

# PROFORMA INVOICE

<b>Vastukala Consultants (I) Pvt Ltd</b> 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. <b>PG-1602/23-24</b>	Dated <b>18-Jul-23</b>
Buyer (Bill to) <b>COSMOS BANK - VILEPARLE EAST</b> Vile Parle (East) Branch Pratik Venue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai - 400 057, GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment <b>AGAINST REPORT</b>
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. <b>002496 / 2301667</b>	Delivery Note Date
Dispatched through		Destination
Terms of Delivery		

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

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
<b>Total</b>	<b>4,000.00</b>		<b>360.00</b>		<b>360.00</b>	<b>720.00</b>

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

**Remarks:**  
 Mr. Umesh Chandrakant Sawant - Residential Flat No. 502, 5th Floor, Wing – B, Building No. 15, "Vishwas Sankalp Co-op. Hsg. Soc. Ltd.", Sankalp Sahaniwas, Plot No. 15, NNP Colony, Gen. A. K. Vaidya Marg, Dindoshi, Malad (East), Mumbai – 400 097, 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

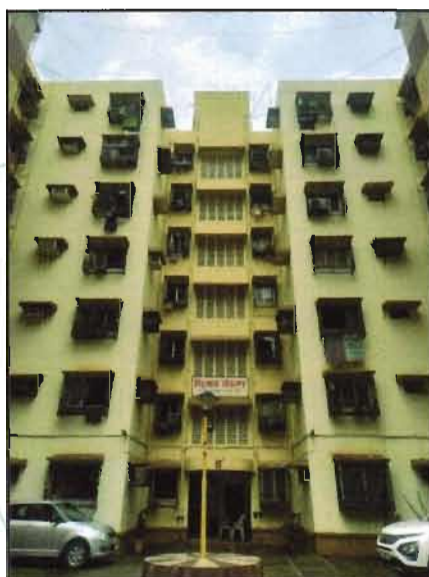
Company's Bank Details  
 Bank Name : **The Cosmos Co-Operative Bank Ltd**  
 A/c No. : **0171001022668**  
 Branch & IFS Code : **Vileparle & COSB0000017**



UPI Virtual ID : **Vastukala@icici**  
**for Vastukala Consultants (I) Pvt Ltd**  
  
 Authorized Signatory

This is a Computer Generated Invoice

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Umesh Chandrakant Sawant**

Residential Flat No. 502, 5<sup>th</sup> Floor, Wing – B, Building No. 15, "**Vishwas Sankalp Co-op. Hsg. Soc. Ltd.**",  
Sankalp Sahaniwas, Plot No. 15, NNP Colony, Gen. A. K. Vaidya Marg, Dindoshi, Malad (East),  
Mumbai – 400 097, State – Maharashtra, Country – India.

Latitude Longitude - 19°10'37.9"N 72°52'44.4"E

Think.Innovate.Create

### Valuation Done for:

**Cosmos Bank**

**Vile Parle (East) Branch**

Pratik Evenue, Ground Floor, Opp. Shivsagar Hotel, Nehru Road, Vile Parle (East), Mumbai – 400 057,  
State – Maharashtra, Country – India.



#### Our Pan India Presence at :

Mumbai Aurangabad Pune Rajkot  
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. 502, 5<sup>th</sup> Floor, Wing – B, Building No. 15, "**Vishwas Sankalp Co-op. Hsg. Soc. Ltd.**", Sankalp Sahaniwas, Plot No. 15, NNP Colony, Gen. A. K. Vaidya Marg, Dindoshi, Malad (East),  
Mumbai – 400 097, 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 18.07.2023 for Bank Loan Purpose
2	Date of Inspection	15.07.2023
3	Name of the owner/ owners	<b>Mr. Umesh Chandrakant Sawant</b>
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	<b>Address:</b> Residential Flat No. 502, 5 <sup>th</sup> Floor, Wing – B, Building No. 15, " <b>Vishwas Sankalp Co-op. Hsg. Soc. Ltd.</b> ", Sankalp Sahaniwas, Plot No. 15, NNP Colony, Gen. A. K. Vaidya Marg, Dindoshi, Malad (East), Mumbai – 400 097, State – Maharashtra, Country – India. <b>Contact Person:</b> Mrs. Urvi Sawant (Owner's wife) Contact No. 9594152660
6	Location, street, ward no	Sankalp Sahaniwas, Plot No. 15, NNP Colony, Gen. A. K. Vaidya Marg, Dindoshi, Malad (East), Mumbai
7	Survey/ Plot no. of land	Survey No. 239/1, CTS No. 827C of Village – Malad (East), Taluka – Borivali
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, Taxis, 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. = 345.00 (Area as per Actual Site Measurement) <b>Carpet Area in Sq. Ft. = 350.00</b> <b>Built Up Area in Sq. Ft. = 475.00</b> (Area as per Agreement for Sale)

13	Roads, Streets or lanes on which the land is abutting	Sankalp Sahaniwas, Plot No. 15, NNP Colony, Gen. A. K. Vaidya Marg, Dindoshi, Malad (East), Mumbai – 400 097.
14	If freehold or leasehold land	Lease 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?	Tenant Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MCGM norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	Mrs. Sweta Matkar (Tenant)
	(ii) Portions in their occupation	Fully

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 16,000.00 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.
		<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 – 2005 (As per occupancy



	year of 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.
<b>Remark:</b>		

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Vile Parle (East) Branch to assess fair market value as on 18.07.2023 for Residential Flat No. 502, 5<sup>th</sup> Floor, Wing – B, Building No. 15, "**Vishwas Sankalp Co-op. Hsg. Soc. Ltd.**", Sankalp Sahaniwas, Plot No. 15, NNP Colony, Gen. A. K. Vaidya Marg, Dindoshi, Malad (East), Mumbai – 400 097, State – Maharashtra, Country – India belongs to **Mr. Umesh Chandrakant Sawant**.

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

1	Copy of Agreement for sale dated 13.07.2023 Between Mr. Tushar Pradip Satam & Smt. Namita Pradip Satam (the Vendors) and Mr. Umesh Chandrakant Sawant (the Purchaser).
2	Copy of Occupancy Certificate No. CHE / 8225 / BP (WS) / AP dated 14.09.2005 issued by Municipal Corporation of Greater Mumbai.

### LOCATION:

The said building is located at Survey No. 239/1, CTS No. 827C of Village – Malad (East), Taluka – Borivali, Mumbai. The property falls in Residential Zone. It is at a travelling distance 3.9 Km. from Goregaon 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 external condition is good. The building is used for residential purpose. 5<sup>th</sup> Floor is having 4 Residential Flat. 1 Lift provided in the building.

### Residential Flat:

The residential flat under reference is situated on the 5<sup>th</sup> Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath + Passage. (i.e., **1 BHK + WC & Bath**). The residential flat is finished with Ceramic tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows & casing capping electrification & Concealed plumbing etc.

**Valuation as on 18<sup>th</sup> July 2023**

<b>The Built Up Area of the Residential Flat</b>	<b>:</b>	<b>475.00 Sq. Ft.</b>
--	----------	-----------------------

**Deduct Depreciation:**

Year of Construction of the building	:	2005 (As per occupancy certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	18 Years
Cost of Construction	:	475.00 X 2,700.00 = ₹ 12,82,500.00
Depreciation $\{(100-10) \times 18 / 60\}$	:	27.00%
Amount of depreciation	:	₹ 3,46,275.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,27,596.00 per Sq. M. i.e., ₹ 11,854.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciate)	:	₹ 1,13,856.00 per Sq. M. i.e., ₹ 10,577.00 per Sq. Ft.
Prevailing market rate	:	₹ 17,600.00 per Sq. Ft.
<b>Value of property as on 18.07.2023</b>	<b>:</b>	<b>475.00 Sq. Ft. X ₹ 17,600.00 = ₹ 83,60,000.00</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 18.07.2023</b>	<b>:</b>	<b>₹ 83,60,000.00 - ₹ 3,46,275.00 = ₹ 80,13,725.00</b>
<b>Total Value of the property</b>	<b>:</b>	<b>₹ 80,13,725.00</b>
<b>The realizable value of the property</b>	<b>:</b>	<b>₹ 72,12,353.00</b>
<b>Distress value of the property</b>	<b>:</b>	<b>₹ 64,10,980.00</b>
<b>Insurable value of the property (475.00 X 2,700.00)</b>	<b>:</b>	<b>₹ 12,82,500.00</b>
<b>Guideline value of the property (475.00 X 10,577.00)</b>	<b>:</b>	<b>₹ 50,24,075.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 502, 5<sup>th</sup> Floor, Wing – B, Building No. 15, "Vishwas Sankalp Co-op. Hsg. Soc. Ltd.", Sankalp Sahaniwas, Plot No. 15, NNP Colony, Gen. A. K. Vaidya Marg, Dindoshi, Malad (East), Mumbai – 400 097, State – Maharashtra, Country – India for this particular purpose at **₹ 80,13,725.00 (Rupees Eighty Lakh Thirteen Thousand Seven Hundred Twenty Five Only)** as on 18<sup>th</sup> July 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 **18<sup>th</sup> July 2023 is ₹ 80,13,725.00 (Rupees Eighty Lakh Thirteen Thousand Seven Hundred Twenty Fifty 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:

Think.Innovate.Create



**Vastukala Consultants (I) Pvt. Ltd.**  
An ISO 9001:2015 Certified Company [www.vastukala.org](http://www.vastukala.org)



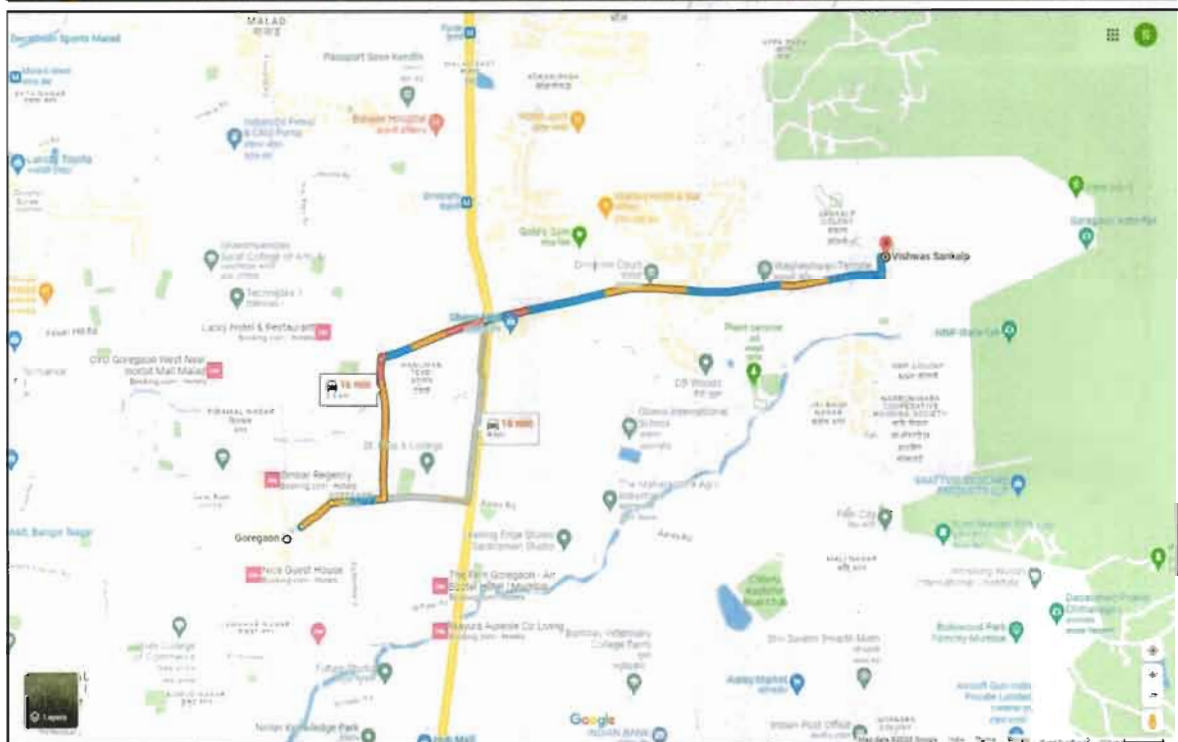
**ANNEXURE TO FORM 0-1**

<b>Technical details</b>		<b>Main Building</b>
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 5 <sup>th</sup> Floor
3	Year of construction	2005 (As per occupancy certificate)
4	Estimated future life	42 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 Aluminum sliding windows
10	Flooring	Ceramic tiles flooring
11	Finishing	Cement plastering
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	Yes
14	(i) Internal wiring – surface or conduit	Casing Capping 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	Not Provided
18	No. of lifts and capacity	1 Lift 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°10'37.9"N 72°52'44.4"E**

**Note:** The Blue line shows the route to site from nearest railway station (Goregaon – 3.9 Km.)



## Price Indicators

**NOBROKER**

1 BHK Flat in Krishna Nagar Niwara Chs For Sale in Goregaon East

₹ 70 Lacs

₹ 40,120/Month

425 sq.ft

Jul 9, 2023

1 Bedroom

1 Bathroom

1

Get Owner Details

Price trends by neighborhood

Request what was not correct in this property

Listed by Broker Sold Out Wrong Info

Activity On This Property

4 353

Similar Properties

2 BHK Flat in Nagar Niwara Shreeji Chs For Sale in Mhada Ga...

**Overview**

Age of Building	18 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.2 Per Sq.Ft/M	Flooring	Mosaic
Building Area	425 Sq.Ft	Carpet Area	340 Sq.Ft
Furnishing Status	Semi Furnished	Facing	Don't Know

**NOBROKER**

1 BHK Flat in Krishna Nagar Niwara Chs For Sale in Goregaon East

₹ 65 Lacs

₹ 37,254/Month

350 sq.ft

Jun 16, 2023

1 Bedroom

1 Bathroom

1

Get Owner Details

Price trends by neighborhood

Request what was not correct in this property

Listed by Broker Sold Out Wrong Info

Activity On This Property

1 65

Similar Properties

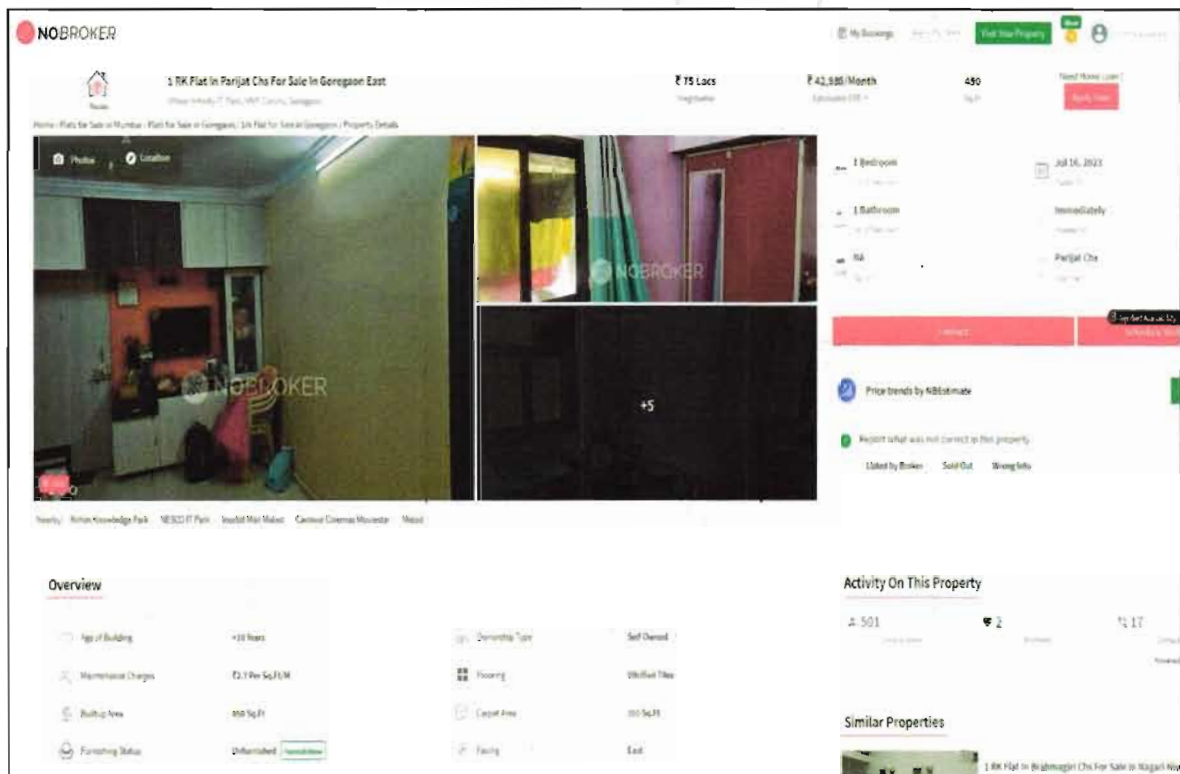
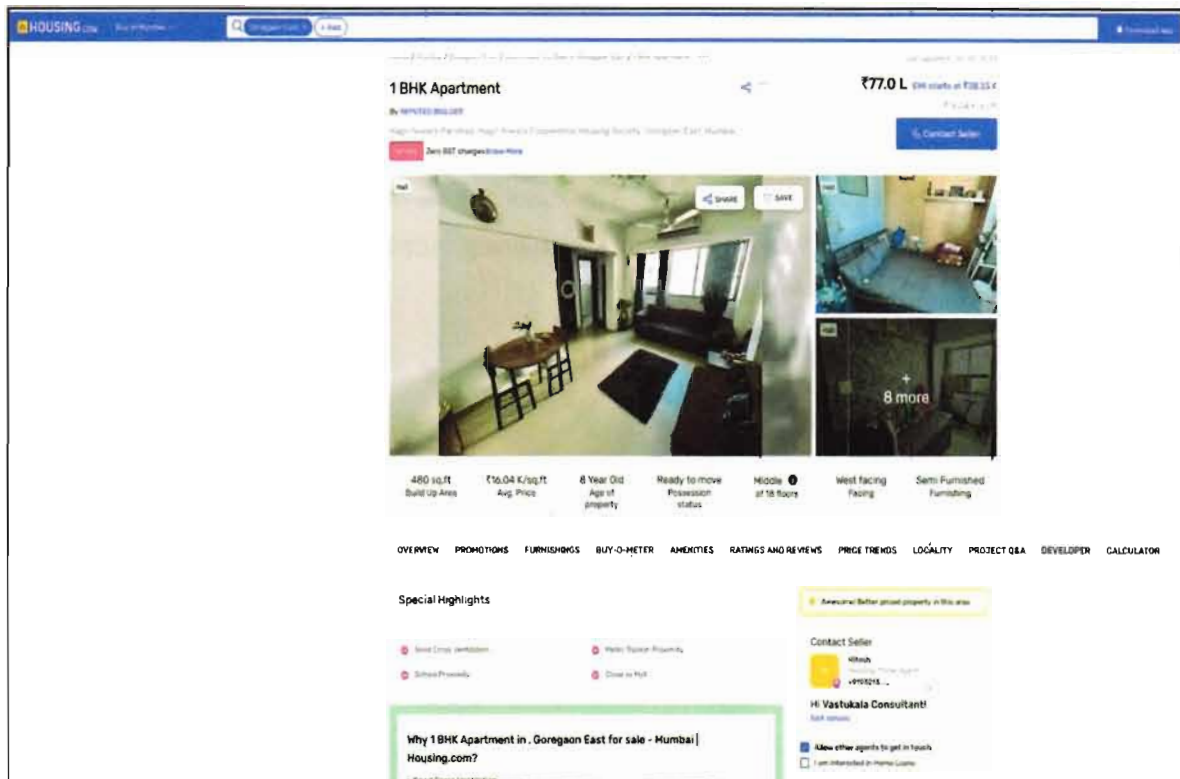
1 BHK Flat in Greenhills Society For Sale in Gorega...

**Overview**

Age of Building	> 18 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 2.4 Per Sq.Ft/M	Flooring	Nil
Building Area	350 Sq.Ft	Furnishing Status	Semi Furnished
Facing	East		



## Price Indicators



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

This exercise is to assess **Fair Market Value** of the property under reference as on **18<sup>th</sup> 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.



