

# 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-1790/23-24</b>	Dated <b>31-Jul-23</b>
Buyer (Bill to) <b>COSMOS BANK - DADAR WEST</b> DADAR BRANCH Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. <b>2805 / 2301847</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>2,500.00</b>
	<b>CGST</b>			<b>225.00</b>
	<b>SGST</b>			<b>225.00</b>
	Total			<b>₹ 2,950.00</b>

Amount Chargeable (in words) E. & O.E

**Indian Rupee Two Thousand Nine Hundred Fifty Only**

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,500.00	9%	225.00	9%	225.00	450.00
Total	2,500.00		225.00		225.00	450.00

Tax Amount (in words) : **Indian Rupee Four Hundred Fifty Only**

**Remarks:**

Shri. Mukund P. Vichare & Smt. Sangeeta M. Vichare - Residential Flat No. 703, 7th Floor, Wing - A, "Maitri Lotus Co-op. Hsg. Soc. Ltd.", Maitri Garden, Pokhran Road No. 2, Thane (West), Taluka & District - Thane, 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**

*Ratto d*  
 Authorised Signatory

This is a Computer Generated Invoice



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## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Shri. Mukund P. Vichare & Smt. Sangeeta M. Vichare**

Residential Flat No. 703, 7<sup>th</sup> Floor, Wing – A, "Maitri Lotus Co-op. Hsg. Soc. Ltd.", Maitri Garden, Pokhran  
Road No. 2, Thane (West), Taluka & District – Thane, PIN Code – 400 601,  
State – Maharashtra, Country – India.

Latitude Longitude: 19°12'53.9"N 72°58'32.2"E

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### Valuation Done for:

#### **Cosmos Bank**

#### **Dadar Branch**

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



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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. 703, 7th Floor, Wing – A, "**Maitri Lotus Co-op. Hsg. Soc. Ltd.**", Maitri Garden, Pokhran Road No. 2, Thane (West), Taluka & District – Thane, 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 31.07.2023 for Bank Loan Purpose
2	Date of inspection	26.07.2023
3	Name of the owner/ owners	<b>Shri. Mukund P. Vichare &amp; Smt. Sangeeta M. Vichare</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	Residential Flat No. 703, 7 <sup>th</sup> Floor, Wing – A, " <b>Maitri Lotus Co-op. Hsg. Soc. Ltd.</b> ", Maitri Garden, Pokhran Road No. 2, Thane (West), Taluka & District – Thane, PIN Code – 400 601, State – Maharashtra, Country – India.
6	Location, street, ward no	Pokhran Road No. 2, Thane (West)
7	Survey/ Plot no. of land	Survey No. 54, Hissa No. 1 of Village - Panchpakhadi
8	Is the property situated in residential/ commercial/ mixed area/ industrial area?	Residential
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Offices, market, cinemas etc.	All available at near by
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Auto, Taxies and Private cars
	<b>LAND</b>	
12	Area of land supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 396.00 Cupboard Area in Sq. Ft. = 27.00 Balcony Area in Sq. Ft. = 61.00 (Area as per Actual site measurement)  <b>Carpet Area in Sq. Ft. = 388.00 Sq. Ft.</b> (incl. of Balcony and Terrace Area i.e. 48.00 Sq.Ft.) <b>(Area as per Agreement for Sale)</b>  <b>Built up Area in sq. Ft. = 466.00</b> (Area as per Index – II)

13	Roads, Streets or lanes on which the land is abutting	Pokhran Road No. 2, Thane (West)
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 increase 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.	N.A.
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?	Owner Occupied
25	If the property owner occupied, specify portion and extent of area under owner-occupation.	Fully Occupied
26	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
<b>RENTS</b>		
(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	₹ 15,000.00 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	N.A.



	fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	
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 law?	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.	N.A.
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in an apartment. The rate is considered as composite rate.
40	If sale instances are not available or not relied upon, 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	Year of Construction – 2002 (As per 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.
45	<b>Remarks</b>	





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

Under the instruction of Cosmos Bank, Dadar Branch, we have valued Residential Flat No. 703, 7<sup>th</sup> Floor, Wing – A, "Maitri Lotus Co-op. Hsg. Soc. Ltd.", Maitri Garden, Pokhran Road No. 2, Thane (West), Taluka & District – Thane, PIN Code – 400 601, State – Maharashtra, Country – India belongs to **Shri. Mukund P. Vichare & Smt. Sangeeta M. Vichare.**

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

1	Copy of Agreement for Sale dated 02.02.2002
2	Copy of Occupancy Certificate No. V.P. No. 99 / 084 – TMC / TDD – 2463 dated 19.10.2002 issued by Thane Municipal Corporation
3	Copy of Society Share Certificate No. 027 dated 25.12.2005
4	Copy of Property Tax Bill No. TMC222308701873 dated 10.04.2022 issued by Thane Municipal Corporation in the name of Shri. Mukund P. Vichare
5	Copy of Society Maintenance Bill No. 98 dated 01.07.2023 in the name of Mukund Vichare
6	Copy of 7/12 Extracts

**LOCATION:**

The said building is located Survey No. 54, Hissa No. 1 of Village – Panchpakhadi, Pokhran Road No. 2, Thane (West), Taluka & District – Thane, PIN Code – 400 601, State – Maharashtra, Country – India. It is at a travel distance of 3.4 Km from Thane railway station. The surrounding locality is residential.

**BUILDING:**

The building under reference is having Stilt + 7 upper floors. It is a R.C.C. Framed Structure framed with 9" thick external walls and 6" thick internal POP finished 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 whole building is used for Residential purpose. 7<sup>th</sup> floor is having 4 Residential flats. 1 Lift is provided in the building.

**Residential Flat:**

The Residential flat under reference is situated on the 7<sup>th</sup> Floor. The Composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + 2 Toilets+ Cupboard Area + Balcony Area (**i.e. 1 BHK Flat**). The Residential Flat is finished with Vitrified Tile Flooring, Teak Wood door frame with Flush doors, Cement Paint type, Cement Paint painting, Powdered Coated Aluminium Sliding windows & Concealed electrification & Concealed plumbing.

**Valuation as on 31<sup>st</sup> July 2023**

The Built up Area of the Residential Flat	466.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	:	2002 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	21 Years
Cost of Construction	:	466.00 Sq. Ft. X ₹ 2,600.00 = ₹ 12,11,600.00
Depreciation $\{(100-10) \times 21\}/60.00$	:	31.50%
Amount of depreciation	:	₹ 3,81,654.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,30,305.00 Per Sq. M. i.e. ₹ 12,106.00 Per Sq. Ft.
Guideline rate obtained after Depreciation	:	₹ 1,13,882.00 Per Sq. M. i.e. ₹ 10,580.00 Per Sq. Ft.
<b>Value of property as on 31.07.2023</b>	:	<b>466.00 Sq. Ft. X ₹ 15,900.00 = ₹ 74,09,400.00</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 31.07.2023</b>	:	<b>₹ 74,09,400.00 - ₹ 3,81,654.00 = ₹ 70,27,746.00</b>
<b>Value of the property</b>	:	<b>₹ 70,27,746.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 63,24,971.00</b>
<b>Distress value of the property</b>	:	<b>₹ 56,22,197.00</b>
<b>Insurable value of the property</b>	:	<b>₹ 12,11,600.00</b>
<b>Guideline value of the property</b>	:	<b>₹ 49,30,280.00</b>

Taking into consideration above said facts, we can evaluate the value of Residential Flat No. 703, 7<sup>th</sup> Floor, Wing – A, "Maitri Lotus Co-op. Hsg. Soc. Ltd.", Maitri Garden, Pokhran Road No. 2, Thane (West), Taluka & District – Thane, PIN Code – 400 601, State – Maharashtra, Country – India for this particular purpose at ₹ 70,27,746.00 (Rupees Seventy Lakh Twenty Seven Thousand Seven Hundred Forty Six Only).



**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 **31<sup>st</sup> July 2023** is at **₹ 70,27,746.00 (Rupees Seventy Lakh Twenty Seven Thousand Seven Hundred Forty Six Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.

1. 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.
2. 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

1	No. of floors and height of each floor	Stilt + 7 upper floors
2	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat on Ground floor
3	Year of construction	Year of Construction – 2002 (As per Occupancy Certificate)
4	Estimated future life	39 years Subject to proper, preventive periodic maintenance and 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 Tile Flooring
11	Finishing	Cement Plastering
12	Roofing and Terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No.
15	(i) Internal wiring: surface/conduit	Concealed electrification
	(ii) Class of fittings: Superior/Ordinary/Poor.	Ordinary
15	Sanitary installations	
	(i) No. of water closets	As per requirement
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
	(iv) No. of sinks	
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	5.6" High, R.C.C. columns with B. B. Masonry wall.
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 provide as per requirement
22	Roads and paving within the compound approximate area and type of paving	Stilt & Open car parking. Cemented road 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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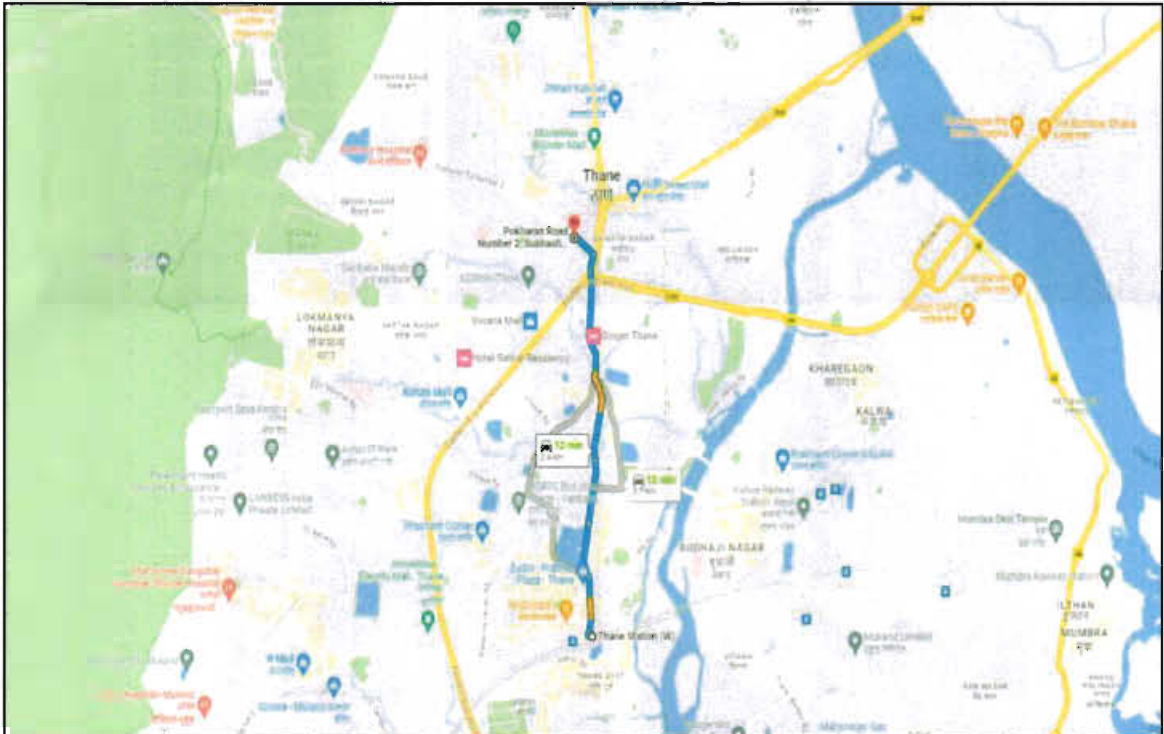
[www.vastukala.org](http://www.vastukala.org)





## Route Map of the property


Site u/r



Latitude Longitude: 19°12'53.9"N 72°58'32.2"E


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

## Ready Reckoner Rate



**Department of Registration & Stamps**  
Government of Maharashtra

**नोंदणी व मुद्रांक विभाग**  
महाराष्ट्र शासन



**नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन**  
बाजारमूल्य दर पत्रक

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Valuation Rules
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*Annual Statement of Rates*

Year: 2023/2024

Selected District: ठाणे

Select Taluka: ठाणे

Select Village: गावाने गाव : पांचपावाडी

Search By:  Survey No  Location

Enter Survey No: 54

Language: English

वपविभाग	सुची नवीन	निवासी सरनिका	शेतिस	दुधने	शेवोविक	एकक (Rs./)	Attribute
5/15(A-5ब) बागळे शैक्षणिक वसाहतीतील मुंबई क्रमांक अ-टाईप	48000	101800	117500	127200	117500	चौ. मीटर	प्लॉट नंबर
5/16(B-5क) बागळे शैक्षणिक वसाहत मुंबई को-टाईप	45100	130100	143000	161400	143000	चौ. मीटर	प्लॉट नंबर
5/17-5ड) मुंबई शहरा दुसऱ्या महामार्ग व तानसा पार्क साईन बोर्डा मधील मुंबाय नगर रचना योजना क्रमांक 1 अंतिम मुंबई/ सर्वे नंबर	52100	124100	142800	155000	142800	चौ. मीटर	शेडी नंबर
5/17-5ड) मुंबई शहरा दुसऱ्या महामार्ग व तानसा पार्क साईन बोर्डा मधील मुंबाय नगर रचना योजना क्रमांक 1 अंतिम मुंबई/ सर्वे नंबर	52100	124100	142800	155000	142800	चौ. मीटर	शेडीम प्लॉट नंबर

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## Price Indicators

**Square yards** Home Buy Rent Projects Agents Services Accounts Intelligence Sell or Rent Property

Home > New Projects in Thane > Projects in Thane > Resale in Thane > Dosti Group Maltri Gardens

**Dosti Group Maltri Gardens**  
 Market: Thane  
**₹1.05 Cr**  
 ₹ 1,05,00,000 Per Sq. Ft. (Overall)  
 Status: Well Occupied  
 Project Size: 10,000 Sq. Ft.  
 Car Parkings: 200 (100 for 200 Sq. Ft.)  
 Location: Thane

**Why Invest through Square Yards?**

- Zero Brokerage - 10% Service (2% Brokerage (10% charge for customers holding property for ever)
- Lowest Price Guaranteed - Highly unlikely, but if you find a lower price elsewhere, we'll do our best to match it.
- Full Service Support - Our team will assist you in every step of the process, from viewing to completion.

**Discover Prices**

Commodity	10	Lowest	11
Price	4.5	Lowest for 10000	11

Overview Floor Plan Amenities Specifications Commute Time Location & Landmarks Road Builder

**magicbricks** Buy Rent Sell Home Loans Login Post Property 50% OFF

Home > Property for sale in Thane > Flats for sale in Thane > Flats for sale in Pokharan Road Number 2 > 3 BHK Flats for sale in Pokharan Road Number 2 > 105 sq ft

Posted on Jul 19, 23 Property ID: 66558887

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**₹1.0 Cr** [How much loan can I get?](#)

3 BHK Flat For Sale in Maltri Gardens, Pokharan Road Number 2, Thane

**Contact Owner**  
 Curudath +91-9800000000  
[Get Phone No.](#)

**3 Beds** **3 Baths** **Semi-Furnished**

Super Built-Up Area: **804 sqft** (₹12,438/sqft)  
 Developer: **DOSTI REALTY**  
 Project: **Maltri Gardens**

Floor: **1 (Out of 1 Floors)**  
 Transaction type: **Resale**  
 Status: **Ready to Move**

Furnished Status: **Semi-Furnished**

[Contact Owner](#) [Get Phone No.](#)

## Price Indicators

The screenshot shows a real estate listing on the Magicbricks website. The listing is for a 1 BHK flat for sale in Maltri Gardens, Pokhara Road Number 2, Thane. The price is ₹78.0 Lac. The listing includes details such as 1 Bed, 1 Bath, and Semi-Furnished status. The Super Built-Up Area is 575 sqft with a price of ₹13,565/sqft. The floor is 3 (Out of 7 Floors). The transaction type is Resale, and the status is Ready to Move. The developer is DOSTI REALTY. The project is Maltri Gardens. The listing is posted on Jul 19, 23, and the property ID is 6815987. The contact owner is JA Khan with a phone number of 91-98-00-00000. There are buttons for 'Contact Owner' and 'Get Phone No.'.

Property Details	Value/Price
Super Built-Up Area	575 sqft
Price per sqft	₹13,565/sqft
Total Price	₹78.0 Lac



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### DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for **Bank Loan** purpose as on date **31<sup>st</sup> July 2023**

The term Fair Market 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 knowledgeable 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.



