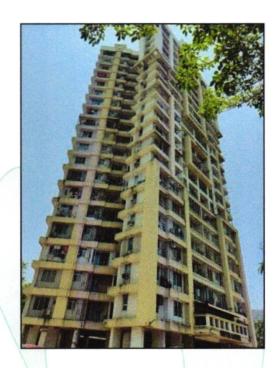
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Computer Generated Invoice No Signature Required Vastukala Consultants (I) Pvt. Ltd.

## Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Owner: Mr. Sachin Digamber Matondkar & Mrs. Shalaka Sachin Matondkar

Residential Flat No. 4B, 4th Floor, "Winter Garden", Cosmos Lounge, Ghodbunder Road, Village - Chitalsar Manpada, Thane (West), Taluka & District - Thane, PIN – 400 607, State - Maharashtra, Country - India

Latitude Longitude: 19°14'26.3"N 72°58'13.5"E

Think. Maluation Done for:

#### Cosmos Bank

#### **Ghodbunder Road Branch**

Shop No. 4, Cosmos Heritage, Tikujini Wadi, Off Ghodbandar Road, Manpada, Thane West - 400 610, State - Maharashtra, Country - India.

Vastukala Consultants (I) Pvt. Ltd.

Mumbai • Navi Mumbai • Aurangabad • Nanded

## astukala Consultants (1)

MSME Reg. No.: 27222201137 • CIN: U74120MH2010PTC207869

Valuation Report Prepared For: Cosmos Bank / Ghodbunder Road Branch / Mr. Sachin Digamber Matondkar (19916/32592)

Vastu/Mumbai/05/2021/19916/32592 11/01-34-SKV Date: 11.05.2021

#### VALUATION OPINION REPORT

The property bearing Residential Flat No. 4B, 4th Floor, "Winter Garden", Cosmos Lounge, Ghodbunder Road, Village - Chitalsar Manpada, Thane (West), Taluka & District - Thane, PIN - 400 607, State - Maharashtra, Country - India belongs to Mr. Sachin Digamber Matondkar & Mrs. Shalaka Sachin Matondkar.

Boundaries of the property.

North

Internal Road

South

Kothari Compound

East

Hollyhock, Cosmos Lounge

West

Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose at ₹ 1,01,02,290.00 (Rupees One Crore One Lakh Two Thousand Two Hundred Ninety 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 report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD

Sharadkumar B. Chalikwar





C.M.D.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

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

Encl.: Valuation report

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

Gokul Nagar, Nanded - 431 602, (M.S.), INDIA Tel.: +91 2462 244288

Nanded -

28, S.G.G.S. -

Stadium Complex.

+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 Residential Flat No. 4B, 4th Floor, "Winter Garden", Cosmos Lounge, Ghodbunder Road, Village - Chitalsar Manpada, Thane (West), Taluka & District - Thane, PIN - 400 607, 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:

-	TEIVAE.		
1	Purpose for which the valuation is made	To assess the Fair Market Value as on 11.05.2021 for Bank Loan Purpose	
2	Date of inspection	10.05.2021	
3	Name of the owner/ owners	Mr. Sachin Digamber Matondkar & Mrs. Shalaka Sachin Matondkar	
4	If the property is under joint Ownership / co- ownership, share of each such owner. Are the shares undivided?		
5	Brief description of the property	Residential Flat No. 4B, 4th Floor, "Winter Garden", Cosmos Lounge, Ghodbunder Road, Village - Chitalsar Manpada, Thane (West), Taluka & District - Thane, PIN - 400 607, State - Maharashtra, Country - India	
6	Location, street, ward no	Village – Chitalsar Manpada, Taluka – Thane, District – Thane	
7	Survey/ Plot no. of land	Gat No. 59-A/3B/1, 3B/2, 3B/3, 3B/4,5, 59/A	
8	Is the property situated in residential/ commercial/ mixed area/ industrial area?	Residential	
9	Classification of locality-high class/ middle class/poor class	e Middle Class	
10	Proximity to civic amenities like schools, Hospitals, Offices, market, cinemas etc.	, All available at near by	
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Auto, Taxies and Private cars	
	LAND		
12	Area of land supported by documentary proof. Shape, dimension and physical features	Balcony Area in Sq. Ft. = 60.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 632.00 Built Up Area in Sq. Ft. = 759.00	
		(Area as per Agreement for Sale)	
13	Roads, Streets or lanes on which the land is abutting	Village – Chitalsar Manpada, Taluka – Thane, 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  (ii) Ground rent payable per annum		



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	(iii) Unearned increase payable event of sale or transfer	e to the Lessor in the		
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 I attach a copy of the covenant		Information not available	
18			Yes	
19	Has any contribution be development or is any demand still outstanding.		Information not available	
20	Has the whole or part of the lacquisition by government or Give date of the notification.		N.A.	
21	Attach a dimensioned site plan		Attached	
	IMPROVEMENTS			
22	Attach plans and elevation standing on the land and a lay-		Information not available	
23	Furnish technical details of separate sheet (The Annexure used)		Attached	
24	Is the building owner occupied	/tenanted/both?	Owner Occupied	
25	If the property owner occupied extent of area under owner-occ		Fully Owner Occupied	
26	What is the Floor Space Index permissible and Percentage actually utilized?		Floor Space Index permissible - As per local norms Percentage actually utilized – Details not available	
	RENTS			
	(i) Names of tenants etc	s/ lessees/ licensees,	N.A.	
	(ii) Portions in their of		N.A.	
	(iii) Monthly or /compensation/lice each	annual rent ense fee, etc. paid by	n.a. ate.Create	
	(iv) Gross amount re	ceived for the whole	N.A.	
27	Are any of the occupants related to, or close to business associates of the owner?		N.A.	
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N.A.	
29	Give details of the water and any, to be borne by the owner	electricity charges, If	N.A.	
30	Has the tenant to bear the who repairs and maintenance? Give		N.A.	
31	If a lift is installed, who is to be maintenance and operation- or		N.A.	







#### PART II- VALUATION

#### **GENERAL:**

Under the instruction of Cosmos Bank, Ghodbunder Road Branch, we have valued Residential Flat No. 4B, 4<sup>th</sup> Floor, "Winter Garden", Cosmos Lounge, Ghodbunder Road, Village - Chitalsar Manpada, Thane (West), Taluka & District - Thane, PIN – 400 607, State - Maharashtra, Country - India belongs to Mr. Sachin Digamber Matondkar & Mrs. Shalaka Sachin Matondkar

We are in receipt of the following documents:

1.	Copy of Agreement for Sale dated 06.08.2010
2.	Copy of Amended Commencement Certificate No. V.P. No. 2005/160 / TMC / TDD / 317 dated
	20.08.2009 issued by Thane Municipal Corporation

#### LOCATION:

The said building is located at Gat No. 59-A/3B/1, 3B/2, 3B/3, 3B/4,5, 59/A of Village Chitalsar Manpada, Taluka – Thane, District – Thane, State - Maharashtra, Country - India It is at a travel distance of 6.9Km from Thane Railway station. The surrounding locality is residential.

#### BUILDING:

The building under reference is having Stilt + 20 upper floors. It is a R.C.C. Framed Structure framed with 9" thick external walls and 6" thick internal POP finished 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 whole building is used for residential purpose. 4th floor is having 6 Residential Flat. 2 Lifts is provided in the building.

#### Residential Flat:

The Residential Flat under reference is situated on the 4th Floor. It consists of 2 Bedrooms + Living Room + Dining + Kitchen + 2 Toilets + Balcony. The Residential Flat is finished with Vitrified tiles flooring, Teak Wood door frame with Flush doors, Cement Paint type, Cement Paint painting, Powder coated Aluminium Sliding windows & Concealed electrification.





The Built Up Area of the Residential Flat

: 759.00 Sq. Ft.

**Deduct Depreciation:** 

Year of Construction of the building : 2011 (As per site information)

Expected total life of building : 60 Years
Age of the building as on 2021 : 10 Years

Cost of Construction : 759.00 X 2,600.00 = ₹ 19,73,400.00

Depreciation :  $\{(100-10) \times 10\}/60.00 = 15.00\%$ 

Amount of depreciation : ₹2,96,010.00

Guideline rate obtain from the stamp Duty : ₹ 1,08,900.00 Sq. M. i.e.

Ready Reckoner ₹ 10,117.00 Sq. Ft.

Guideline rate obtain from the stamp Duty : ₹1,03,303.00 Sq. M. i.e.

Ready Reckoner after Depreciate ₹ 9,597.00 Sq. Ft.

Value of property as on 11.05.2021 : (759.00 Sq. Ft. X ₹ 13,700.00 = ₹ 1,03,98,300.00)

(Area of property x market rate of developed land & Residential premises as on 2021 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property : =(₹ 1,03,98,300.00 - ₹ 2,96,010.00)

as on 11.05.2021 =₹ 1,01,02,290.00

Value of the property : ₹1,01,02,290.00

The realizable value of the property : ₹90,92,061.00

Distress value of the property : ₹80,81,832.00

Insurable value of the property : ₹ 19,73,400.00

Taking into consideration above said facts, we can evaluate the value of Residential Flat No. 4B, 4th Floor, "Winter Garden", Cosmos Lounge, Ghodbunder Road, Village - Chitalsar Manpada, Thane (West), Taluka & District - Thane, PIN - 400 607, State - Maharashtra, Country - India for this particular purpose at ₹ 1,01,02,290.00 (Rupees One Crore One Lakh Two Thousand Two Hundred Ninety Only) as on 11th May 2021.



#### **NOTES**

- 1. I, Sharadkumar 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 10<sup>th</sup> May 2021 is at ₹ 1,01,02,290.00 (Rupees One Crore One Lakh Two Thousand Two Hundred Ninety Only. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
- 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

1	No. of floors and height of each floor		Stilt + 20 upper floors
2	,		N.A. as the said property is a Residential Flat on 4th Floor
3	Year of construction 2		2011 (As per site information)
4	Estin	nated future life	50 years Subject to proper, preventive periodic maintenance and structural repairs.
5		e of construction- load bearing walls/RCC e/ steel frame	R.C.C. Framed Structure
6	Туре	of foundations	R.C.C. Foundation
7	Walls	S	All external walls are 9" thick and partition walls are 6" thick.
8	Parti	tions	6" thick brick wall
9	Door	s and Windows	Teak wood frame door with flush doors, Powder coated aluminium sliding windows
10	Floor	ring	Vitrified tiles flooring
11	Finis	hing	Cement Plastering with POP false ceiling
12	Roof	ing and Terracing	R.C.C. Slab
13	Special architectural or decorative features, if any		No.
15	(i) Internal wiring :surface/conduit		Concealed
	(ii)	Class of fittings: Superior/Ordinary/Poor.	Good
15	Sanitary installations		
	(i) No. of water closets		As per requirement
	(ii) No. of lavatory basins		
	(iii) No. of urinals		
	(iv) No. of sinks		
16	Class of fittings: Superior colored / superior white/ordinary.		Superior.Create
17	Compound wall Height and length Type of construction		5'.6" High, R.C.C. columns with B. B. Masonry wall.
18	No. o	of lifts and capacity	2 Lifts
19		erground sump – capacity and type of truction	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 provide as per requirement
22	Roads and paving within the compound approximate area and type of paving	Stilt + Open Car Parking. Chequered tile in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	



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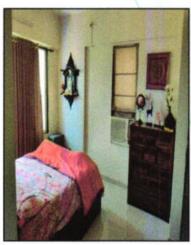


## Actual site photographs

















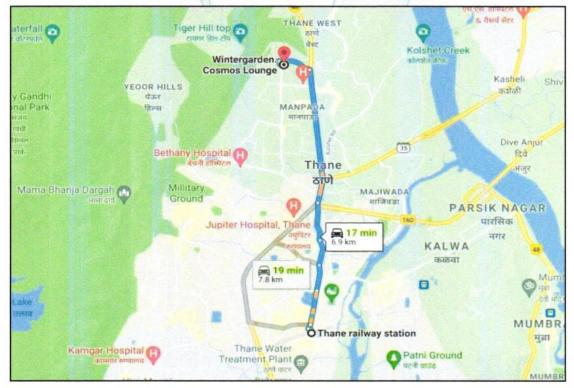




### Route Map of the property

Site, u/r





#### Latitude Longitude: 19°14'26.3"N 72°58'13.5"E

Note: The Blue line shows the route to site from nearest railway station (Thane



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### **Ready Reckoner**





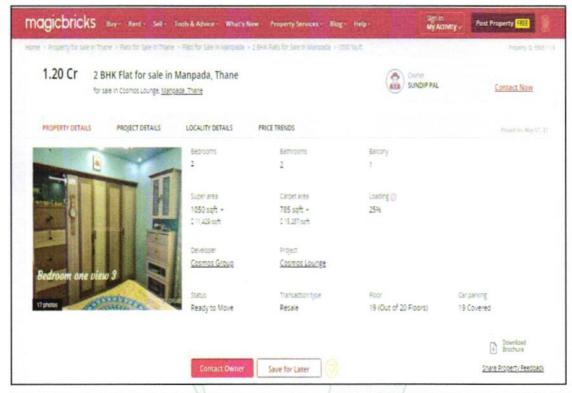
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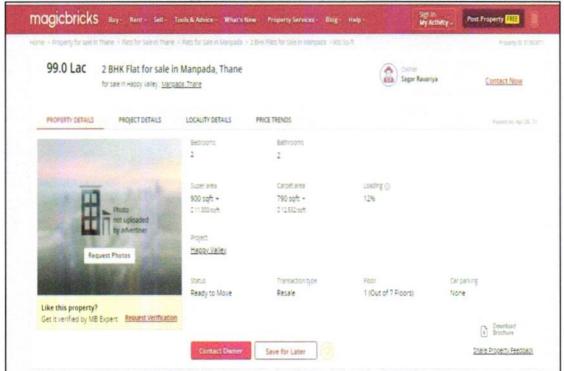
## Sale Instance

9034337	सूची क्र.2	दुम्पम निकंपकः सह दु.नि.ठाणे 7
11-05-2021	day area	
Note:-Generated Through eSearch		दरत क्रमांक : 3034/2021
Module, For original report please contact concern SRO office.		नोदंणी :
		Regn:63m
	गावाचे नाव : चितळसर मान	स्पाडा
(।)विलेखाचा प्रकार	करारनामा	
(2)मोबदला	10243000	
(3) बाजारमाव(माडेपटट याः मा बाबतितपटटाकार आकारणी देले की पटटेंदार ते नमुद्र करावे)	8507006.64	
(4) क्रूनायम्,पोटहिरसा व धरक्षमांक्र्असक्यास)	चितळसर/मानपाडा विभाग क्रमांक:-2404,24 वा मजला,बी.नं	सर वर्णन :, इतर माहिती: , इतर माहिती: मौजे क:-7/31-3ई-3 मध्ये,सदनिका :05,केस-5,युनिक विस्टास,चितळसर ऱ्या सोबत वन कार पार्किंग,गट नं.5%ए,हिस्स
	बी,गट नं.59/ए/2जी/।,गट नं.59/ए	ा नं.16 <b>/बी</b> /2/1/1,गट नं.59/ए,हिस्सा नं.2/ १/2जी/2,सदनिके चे क्षेत्रकळ:- 64.56 फळ:-13.94 चॉ.मी.( ( GAT NUMBER : 59/ /1/1 ; ) )
(5) बोशकळ	64.56 ची.मीटर	
(6)आकारणी किंवा जुड़ी देण्यात अरोज तेच्हा.		
(7) दश्तरेवज क्वन देणा-माजिह्न ठेवणा-मा प्रकाराचे नाव किंवा दिवाणी रूपायालमाचा हुकुमानामा किंवा आदेश असल्पास, जिवादिचे नाव व परता.	1): नावः-मेरातं वी इंक्सलयतं तकं अधिकृत रही करणार दिलेश सी.शाह तकं कृ.मू.म्हणून लिखील ठक्कर - वपः-३६, पालाः-पर्वाद तं: -, माळा तं: । ता माजला , इमारतीचे नावः हवं प्लाइत धर्वंक तं: पुतम विहार कॉम्प्लेक्स,तेक्टर-2, रोड तं: निरातोड पूर्वं, महाराष्ट्र, ठाणे. पित कोड:-401107 पेंत तं:-AEMPIX0391K	
(४)दरतऐवज करन येगा-मा पक्तकराचे व किंवा दिवाणी त्यामालयाचा हुकुजनामा किंवा आदेश अशक्यास,पतिबादिचे नाव व पतत्व	दर्शन बिल्डिंग, स्त्रॉक नं: दी.एच.कदारिय कोइ:-400016 फॅन नं:-AABP10768M 2): नाव-परमी प्रकारा टीकारे वय:-51	, परता: प्लॉट सं: 4, माळा सं: -, इमारतीचे नात: देव ा, प्रेड सं: माडीम, मुंबई., महाराष्ट्र, मुंबई. चित 0, परता:-प्लॉट सं: 4, माळा सं: -, इमारतीचे नात: देव ा, प्रेड सं: माडीम, मुंबई, महाराष्ट्र, मुंबई. चित
(9) दरतपेवज क्वल दिरुपाचा दिलांक	28/12/2020	
(10)दरत नोंदणी बेरुवाचा दिनांक	23/02/2021	
(11)अनुक्रमांक,खंड व पृष्ठ	3034/2021	
(12)बाजारमावापमाणे महांक शक्क	307300	



### **Price Indicators**

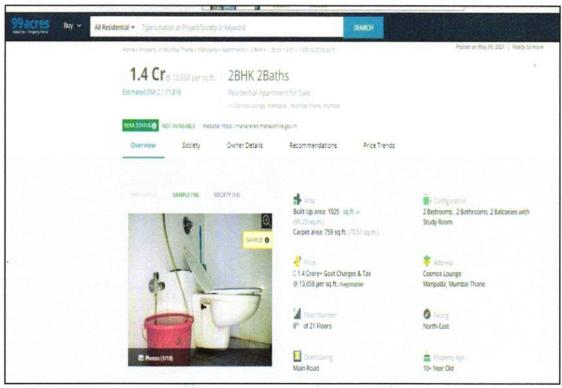


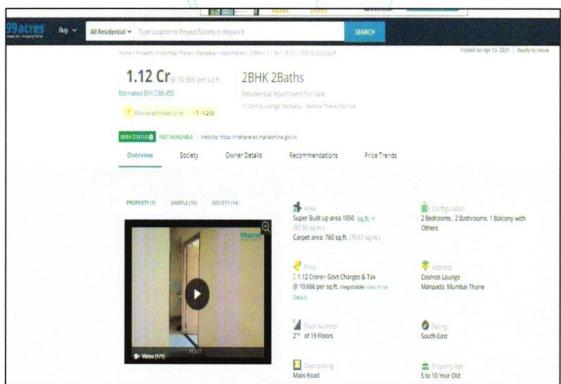






## **Price Indicator**







This exercise is to assess Fair Market Value of the property under reference for Bank Loan purpose as on date 11th May 2021

**DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE** 

The term Fair Market 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 selfinterest assuming that neither is under undue duress"

Fundamental assumptions and conditions presumed in this definition are:

- Buyer and seller are motivated by self-interest.
- Buyer and seller are well informed and are acting prudently.
- 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

- 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
- 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.





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#### 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 neighbourhood 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 is at ₹ 1,01,02,290.00 (Rupees One Crore One Lakh Two Thousand Two Hundred Ninety Only)

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar B. Chalikwar

Digitally signed by Sharudeumar B. Chall DN: cn-Sharadhumar B. Challesse, n-Wi Consultants ID Pvt. Ltd., nu-Mumbai, attadiventi@vastukala.org, cvbV

Director

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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