

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-6149/22-23	Dated 29-Mar-23
Buyer (Bill to) COSMOS BANK- MALAD MALAD WEST BRANCH Shop No 6,7,8,Kewal Towers B.J.Patel Road.Malad West GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note Reference No. & Date.	Mode/Terms of Payment AGAINST REPORT Other References
	Buyer's Order No. Dispatch Doc No. 30689 / 46501	Dated Delivery Note Date
	Dispatched through Terms of Delivery	Destination

Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	2,000.00
	CGST			180.00
	SGST			180.00
	Total			₹ 2,360.00

Amount Chargeable (in words) E. & O.E
Indian Rupee Two Thousand Three Hundred Sixty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,000.00	9%	180.00	9%	180.00	360.00
Total	2,000.00		180.00		180.00	360.00

Tax Amount (in words) : **Indian Rupee Three Hundred Sixty Only**

Remarks:

"Name of Owner: Mr. Shashikant Janardhan Gawade,
 Name of Proposed Purchaser: Ravi Maruti Mane -
 Residential Flat No. 001, Ground Floor, Wing - G,
 ""Hans Apartment"", Ambawadi, Gokhivare Road,
 Village - Gokhivare, Vasai (East), Taluka - Vasai,
 District - Palghar, PIN Code - 401 208, 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

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**

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

Ratnod
 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: **Mr. Shashikant Janardhan Gawade**

Name of Proposed Purchaser: **Ravi Maruti Mane**

Residential Flat No. 001, Ground Floor, Wing – G, "**Hans Apartment**", Ambawadi, Gokhivare Road,
Village - Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208,
State – Maharashtra, Country – India

Latitude Longitude - 19°24'38.2"N 72°50'18.9"E

Valuation Prepared for:

Cosmos Bank

Malad (West) Branch

Shop No. 6, 7 & 8, Kewal Towers, B. J. Patel Road, Near Liberty Garden, Kanchpada, Malad (West),
Mumbai – 400 064, State – Maharashtra, Country – India.



Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
Thone 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 Prepared For: Cosmos Bank / Malad (West) Branch / Ravi Maruti Mane (30689/46501)

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Vastu/Mumbai/03/2023/30689/46501
20/20-690-NIPA

Date: 29.03.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 001, Ground Floor, Wing – G, "Hans Apartment", Ambawadi, Gokhivare Road, Village - Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208, State – Maharashtra, Country – India belongs to **Mr. Shashikant Janardhan Gawade**. Name of Proposed Purchaser : **Ravi Maruti Mane**

Boundaries of the property.

North : Open Plot
South : Slum Area
East : Internal Road & Shri Hans Vijay Nagar Ashram
West : Open Plot

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 ₹ 24,03,256.00 (Rupees Twenty Four Lakh Three Thousand Two Hundred Fifty Six 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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
c=INDIA,
2.5.4.20=68220944435803300779080919159945154153
8112270171480562, postalCode=400019, email=manoj@vastukala.com,
serialNumber=11480562, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.03.29 15:50:27 +05'30'

Director

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Encl. Valuation Report



www.vastukala.org

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,
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Mumbai - 400 093, (M.S.), INDIA
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Valuation Report of Residential Flat No. 001, Ground Floor, Wing – G, "Hans Apartment", Ambawadi, Gokhivare Road, Village - Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208, 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 29.03.2023 for Bank Loan Purpose
2	Date of inspection	28.03.2023
3	Name of the owner/ owners	Name of Owner: Mr. Shashikant Janardhan Gawade. Name of Proposed Purchaser: Ravi Maruti Mane.
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership (Proposed)
5	Brief description of the property	Address: Residential Flat No. 001, Ground Floor, Wing – G, "Hans Apartment", Ambawadi, Gokhivare Road, Village - Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208, State – Maharashtra, Country – India. Contact Person: Mr. Shashikant Gawade (Seller)
6	Location, street, ward no	Gokhivare Road
7	Survey/ Plot no. of land	Survey No. 128, Hissa No. 1 of Village - Gokhivare
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. = 370.00 Balcony Area in Sq. Ft. = 27.00 Total Carpet Area in Sq. Ft. = 397.00 (Area as per Actual Site Measurement) Built up Area in Sq. Ft. = 476.00 (Carpet Area + 20%) Built up Area in Sq. Ft. = 328.00 (Area as per Agreement for Sale)

13	Roads, Streets or lanes on which the land is abutting	Gokhivare Road
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?	Seller Occupied - Mr. Shashikant Janardhan Gawade
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per CIDCO / VVCMC norms Percentage actually utilized - Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.

	(ii)	Portions in their occupation	N.A.
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 5,000.00 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	Year of Completion – 2016 (As per Documents)
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.
<p>Remark: <i>As per Site Inspection, Actual Total Carpet area 397.00 Sq. Ft. , Built up Area is 476.00 Sq. Ft. is more than Built up Area 328.00 Sq. Ft. mentioned in the Agreement provided to us. We have considered area mentioned in the documents. Hence, to give proper weightage to the value of the property, higher rate i.e. ₹7,600.00 per Sq. Ft. is considered.</i></p>		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Malad (West) Branch to assess fair market value as on 29.03.2023 for Residential Flat No. 001, Ground Floor, Wing – G, "**Hans Apartment**", Ambawadi, Gokhivare Road, Village - Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208, State – Maharashtra, Country – India belongs to Name of Owner: **Mr. Shashikant Janardhan Gawade**. Name of Proposed Purchaser: **Ravi Maruti Mane**.

We are in receipt of the following documents:

1	Copy of Seller's Agreement for sale dated 22.03.2019
2	Copy of 7/12 Extract
3	Copy of N.A. Order issued by District Collector Thane
3	Copy of Commencement Certificate No. VVCMC / TP / CC / VP – 902 / 1059 / 2012 - 13 dated issued by Vasai-Virar City Municipal Corporation.

LOCATION:

The said building is located at Survey No. 128, Hissa No. 1 of Village – Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a walkable distance of 3.1 Km. from Nalla Sopara 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 external condition is normal. The building is used for residential purpose. Ground Floor is having 4 Residential Flat.

Residential Flat:

The residential flat under reference is situated on the Ground Floor. It consists of 1 Bedroom + Living Room + Kitchen + W. C. + Bath. (i.e. **1 BHK + W.C. + Bath**). The residential flat is finished with Vitrified flooring, Teak

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 001, Ground Floor, Wing – G, "**Hans Apartment**", Ambawadi, Gokhivare Road, Village - Gokhivare, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code – 401 208, State – Maharashtra, Country – India for this particular purpose at **₹ 24,03,256.00 (Rupees Twenty Four Lakh Three Thousand Two Hundred Fifty Six Only)** as on **29th 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 **29th March 2023** is **₹ 24,03,256.00 (Rupees Twenty Four Lakh Three Thousand Two Hundred Fifty Six 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:

ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 2 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on Ground Floor
3	Year of construction	2016 (Approx.)
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 doors, Powder Coated Aluminium sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering
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	Compound wall Height and length Type of construction	Provided
18	No. of lifts and capacity	Not Provided
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

Actual site photographs



Route Map of the property Site u/r



Latitude Longitude - 19°24'38.2"N 72°50'18.9"E

Note: The Blue line shows the route to site from nearest railway station (Nalla Sopara – 3.1 km.)

Ready Reckoner Rate

DIVISION / VILLAGE : GOKHIVARE Commence From 1st April 2022 To 31st March 2023						
Type of Area	Urban		Local Body Type	Corporation Class 'C'		
Local Body Name	Vasai-Virar City Municipal Corporation					
Land Mark	Lands for residential and other similar permissible use.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
37	2	13400	58000	66200	73300	66200
Survey No. 1, 2, 3, 4, 5, 6, 22, 23, 24, 25, 26, 27, 28, 29, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 103, 104, 105, 106, 107, 108, 115, 116, 117, 251, 252, 253, 254, 255, 256, 257, 262						

Stamp Duty Ready Reckoner Market Value Rate for Flat	58,000.00			
No Decrease in rate on Flat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	58,000.00	Sq. Mtr.	5,388.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	13,400.00			
The difference between land rate and building rate (A – B = C)	44,600.00			
Depreciation Percentage as per table (D)	93%			
Rate to be adopted after considering depreciation [B + (C x D)]	54,878.00	Sq. Mtr.	5,098.00	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 flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	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

99acres Buy - Other Locality - Project - Society - Landmarks

₹30 Lac ₹ 3,118 per sq.ft. **1BHK 1Bath**
 Estimated EM ₹23.36*

REMI STATUS: NOT AVAILABLE Website: <https://www.99acres.com/property/1b1b>

Overview Society Owner Details Price Trends Society Reviews Explore Locality

Property (1/1) Society (6)

Super Built up area 575 sq.ft.

₹ 30 Lac + Govt Charges & Tax @ ₹ 1,118 per sq.ft. View Price History

Ground of 5 Floors

1BHK 1Bath

1 to 5 Year Old

Places nearby
 Flat Top Of A Wing, Ground Floor, Hira Apartment, Gokhale, Near Madhvan Complex, Vashishti City, Vasai East, Mira Road And Beyond, Mumbai

Fatima Mata Church Shree Tulja Bhavani Temple Gurdawara Ganesh Mandir Vasai Medical Foundation Charita

Why should you consider this property?

East Facing, Ground Floor, Full Power Backup, On-Call Maintenance Staff, Gated Society, Overlooking Park/Garden, Parking Available, Concrete Structure, Fully Furnished

99acres Buy - Other Locality - Project - Society - Landmarks

₹42 Lac ₹ 4,541 per sq.ft. **2BHK 1Bath**
 Estimated EM ₹ 38,346*

REMI STATUS: NOT AVAILABLE Website: <https://www.99acres.com/property/2b1b>

Overview Society Owner Details Price Trends Society Reviews Explore Locality

Property (1/1) Society (6)

Super Built up area 650 sq.ft.

₹ 42 Lac + Govt Charges & Tax @ ₹ 4,541 per sq.ft.

Ground of 5 Floors

1 to 5 Year Old

Places nearby
 Sunshine Nagar, Vasai East, Mira Road And Beyond, Mumbai

Fatima Mata Church Shree Tulja Bhavani Temple Gurdawara Ganesh Mandir Vasai Medical Foundation Charita

Construction Plan: Ready, 1 Covered, 1 Open, 1 Full

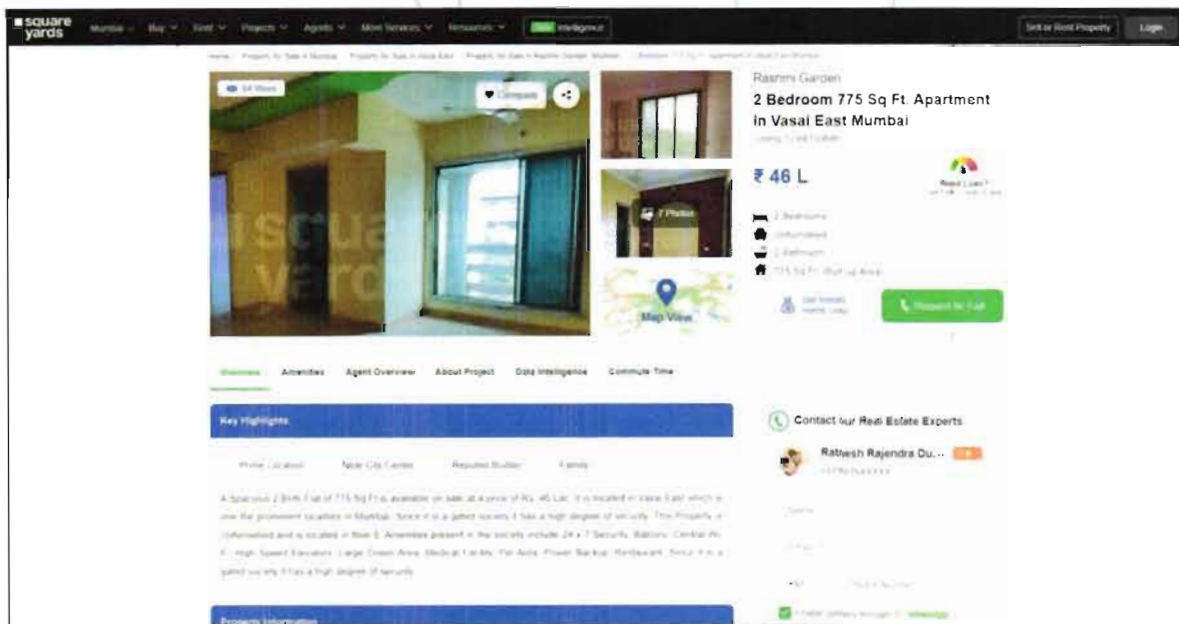
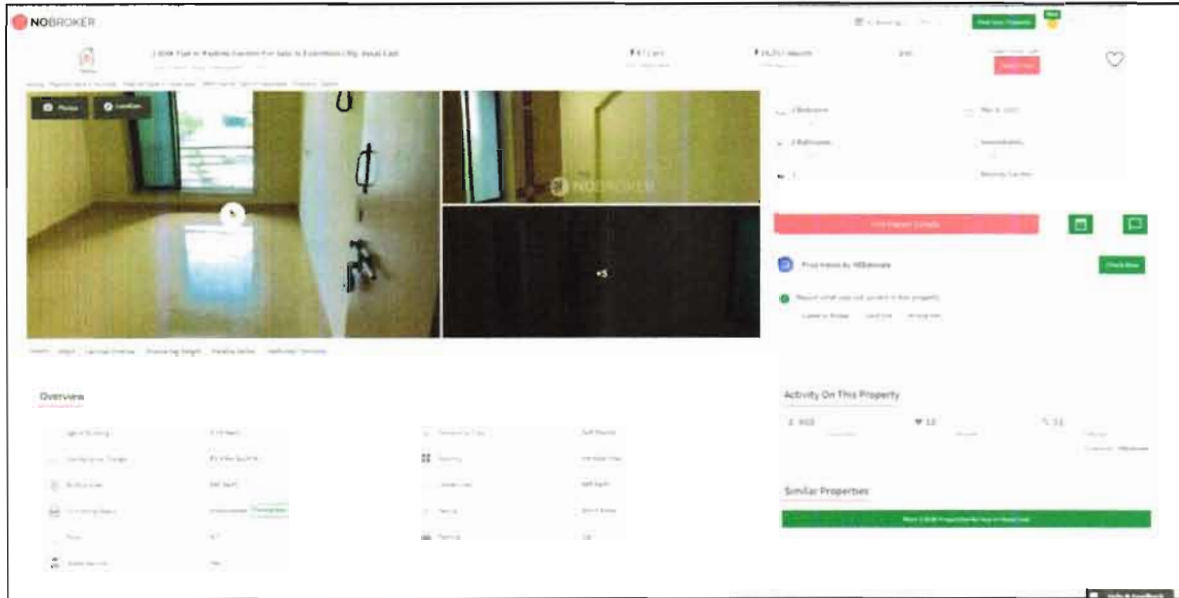
Ownership: Freehold

Furnishing: Fully Furnished

Property Code: 248238475



Price Indicators



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **29th 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 knowledgeable 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.

