

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-904/23-24 Dated 2-Jun-23
Buyer (Bill to) Cosmos Bank-Fort Branch Fort Branch 229/231, Perin Nariman Street, Bazar Gate, Fort 400001 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note Mode/Terms of Payment AGAINST REPORT
	Reference No. & Date. Other References
	Buyer's Order No. Dated
	Dispatch Doc No. 31507 / 2300905 Delivery Note Date
	Dispatched through Destination
	Terms of Delivery

SI No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	4,000.00
	CGST			360.00
	SGST			360.00
	Total			₹ 4,720.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Four Thousand Seven Hundred Twenty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	4,000.00	9%	360.00	9%	360.00	720.00
Total	4,000.00		360.00		360.00	720.00

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

Remarks:

Mr. Pranay Dadasaheb Kamble & Mrs. Archana Dadasaheb Kamble - Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, 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

Ratted
 Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Pranay Dadasaheb Kamble & Mrs. Archana Dadasaheb Kamble**

Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.",
Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601,
State – Maharashtra, Country – India.

Latitude Longitude - 19°11'44.1"N 72°58'43.8"E







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Cosmos Bank Fort Branch

229/231, Perin Nariman Street, Bazar Gate, Fort 400001.



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,
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 / Fort Branch / Mr. Pranay Dadasaheb Kamble (31507/2300905) Page 2 of 16

Vastu/Mumbai/05/2023/31507/2300905

02/03-14-SH

Date: 02.06.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, State – Maharashtra, Country – India belongs to **Mr. Pranay Dadasaheb Kamble & Mrs. Archana Dadasaheb Kamble**.

Boundaries of the property.

North	:	Vishwavijeta CHSL
South	:	Shanbaug House
East	:	A-Wing
West	:	Kadva Lane

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 **₹ 48,20,400.00 (Rupees Forty Eight Lakh Twenty Thousand Four Hundred Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Sharadkumar B.
Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMO, email=cmo@vastukala.org, c=IN
Date: 2023.06.02 10:59:00 +05'30'

Sharadkumar B. Chalikwar

Aufh. 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

Encl. Valuation Report



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Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot
Thane 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 of Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601,

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 02.06.2023 for Bank Loan Purpose
2	Date of inspection	20.05.2023
3	Name of the owner/ owners	Mr. Pranay Dadasaheb Kamble & Mrs. Archana Dadasaheb Kamble.
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
5	Brief description of the property	Address: Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, State – Maharashtra, Country – India. Contact Person: Mr. Omprakash Channa (Broker) Contact No. 9892345274
6	Location, street, ward no	Near NKTT College, Kharkar Ali Road, Thane (West)
7	Survey/ Plot no. of land	CTS No. 184/A/2, 184/B, 184/C, 185/A, 185/B, Tika No. 5 of Village – Thane
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. = 280.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 312.00 (Area as per Agreement for sale)

13	Roads, Streets or lanes on which the land is abutting	Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601.
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
	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 TMC 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	₹ 10,000.00 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	

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. It consists of 1 Living Room + Kitchen + Bedroom + 1 Toilet (i.e., **1BHK with 1 Toilet**). 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 02nd June 2023

The Built Up Area of the Residential Flat	:	312.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1992 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	28 Years
Cost of Construction	:	312.00 X 2,500.00 = ₹ 7,80,000.00
Depreciation $\{(100-10) \times 28 / 60\}$:	42.00%
Amount of depreciation	:	₹ 3,27,600.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 71,230.00 per Sq. M. i.e. ₹ 6,617.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 63,662.00 per Sq. M. i.e. ₹ 5,914.00 per Sq. Ft.
Prevailing market rate	:	₹ 16,500.00 per Sq. Ft.
Value of property as on 02.06.2023	:	312.00 Sq. Ft. X ₹ 16,500.00 = ₹ 51,48,000.00

(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)

Depreciated fair value of the property as on 02.06.2023	:	₹ 51,48,000.00 - ₹ 3,27,600.00 = ₹ 48,20,400.00
Total Value of the property	:	₹ 48,20,400.00
The realizable value of the property	:	₹ 43,38,360.00
Distress value of the property	:	₹ 38,56,320.00
Insurable value of the property (312 X 2,500.00)	:	₹ 7,80,000.00
Guideline value of the property (312 X 5,914.00)	:	₹ 18,45,168.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 302 (Old Flat No. 12), 3rd Floor, B Wing, "Ram Niwas Co-op. Hsg. Soc. Ltd.", Near NKTT College, Kharkar Ali Road, Thane (West), PIN Code – 400 601, State – Maharashtra, Country – India for this particular purpose at ₹ **48,20,400.00 (Rupees Forty Eight Lakh Twenty Thousand Four Hundred Only)** as on **02nd June 2023**.

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 **02nd June 2023 is ₹ 48,20,400.00 (Rupees Forty Eight Lakh Twenty Thousand Four Hundred 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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Actual site photographs



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Price Indicators

NOBROKER

1 BHK Flat in Mayor Apartment For Sale in Thane West

₹ 60 Lac
₹ 45,851/Month
520 sq.ft.

Overview

- Age of Building: 10 Years
- Maintenance Charges: ₹ 1.5 Per Sq.Ft/M
- Building Area: 520 Sq.Ft
- Ownership Type: Self Owned
- Flooring: Marble Tiles
- Completion Status: Under Construction

Activity On This Property

₹ 113

Similar Properties

99acres

Buy

₹ 91 Lac
Estimated EMI ₹ 2,030

1BHK 2Baths

Overview

- Carpet area: 515 sq.ft.
- ₹ 91 Lac + Govt Charges & Tax @ 17,681 per sq.ft.
- 5th of 6 Floors
- 1 Bedroom, 2 Bathrooms, No Balcony with Pooja Room
- Dwarkadas Rotlanshi CHS Kharkar Alley, Thane
- North-East
- 10+ Year Old

Places nearby

Kharkar Alley, Thane, Mumbai

- Shankar
- Nuri Baba Darga
- TMC C R Wadia Dispensary
- Dr Malatibai Chitambar Clinic and Hospital
- Janam Hospital

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **02nd June 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:

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.

