

# Tax Invoice

**VASTUKALA CONSULTANTS (I) PVT LTD**  
 B1-001, U/B FLOOR, BOOMERANG,  
 CHANDIVALI FARM ROAD, ANDHERI-EAST 400072  
 GSTIN/UIN: 27AADCV4303R1ZX  
 State Name : Maharashtra, Code : 27  
 CIN: U74120MH2010PTC207869  
 E-Mail : accounts@vastukala.org

Invoice No. <b>MUM/2324/JUN/211</b>	Dated <b>27-Jun-23</b>
Delivery Note	Mode/Terms of Payment
Reference No. & Date.	Other References
Buyer's Order No.	Dated
Dispatch Doc No. <b>2107 / 2301291</b>	Delivery Note Date
Dispatched through	Destination
Terms of Delivery	

Buyer (Bill to)  
**COSMOS BANK- VASAI BRANCH**  
 VASAI BRANCH  
 MAURYA SHOPPING CENTRE,  
 GROUND FLOOR, S NO. 16, HISSA NO. 10 / 11,  
 MBADI ROAD, VASAI DIST THANE 401202  
 GSTIN/UIN : 27AAAAT0742K1ZH  
 State Name : Maharashtra, Code : 27

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

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

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

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

Company's Bank Details  
 Bank Name : **ICICI BANK**  
 A/c No. : **123105000319**  
 Branch & IFS Code : **MIG Colony, Bandra (E.), Mumbai & ICIC0001231**



UPI Virtual ID : vastukala@ICICI  
 for **VASTUKALA CONSULTANTS (I) PVT LTD**

Remarks:  
 Mr. Aabasaheb Ramdas Kharade & Mrs. Shital  
 Aabasaheb Kharade - Residential Flat No. 405, 4th Floor,  
 "Jyoti Kiran Co-Op. Hsg. Soc. Ltd.", Fatherwadi, Village -  
 Gokhiware, Vasai (East), Taluka - Vasai, District -  
 Palghar, PIN - 421 208, 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

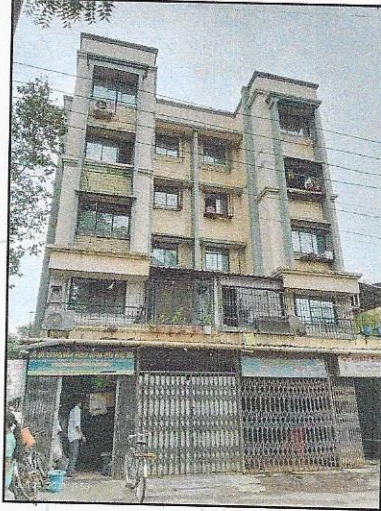
*[Signature]*  
 Authorised Signatory

SUBJECT TO MUMBAI JURISDICTION  
 This is a Computer Generated Invoice





## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Aabasaheb Ramdas Kharade & Mrs. Shital Aabasaheb Kharade**

Residential Flat No. 405, 4<sup>th</sup> Floor, "Jyoti Kiran Co-Op. Hsg. Soc. Ltd.", Fatherwadi, Village – Gokhiware,  
Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208, State – Maharashtra, Country – India.

Latitude Longitude - 19°24'23.1"N 72°50'41.0"E

### Valuation Prepared for:

**Cosmos Bank**

**Vasai (West) Branch**

Maurya Shopping Centre Co-op. Hsg. Soc. Ltd., Shop No. 16, Ground Floor, Ambadi Road, Navghar, Vasai (West)  
- 401202, State - Maharashtra, Country – India

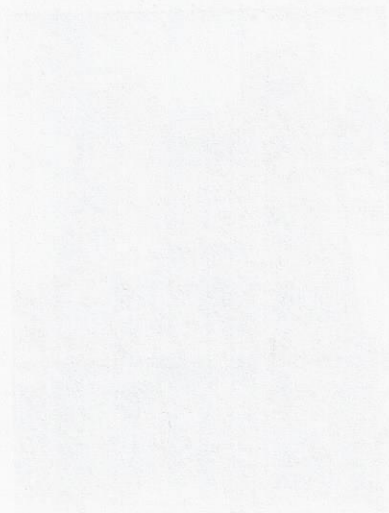


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- |             |              |             |          |
|-------------|--------------|-------------|----------|
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| 📍 Thane     | 📍 Nanded     | 📍 Indore    | 📍 Raipur |
| 📍 Delhi NCR | 📍 Nashik     | 📍 Ahmedabad | 📍 Jaipur |

📍 **Regd. Office :** B1-001, U/B Floor, Boomerang,  
Chandivali Farm Road, Andheri (East),  
**Mumbai - 400 072, (M.S.), INDIA**  
📞 TeleFax : +91 22 28371325/24  
✉️ [mumbai@vastukala.org](mailto:mumbai@vastukala.org)

Valuation Report of the Immovable Property



Details of the property being valued

Location of the property and its surroundings

Legal status of the property and its ownership

Valuation method used

Valuation results

Market value

Net value

Remarks and other relevant information



Valuation Report Prepared For: Cosmos Bank / Vasai (West) Branch / Mr. Aabasaheb Ramdas Kharade (2107/2301291)

Pages 2 of 16

Vastu/Mumbai/06/2023/2107/2301291

27/06-392-NISH

Date: 27.06.2023

## VALUATION OPINION REPORT

The property bearing Residential Flat No. 405, 4<sup>th</sup> Floor, "Jyoti Kiran Co-Op. Hsg. Soc. Ltd.", Fatherwadi, Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208, State – Maharashtra, Country – India belongs to **Mr. Aabasaheb Ramdas Kharade & Mrs. Shital Aabasaheb Kharade.**

### Boundaries of the property.

North	: Other Residential Building
South	: Chawl
East	: Madhav Apartment & Ganesh Peth Lane
West	: Sai Vishvaas CHSL & Ram Maruti Marg

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 **₹ 32,20,412.00 (Rupees Thirty Two Lakh Twenty Thousand Four Hundred Twelve 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,  
ou=india,  
2.5.4.20=9827b6c4d4d3f6c03e0cf9e26865913490cf9d83d4133  
3115279b17a18d6692, postalCode=400609, st=Maharashtra,  
serialNumber=1458454444cf9d83d4133, cn=MANOJ BABURAO CHALIKWAR  
e994e282e29a327b625f6c, c=INDIA  
Date: 2023.06.27 17:36:47 +05'30'

Auth. Sign.



Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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



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- |           |            |           |        |
|-----------|------------|-----------|--------|
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| Thane     | Nanded     | Indore    | Raipur |
| Delhi NCR | Nashik     | Ahmedabad | Jaipur |

Regd. Office : B1-001, U/B Floor, Boomerang,  
Chandivali Farm Road, Andheri (East),  
Mumbai - 400 072, (M.S.), INDIA  
TeleFax : +91 22 28371325/24  
mumbai@vastukala.org

Valuation Report of Residential Flat No. 405, 4<sup>th</sup> Floor, "**Jyoti Kiran Co-Op. Hsg. Soc. Ltd.**", Fatherwadi,  
Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208,  
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 27.06.2023 for Bank Loan Purpose
2	Date of inspection	24.06.2023
3	Name of the owner/ owners	<b>Mr. Aabasaheb Ramdas Kharade &amp; Mrs. Shital Aabasaheb Kharade.</b>
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	<b>Address:</b> Residential Flat No. 405, 4 <sup>th</sup> Floor, " <b>Jyoti Kiran Co-Op. Hsg. Soc. Ltd.</b> ", Fatherwadi, Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208, State – Maharashtra, Country – India. <b>Contact Person:</b> Ramesh Menon (Seller) Contact No. 9820079057
6	Location, street, ward no	Fatherwadi Franciscan Brother Road
7	Survey/ Plot no. of land	Survey No. 118, Hissa No. 1 of Village – Gokhiware
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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 405.00 (Area as per Actual Site Measurement)  <b>Carpet Area in Sq. Ft. = 403.00</b> <b>(Area as per Agreement for sale)</b>  Built Up Area in Sq. Ft. =484.00 (Area as per Agreement for sale)

13	Roads, Streets or lanes on which the land is abutting	Fatherwadi Franciscan Brother 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.
	<b>IMPROVEMENTS</b>	
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?	Vacant
	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 VVMC norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.



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	(iii)	Monthly or annual rent / compensation / license fee, etc. paid by each	₹ 7,000.00 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?	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 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.
		<b>SALES</b>	
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.
		<b>COST OF CONSTRUCTION</b>	
41		Year of commencement of construction and year of completion	2010 (Approx.)



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.
<b>Remark:</b>		

**PART II- VALUATION****GENERAL:**

Under the instruction of Cosmos Bank, Vasai (West) Branch to assess fair market value as on 27.06.2023 for Residential Flat No. 405, 4<sup>th</sup> Floor, "Jyoti Kiran Co-Op. Hsg. Soc. Ltd.", Fatherwadi, Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208, State – Maharashtra, Country – India belongs to **Mr. Aabasaheb Ramdas Kharade & Mrs. Shital Aabasaheb Kharade.**

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

1	Copy of Agreement for Sale dated 15.06.2023
2	Copy of Commencement Certificate No. CIDCO / VVSR / CC / BP – 4494 / E / 4537 dated 24.07.2009 issued by Municipal Corporation of Greater Mumbai.

**LOCATION:**

The said building is located at Survey No. 118, Hissa No. 1 of Village – Gokhiware. The property falls in Residential Zone. It is at a travelling distance 4.4 Km. from Vasai 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 building is used for residential purpose. 4<sup>th</sup> Floor is having 04 Residential Flat. The building is having 01 lift.

**Residential Flat:**

The residential flat under reference is situated on the 4<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + W.C. + Bath. (i.e. 1 BHK). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush door, Powder Coated Aluminum sliding windows, Concealed electrification & Concealed plumbing etc.



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**Valuation as on 27<sup>th</sup> June 2023**

<b>The Carpet Area of the Residential Flat</b>	<b>:</b>	<b>403.00 Sq. Ft.</b>
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**Deduct Depreciation:**

Year of Construction of the building	:	2010 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	13 Years
Cost of Construction	:	484.00 Sq. Ft. X ₹ 2,600.00 = ₹ 12,58,400.00
Depreciation $\{(100-10) \times 13 / 60\}$	:	₹ 19.50%
Amount of depreciation	:	₹ 2,45,388.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 57,700.00 per Sq. M. i.e. ₹ 5,360.00 per Sq. Ft.
Guideline rate (After depreciation)	:	₹ 51,798.00 per Sq. M. i.e. ₹ 4,812.00 per Sq. Ft.
Prevailing market rate	:	₹ 8,600.00 per Sq. Ft.
<b>Value of property as on 27.06.2023</b>	<b>:</b>	<b>403.00 Sq. Ft. X ₹ 8,600.00 = ₹ 34,65,800.00</b>

(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)

<b>Depreciated fair value of the property as on 27.06.2023</b>	<b>:</b>	<b>₹ 34,65,800.00 - ₹ 2,45,388.00 = ₹ 32,20,412.00</b>
<b>Total Value of the property</b>	<b>:</b>	<b>₹ 32,20,412.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 28,98,371.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 25,76,330.00</b>
<b>Insurable value of the property</b>	<b>:</b>	<b>₹ 12,58,400.00</b>
<b>Guideline value of the property</b>	<b>:</b>	<b>₹ 23,29,008.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 405, 4<sup>th</sup> Floor, "Jyoti Kiran Co-Op. Hsg. Soc. Ltd.", Fatherwadi, Village – Gokhiware, Vasai (East), Taluka – Vasai, District – Palghar, PIN – 421 208, State – Maharashtra, Country – India for this particular purpose at **₹ 32,20,412.00 (Rupees Thirty Two Lakh Twenty Thousand Four Hundred Twelve Only)** as on **27<sup>th</sup> June 2023**.



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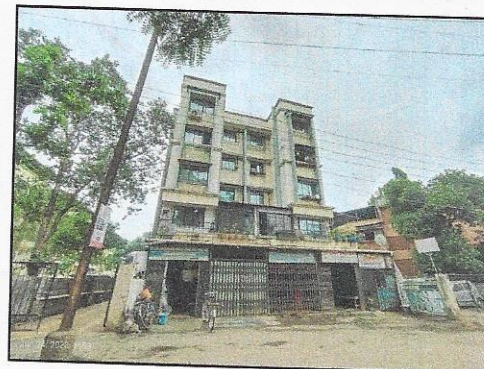
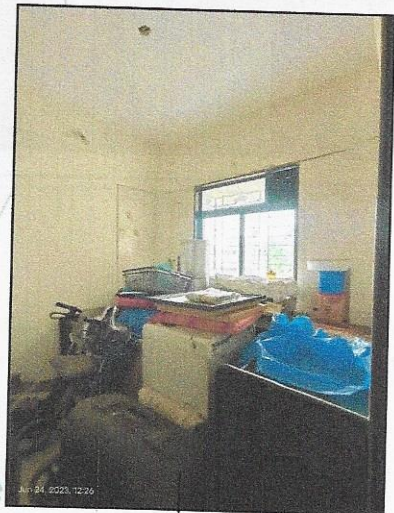
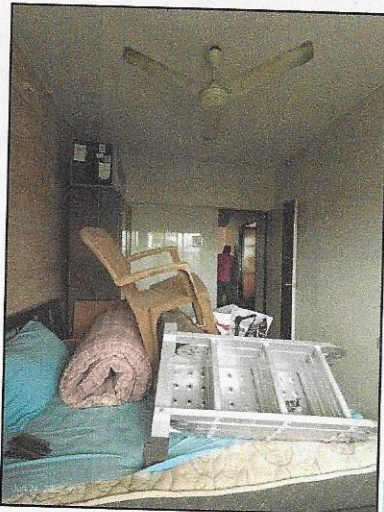
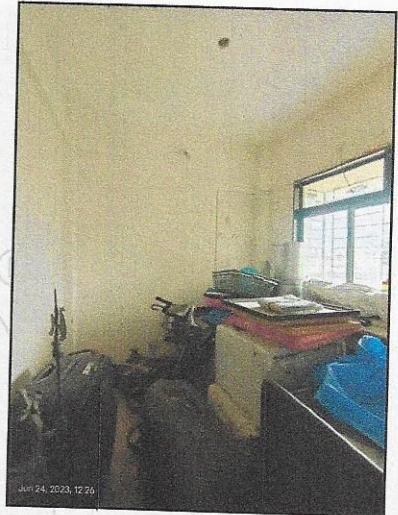
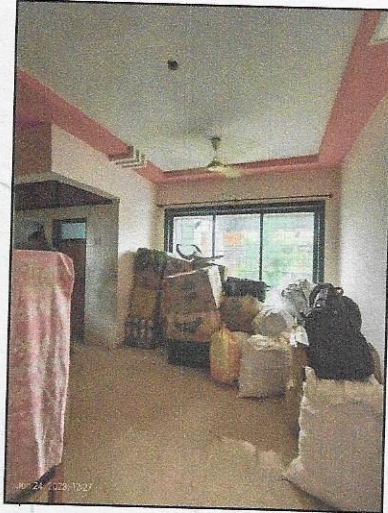
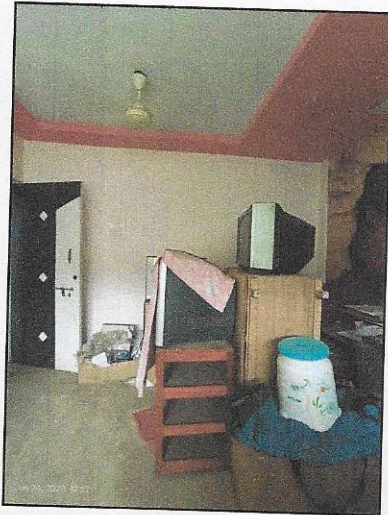




**ANNEXURE TO FORM 0-1**

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 4 <sup>th</sup> Floor
3.	Year of construction	2010 (Approx.)
4.	Estimated future life	47 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 door, 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, if any	No
14.	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(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	1 Lift
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



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**INTERNATIONAL PROFESSIONAL FEE AGREEMENT**

The undersigned, the Client, has engaged the undersigned, the Consultant, to provide the services described in the attached letter of intent. The Client understands that the Consultant's fee is based on the percentage of the Client's net income.

**VALUATION OF THE PROJECT'S PROFITS**

The Consultant shall be entitled to a fee of ...% of the net income of the Client for the period of ... months. The net income shall be determined in accordance with the provisions of the attached letter of intent. The Consultant shall be entitled to a fee of ...% of the net income of the Client for the period of ... months.

...

...

FOR VASTIKALA CONSULTANTS (PVT) LTD

MANOJ KUMAR  
CHAIRMAN

Director

Manoj Kumar  
Chairman

Manoj Kumar  
Chairman

Manoj Kumar  
Chairman

Manoj Kumar  
Chairman

...

...