

PROFORMA 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 E-Mail : accounts@vastukala.org	Invoice No. PG-1617/23-24	Dated 19-Jul-23
Buyer (Bill to) BAJARANGI RAMSUNDER MISHRA Residential Flat No. 1122, 11th Floor, Building No. D/3, "Apna Ghar Phase II", Near Ghodbunder RTO Camp, Hatkesh, Mira Bhayandar Road, Village - Ghodbunder, Mira Road (East), THANE 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. 002482 /2301682	Delivery Note Date
Dispatched through		Destination
Terms of Delivery		

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:

"Mr. Bajarangi Ramsunder Mishra & Roopa Pathak - Residential Flat No. 1122, 11th Floor, Building No. D/3, "Apna Ghar Phase II", Near Ghodbunder RTO Camp, Hatkesh, Mira Bhayandar Road, Village - Ghodbunder, Mira Road (East), Thane - 401 107, 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**

Rathod
 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. Bajarangi Ramsunder Mishra & Roopa Pathak**

Residential Flat No. 1122, 11th Floor, Building No. D/3, "Apna Ghar Phase II", Near Ghodbunder RTO Camp, Hatkesh, Mira Bhayandar Road, Village - Ghodbunder, Mira Road (East), Thane - 401 107, State - Maharashtra, Country - India.

Latitude Longitude - 19°16'51.6"N 72°53'15.2"E

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Valuation Done for:

Cosmos Bank




Borivali (East) Branch

G-1,G-2,G-3, A Wing, Palkhi Aura, Laxmi Shopping Centre CHSL, Dattapada Road, Near HDFC Bank, Borivali (East), Mumbai, State - Maharashtra, Country - India.



Our Pan India Presence at :

 Mumbai  Aurangabad  Pune  Rajkot
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 **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. 1122, 11th Floor, Building No. D/3, "Apna Ghar Phase II",
Near Ghodbunder RTO Camp, Hatkesh, Mira Bhayandar Road, Village - Ghodbunder,
Mira Road (East), Thane - 401 107, State – Maharashtra, Country – India.

(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 19.07.2023 for Banking Purpose
2	Date of inspection	18.07.2023
3	Name of the owner/ owners	Mr. Bajarangi Ramsunder Mishra & Roopa Pathak.
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. 1122, 11 th Floor, Building No. D/3, "Apna Ghar Phase II", Near Ghodbunder RTO Camp, Hatkesh, Mira Bhayander Road, Village - Ghodbunder, Mira Road (East), Thane - 401 107, State – Maharashtra, Country – India. Contact Person: Mr. Bajarangi Mishra (Owner)
6	Location, street, ward no	Mira Bhayander Road
7	Survey/ Plot no. of land	Survey No. 25/1, 25/2, 111/1, 111/1/2, 112/1, 111/2,3,4,5p of Village – Ghodbunder
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, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 179.00 Flowerbed Area in Sq. Ft. = 22.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 157.00

		(Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 173.00 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Mira Bhayander 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?	Vacant
	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 MBMC 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?	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.
	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.
	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 2022 (As per Part Occupancy 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.

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Borivali East Branch to assess fair market value as on 19.07.2023 for Residential Flat No. 1122, 11th Floor, Building No. D/3, “**Apna Ghar Phase II**”, Near Ghodbunder RTO Camp, Hatkesh, Mira Bhayandar Road, Village - Ghodbunder, Mira Road (East), Thane - 401 107, State – Maharashtra, Country – India belongs to **Mr. Bajarangi Ramsunder Mishra & Roopa Pathak**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 07.07.2023
2	Copy of Part Occupancy Certificate No. MBMC / NR / 3544 / 2022 - 23 dated 15.12.2022 issued by Mira Bhayandar Municipal Corporation.

LOCATION:

The said building is located at Survey No. 25/1, 25/2, 111/1, 111/1/2, 112/1, 111/2,3,4,5p of Village – Ghodbunder. The property falls in Residential Zone. It is at a travelling distance 4.7 Km. from Mira Road Railway station.

BUILDING:

The building under reference is having Stilt + 15 Upper Floor. 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building is used for Residential purpose. 11th Floor is having 24 Residential Flats. The building is having 4 lifts.

Residential Flat:

The Residential Flat under reference is situated on the 11th Floor. It consists of Living Room + Kitchen + Toilet. The residential flat is finished with Vitrified tiles flooring, Teak Wood door framed with flush shutter door, Aluminum sliding windows & Concealed plumbing & Concealed electrification.

Valuation as on 19th July 2023

The Carpet Area of the Residential Flat	:	157.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2022 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	1 year
Cost of Construction	:	173.00 Sq. Ft. X 2,700.00 = ₹ 4,67,100.00
Amount of depreciation	:	N.A., as the property age is below 5 years
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,11,540.00 per Sq. M. i.e. ₹ 10,362.00 per Sq. Ft.
Prevailing market rate	:	₹ 15,000.00 per Sq. Ft.
Value of property as on 19.07.2023	:	₹ 157.00 Sq. Ft. X ₹ 15,000.00 = ₹ 23,55,000.00

(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)

Fair value of the property as on 19.07.2023	:	₹ 23,55,000.00
Total Value of the property	:	₹ 23,55,000.00
The realizable value of the property	:	₹ 21,19,500.00
Distress value of the property	:	₹ 18,84,000.00
Insurable value of the property	:	₹ 4,67,100.00
Guideline value of the property	:	₹ 17,92,626.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 1122, 11th Floor, Building No. D/31, "Apna Ghar Phase II", Near Ghodbunder RTO Camp, Hatkesh, Mira Bhayander Road, Village - Ghodbunder, Mira Road (East), Thane - 401 107, State – Maharashtra, Country – India for this particular purpose at **₹ 23,55,000.00 (Rupees Twenty Three Lakh Fifty Five Thousand Only)** as on **19th July 2023**.

NOTES

1. I, Manoj 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 **19th July 2023 is ₹ 23,55,000.00 (Rupees Twenty Three Lakh Fifty Five 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	Stilt + 15 Upper Floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 11 th Floor
3	Year of construction	2022 (As per Part Occupancy Certificate)
4	Estimated future life	59 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 Powdered 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	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	4 Lifts
19	Underground sump – capacity and type of	R.C.C tank

	construction	
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

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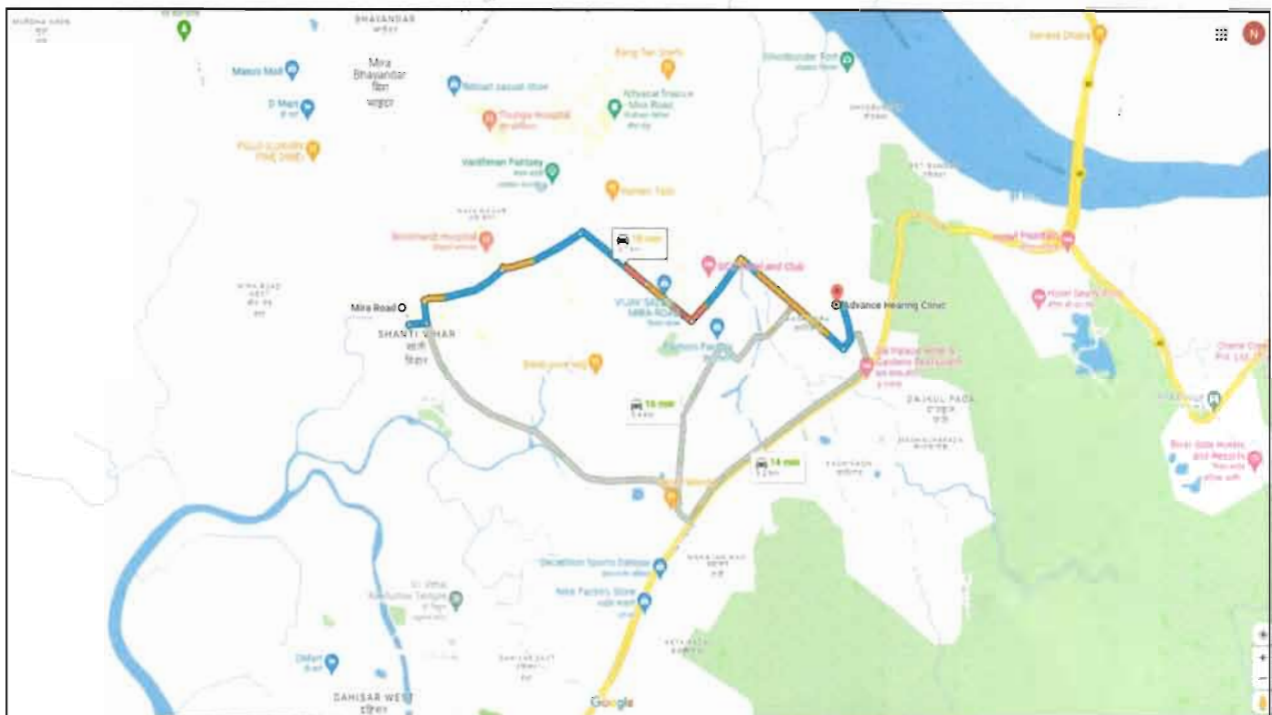
Actual site photographs



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Route Map of the property


Site u/r



Latitude Longitude – 19°16'51.6"N 72°53'15.2"E


Note: The Blue line shows the route to site from nearest Railway Station (Mira Road – 4.7 Km)

Ready Reckoner Rate



Department of Registration & Stamps
Government of Maharashtra

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महाराष्ट्र शासन



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Year

20222023

Annual Statement of Rates

Language

English

Selected District ठाणे

Select Taluka ठाणे

Select Village मौजे [गांव] घोडबंदर

Search By Survey No Location

Enter Survey No 111

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs.)	Attribute
8/34-बू-2) भू-विभाग घोडबंदर गावातील भू-भाग यु-1 वषाळता गावातील सर्व मिळकती संव्हे क्रमांक	27700	101400	103100	126800	103100	ची. मीटर सव्हे नंबर	

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Price Indicators

₹55.0 Lac How much loan can I get?

1 BHK 560 Sq-ft Flat For Sale: **Kashimira, Mumbai**

1 Bed, 2 Baths, 3 Balconies, Unfurnished

Carpet Area: **360 sqft** ₹15,278/sqft
 Developer: **Seven Eleven Group**
 Project: **Seven Eleven Apna Chai**

Floor: **10 (Out of 15 Floors)**
 Transaction Type: **Resale**
 Status: **Ready to Move**

Facing: **East**
 Lifts: **2**
 Furnished Status: **Unfurnished**

Contact Agent: **Arun Kumar Singh**
 +919322222222
 Get Phone No.

Price Breakup: ₹55 Lac | ₹2,75,000 Approx. Registration Charges | ₹1,500 Monthly

Booking Amount: ₹1.0 Lac

RERA ID: **AS1700005139**

Address: **Mira Road, Mumbai, Kashimira, Mumbai - Mira Road and Beyond, Maharashtra**

Landmarks: **The Property close to the metro station**

₹55.0 Lac How much loan can I get?

1 BHK Flat For Sale in Seven Eleven Apna Chai: **Mira Road, Mumbai**

1 Bed, 2 Baths, 3 Balconies, Unfurnished

Carpet Area: **360 sqft** ₹15,278/sqft
 Developer: **Seven Eleven Group**
 Project: **Seven Eleven Apna Chai**

Floor: **5 (Out of 15 Floors)**
 Transaction Type: **Resale**
 Status: **Ready to Move**

Furnished Status: **Unfurnished**
 Age Of Construction: **Less than 5 years**

Contact Owner: **Singh**
 +9179xxxxxxx
 Get Phone No.

Price Breakup: ₹55 Lac | ₹2,75,000 Approx. Registration Charges

Address: **Mira Road, Mira Road, Mumbai, Maharashtra**

Furnishing: **Unfurnished**

Loan Offered: **Estimated EMI: ₹28,478**



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **19th July 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.

