## 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

Buyer (Bill to)

**COSMOS BANK - DADAR WEST** 

DADAR BRANCH

Horizon Bldg.,1st Floor, Ranade Road & Gokhale Road,

Dadar (West), Mumbai - 400 028

GSTIN/UIN State Name : 27AAAAT0742K1ZH : Maharashtra, Code : 27

Invoice No. Dated PG-668/23-24 19-May-23 **Delivery Note** Mode/Terms of Payment AGAINST REPORT Reference No. & Date. Other References Buyer's Order No. Dated Dispatch Doc No. **Delivery Note Date** 31408 / 2300671 Dispatched through Destination

Terms of Delivery

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

Amount Chargeable (in words)

E. & O.E

Indian Rupee Two Thousand Three Hundred Sixty Only

HSN/SAC	Taxable	Central Tax		State Tax		Total
	Value	Rate	Amount	Rate	Amount	Tax Amount
997224	2,000.00	9%	180.00	80.00 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

Company's Bank Details

Bank Name

: The Cosmos Co-Operative Bank Ltd

A/c No.

: 0171001022668

Branch & IFS Code: Vileparle & COSB0000017

Remarks:

Mr. Rajesh Dattatray Pendhari & Ms. Nirmala Balu Khabale - Residential Flat no-603,6th floor,buinding no -4,yogam residency,nandivali road, Desale road, dombivali-e,taluka kalyan,district thane-420 201,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

UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

This is a Computer Generated Invoice





CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company





# Valuation Report of the Immovable Property



# Details of the property under consideration:

Name of Owner: Mr. Rajesh Dattatray Pendhari & Ms. Nirmala Balu Khabale

Residential Flat No. 603, 6th Floor, Building No. 4, "Yogam Residency", Nandivali Road, Desale Pada, Dombivali (East), Taluka Kalyan, District Thane - 421 201, State - Maharashtra, Country - India.

Latitude Longitude - 19°11'51.1"N 73°05'00.9"E

# Valuation Prepared for:

Cosmos Bank

**Dadar Branch** 

Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028, State - Maharashtra, Country - India.



Our Pan India Presence at: Mumbai 💡 Aurangabad Pune Rajkat Nanded ▼ Thane Raipur Oelhi NCR Nashik Ahmedabad P 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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001: 2015 Certified Company





Valuation Report Prepared For: Cosmos Bank / Dadar Branch / Rajesh Pendhari (31408/2300671)

Page 2 of 15

Vastu/Mumbai/05/2023/31408/2300671 19/10-283-AHVS

Date: 19.05.2023

# **VALUATION OPINION REPORT**

The property bearing Residential Flat No. 603, 6th Floor, Building No. 4, "Yogam Residency", Nandivali Road, Desale Pada, Dombivali (East), Taluka Kalyan, District Thane – 421 201, State – Maharashtra, Country – India belongs to Mr. Rajesh Dattatray Pendhari & Ms. Nirmala Balu Khabale.

Boundaries of the property.

North : Other Building

South : Building No. 5 / Internal Road

East : Building No. 3
West : Other 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 ₹ 33,66,000.00 (Rupees Thirty Three Lakh Sixty Six Thousand 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/ at e

Sharadkumar B. Chalikwar Eliginally signed by Sharackumar 9. Chalikwa DN: cn=Sharackumar B. Chalikwar, cn=Vastulala Comultante Til Pvr. Ltd., ou=CMD, email=cmd.evastukala.org. c+IN Date: 2023 05.19 12: 50:24+05'30'





# Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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



Our Pan India Presence at :

Mumbai P Aorangabad Pone Rajkot
Thane Nonded Indore Raipur
Delhi NCR Nashik P Ahmedabad Daipur

PRegd. Office: 121, 1st Floor, Ackruti Star, Central Road, MIDC, Anstheri (E), Mumbai - 400 093, (M.S.), INDIA TeleFax: +91 22 28371325/24

mumbai@vastukala.org

<u>Valuation Report of Residential Flat No. 603, 6th Floor, Building No. 4, "Yogam Residency", Nandivali Road, Desale Pada, Dombivali (East). Taluka Kalyan, District Thane – 421 201, 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 19.05.2023 for Bank Loan Purpose	
2	Date of inspection	13.05.2023	
3	Name of the owner/ owners	Mr. Rajesh Dattatray Pendhari & Ms. Nirmala Balu Khabale	
4	If the property is under joint ownership / co- ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available	
Brief description of the property  Address: Residential Flat No. 603, 6 Building No. 4, "Yogam Residency", No. 803, 6 Road, Desale Pada, Dombivali (East), Kalyan, District Thane – 421 201, Maharashtra, Country – India.  Contact Person: Mr. Rajesh Dattatray Pendhari (Owner)			
6	Location, street, ward no	Contact No. 98677569980  Nandivali Road, Desale Pada, Dombivali (East), Taluka Kalyan, District Thane – 421 201	
7	Survey/ Plot no. of land	Survey No. 85 pt. 7/2, 85 part 15 of Village Nandivali Tarfe Panchanand	
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. = 377.00 (Area as per Actual Site Measurement)	
		Carpet Area in Sq. Ft. = 396.00 (Area as per Agreement for sale)	
		Built Up Area in Sq. Ft. = 475.00 (Carpet Area as per Agreement + 20%)	



		All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area
13	Roads, Streets or lanes on which the land is abutting	Nandivali Road, Desale Pada, Dombivali (East), Taluka Kalyan, District Thane – 421 201
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	1
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. Create
	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 KDMC norms  Percentage actually utilized – Details not



			available
26	REN	TS	
	(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	₹7,000.00 Estimated rental income per month
	(iv)	Gross amount received for the whole property	N.A.
27		any of the occupants related to, or close to ness associates of the owner?	Information not available
28	of fi	parate amount being recovered for the use xtures, like fans, geysers, refrigerators, ing ranges, built-in wardrobes, etc. or for ces 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	1	ift is installed, who is to bear the cost of itenance and operation- owner or tenant?	N. A.
32		oump is installed, who is to bear the cost of itenance and operation- owner or tenant?	N. A.
33	for li	has to bear the cost of electricity charges ghting of common space like entrance hall, s, passage, compound, etc. owner or nt?	N. A.
34		t 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 remium	Information not available
36		ny dispute between landlord and tenant rding rent pending in a court of rent?	N. A.
37	1	any standard rent been fixed for the nises under any law relating to the control nt?	N. A.
	SAL	ES	
38	in the	instances of sales of immovable property elocality on a separate sheet, indicating the elocal 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 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 – 2018 (As per Construction completion 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, Dadar Branch to assess fair market value as on 19.05.2023 for Residential Flat No. 603, 6th Floor, Building No. 4, "Yogam Residency", Nandivali Road, Desale Pada, Dombivali (East), Taluka Kalyan, District Thane – 421 201, State – Maharashtra, Country – India belongs to Mr. Rajesh Dattatray Pendhari & Ms. Nirmala Balu Khabale.

#### We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 20.04.2019, executed between the Developers - M/s. Yogam							
	Enterprises and the Purchasers - Mr. Rajesh Dattatray Pendhari & Ms. Nirmala Balu Khabale.							
2	Copy of Construction Permission No. 66/2008 dated 25.11.2008, issued by Zilla Parishad Thane.							
3	Copy of Construction Completion Certificate No. 30/2018 dated 03.11.2018 issued by Zilla Parishad							
	Thane.							
1.004	Think.Innovate.Create							

## LOCATION:

The said building is located at Survey No. 85 pt. 7/2, 85 part 15 of Village Nandivali Tarfe Panchanand, Dombivli (East). The property falls in Residential Zone. It is at a travelling distance 3.4 Mtr. from Dombivli railway station.

#### **BUILDING:**

The building under reference is having Ground + 6 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 is used for residential purpose. 6th Floor is having 6 Residential Flat. The building is having 1 lift.

#### **Residential Flat:**

The residential flat under reference is situated on the 6<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + 1Toilet + Passage + (i.e., 1BHK with 1 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.



## Valuation as on 19th May 2023

The Built-Up Area of the Residential Flat	:	475.00 Sq. Ft.

#### **Deduct Depreciation:**

Value of property as on 19.05.2023	8	396.00 Sq. Ft. X ₹ 8,500.00 = ₹ 33,66,000.00
Prevailing market rate	il,	₹ 8,500.00 per Sq. Ft.
Reckoner for new property		i.e. ₹ 5,502.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready	:	₹ 59,220.00 per Sq. M.
Amount of depreciation	:	/
Depreciation {(100-10) X 5 / 60}	:	-
Cost of Construction	:	475.00 X 2,500.00 = ₹ 11,87,500.00
Age of the building as on 2023	:	5 Years
Expected total life of building	ħ	60 Years
Year of Construction of the building	:	2018 (As per construction completion certificate)

(Area of property x market rate of developed land & Residential premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. — Depreciation)

Total Value of the property		₹ 33,66,000.00	
The realizable value of the property	:	₹ 30,29,400.00	
Distress value of the property	1	₹ 26,92,800.00	
Insurable value of the property (475 X 2,500.00)	:	₹ 11,87,500.00	
Guideline value of the property (475 X 5,502.00)	10	₹ 26,13,450.00	

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 603, 6th Floor, Building No. 4, "Yogam Residency". Nandivali Road, Desale Pada, Dombivali (East), Taluka Kalyan, District Thane – 421 201, State – Maharashtra, Country – India for this particular purpose at ₹ 33,66,000.00 (Rupees Thirty Three Lakh Sixty Six Thousand Only) as on 19th May 2023.



#### **NOTES**

- 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 19<sup>th</sup> May 2023 is ₹ 33,66,000.00 (Rupees Thirty Three Lakh Sixty Six Thousand 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 + 6 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat
	·	situated on 6th Floor
3	Year of construction	2018 (As per construction completion certificate)
4	Estimated future life	55 Years Subject to proper, preventive periodic
		maintenance & structural repairs
5	Type of construction- load bearing	R.C.C. Framed Structure
	walls/RCC frame/ steel frame	
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 Aluminum 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,	No
10	if any	110
14	(i) Internal wiring – surface or	Concealed electrification
	conduit	
	(ii) Class of fittings: Superior/	Concealed plumbing
15	Ordinary/ Poor.	
15	Sanitary installations (i) No. of water closets	As per Requirement
	(ii) No. of lavatory basins	As per requirement
	(iii) No. of urinals	P
	(iv) No. of sink	S
16	Class of fittings: Superior colored / superior	Ordinary
	white/ordinary.	Late Consta
17	Compound wall	Not Provided
	Height and length	
18	Type of construction  No. of lifts and capacity	1 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	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**

















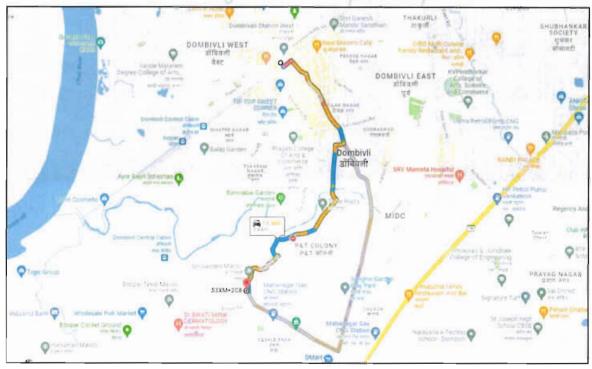




# Route Map of the property

Site u/r





# Latitude Longitude - 19°11'51.1"N 73°05'00.9"E

**Note:** The Blue line shows the route to site from nearest railway station (Dombivli – 3.4 Km.)





# **Ready Reckoner Rate**



Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	59,220.00	Sq. Mtr.	5,502.00	Sq. Ft.
Increase by 5% on units located between 5 to 10 floors	2,820.00			
Stamp Duty Ready Reckoner Market Value Rate for Flat	56,400.00			

## Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors Increase by 10% on units located between 11 to 20 floors	
d)	21 Floors to 30 Floors Increase by 15% on units located between 21 to 30 floors	
e)	31 Floors and above Increase by 20% on units located on 31 and above floors	

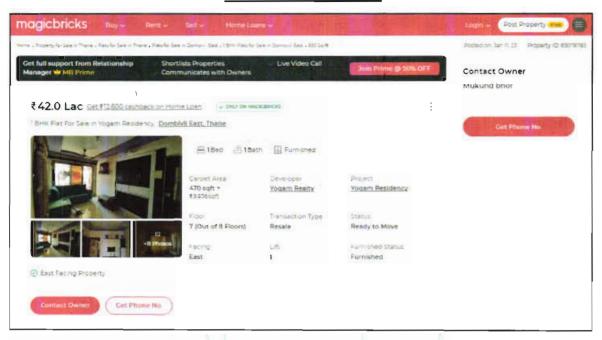
# Table - D: Depreciation Percentage Table

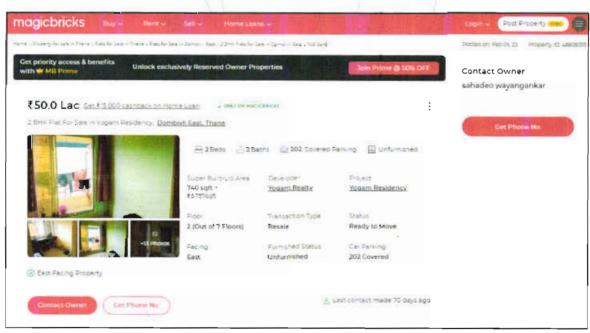
Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation 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**





## **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess Fair Market Value of the property under reference as on 19th May 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:

- 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.
- 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.
- 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.
- 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 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 ₹ 33,66,000.00 (Rupees Thirty Three Lakh Sixty Six Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar B. Chalikwar Digitally signed by Sharadkumar B. Challiwar DN: cn=Sharadkumar B. Challikwar n=Vastukala Consultante (I) Pvt. Ltd. ou=CMO, email=cmdevastukala.org. (= Date: 2023.05.19.12.50.34.405.30

Auth. Sign.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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

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