

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 Buyer (Bill to) Cosmos Bank -Matunga West Matunga West Branch Sukh Castles, First Floor, Bhandarkar Rd Near Maheshwary Udyan Plot No 371 Matunga, Mumbai, 400019 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Invoice No. PG-1963/23-24 Dated 11-Aug-23 Delivery Note Mode/Terms of Payment AGAINST REPORT Reference No. & Date. Other References Buyer's Order No. Dated Dispatch Doc No. 002997 / 2302023 Delivery Note Date Dispatched through Destination Terms of Delivery
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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**

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**

Remarks:

Mrs. Jayashree Ganesh Sonawane & Mr. Ganesh Parshuram Sonawane - Residential Flat No. 401, 4th Floor, Wing – A, "Shri. Gajanan Co-Op. Hsg. Soc. Ltd.", Gajanan Colony, Shastri Nagar, Dharavi, Mumbai – 400 017, 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

for Vastukala Consultants (I) Pvt Ltd

Ratted
Authorized Signatory

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Jayashree Ganesh Sonawane & Mr. Ganesh Parshuram Sonawane**

Residential Flat No. 401, 4th Floor, Wing – A, "Shri. Gajanan Co-Op. Hsg. Soc. Ltd.", Gajanan Colony,
Shastri Nagar, Dharavi, Mumbai – 400 017, State – Maharashtra, Country – India.

Latitude Longitude - 19°02'44.3"N 72°51'21.3"E

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Valuation Prepared for:

Cosmos Bank

Matunga West

Sukh Castles, First Floor, Bhandarkar Road, Near Maheshwary Udyan, Plot No 371, Matunga, Mumbai,
PIN Code - 400 019, 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,
Chandivati Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

Valuation Report of Residential Flat No. 401, 4th Floor, Wing – A, "Shri. Gajanan Co-Op. Hsg. Soc. Ltd."
Gajanan Colony, Shastri Naqar, Dharavi, Mumbai – 400 017, 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 11.08.2023 for Bank Loan Purpose
2	Date of inspection	09.08.2023
3	Name of the owner/ owners	Mrs. Jayashree Ganesh Sonawane & Mr. Ganesh Parshuram Sonawane
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership shares is not available
5	Brief description of the property	Address: Residential Flat No. 401, 4 th Floor, Wing – A, "Shri. Gajanan Co-Op. Hsg. Soc. Ltd.", Gajanan Colony, Shastri Nagar, Dharavi, Mumbai – 400 017, State – Maharashtra, Country – India. Contact Person: Mr. Sandesh Anant Sangle (Seller Relative) Contact No. -
6	Location, street, ward no	Gajanan Colony, Shastri Nagar, Dharavi, Mumbai – 400 017
7	Survey/ Plot no. of land	C.T.S. No. 426 (Part), 428 (Part), 429 (Part), 431 (Part) & others of Village Dharavi
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. = 232.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 225.00 (Area as per Agreement for Sale) Built Up Area in Sq. Ft. = 270.00 (Area as per Agreement for Sale)

13	Roads, Streets or lanes on which the land is abutting	Gajanan Colony, Shastri Nagar, Dharavi, Mumbai – 400 017
14	If freehold or leasehold land	Leasehold
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	Information not available
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	Fully Occupied
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	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N. A
	(ii) Portions in their occupation	N. A



	year of completion	(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.
	Remark:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Matunga West Branch to assess fair market value as on 11.08.2023 for Residential Flat No. 401, 4th Floor, Wing – A, "Shri. Gajanan Co-Op. Hsg. Soc. Ltd.", Gajanan Colony, Shastri Nagar, Dharavi, Mumbai – 400 017, State – Maharashtra, Country – India belongs to **Mrs. Jayashree Ganesh Sonawane & Mr. Ganesh Parshuram Sonawane.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 03.08.2023 between Mr. Anant Tukaram Sangle & Mrs. Aruna Anant Sangle (The Transferor's) and Mrs. Jayashree Ganesh Sonawane & Mr. Ganesh Parshuram Sonawane. (The Transferees) (5 Pages from documents)
2	Copy of Occupancy Certificate No. SRA / EB / 42 / SRD / A Dated 20.08.2002 issued by Slum Rehabilitation Authority
3	Copy of Society NOC Letter Dated 01.08.2023

LOCATION:

The said building is located at C.T.S. No. 426 (Part), 428 (Part), 429 (Part), 431 (Part) & others of Village Dharavi. The property falls in Residential Zone. It is at a walking distance 950 Mt. from Dharavi metro station.

BUILDING:

The building under reference is having Ground + 20 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 normal. The building is used for residential purpose. 4th Floor is having 20 Residential Flat. The building having No Lift.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of Living Room + Kitchen + W.C. + Bath + Passage. (i.e. 1RK + W.C. + Bath). The residential flat is finished with Partly Mosaic & Partly Kota tiles flooring, Teak wooden door, Aluminum sliding windows & Casing Capping electrification & Open plumbing, Cement Plastering. At the time of site inspection, the flat under valuation is averagely maintained. At some places plaster is pulled out.



Valuation as on 11th August 2023

The Built-Up Area of the Residential Flat	:	270.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2002 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	21 Years
Cost of Construction	:	270.00 Sq. Ft. X ₹ 2,800.00 = ₹ 7,56,000.00
Depreciation	:	31.50%
Amount of depreciation	:	₹ 2,38,140.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 96,220.00 per Sq. M. i.e., ₹ 8,939.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 82,950.00 per Sq. M. i.e., ₹ 7,706.00 per Sq. Ft.
Prevailing market rate	:	₹ 16,000.00 per Sq. Ft.
Value of property as on 11.08.2023	:	270.00 Sq. Ft. X ₹ 16,000.00 = ₹ 43,20,000.00

(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 11.08.2023	:	₹ 43,20,000.00 - ₹ 2,38,140.00 = ₹ 40,81,860.00
Total Value of the property	:	₹ 40,81,860.00
The realizable value of the property	:	₹ 36,73,674.00
Distress value of the property	:	₹ 32,65,488.00
Insurable value of the property (270.00 × 2,800.00)	:	₹ 7,56,000.00
Guideline value of the property (270.00 × 7,706.00)	:	₹ 20,80,620.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 401, 4th Floor, Wing – A, "Shri. Gajanan Co-Op. Hsg. Soc. Ltd.", Gajanan Colony, Shastri Nagar, Dharavi, Mumbai – 400 017, State – Maharashtra, Country – India for this particular purpose at **₹ 40,81,860.00 (Rupees Forty Lakh Eighty One Thousand Eight Hundred Sixty Only)** as on **11th August 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 **11th August 2023 is ₹ 40,81,860.00 (Rupees Forty Lakh Eighty One Thousand Eight Hundred Sixty 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	Ground + 20 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 th Floor
3.	Year of construction	2002 (As per Occupancy Certificate)
4.	Estimated future life	39 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 wooden door, Aluminium sliding windows
10.	Flooring	Partly Mosaic & Partly Kota 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	Not Provided
18.	No. of lifts and capacity	No 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

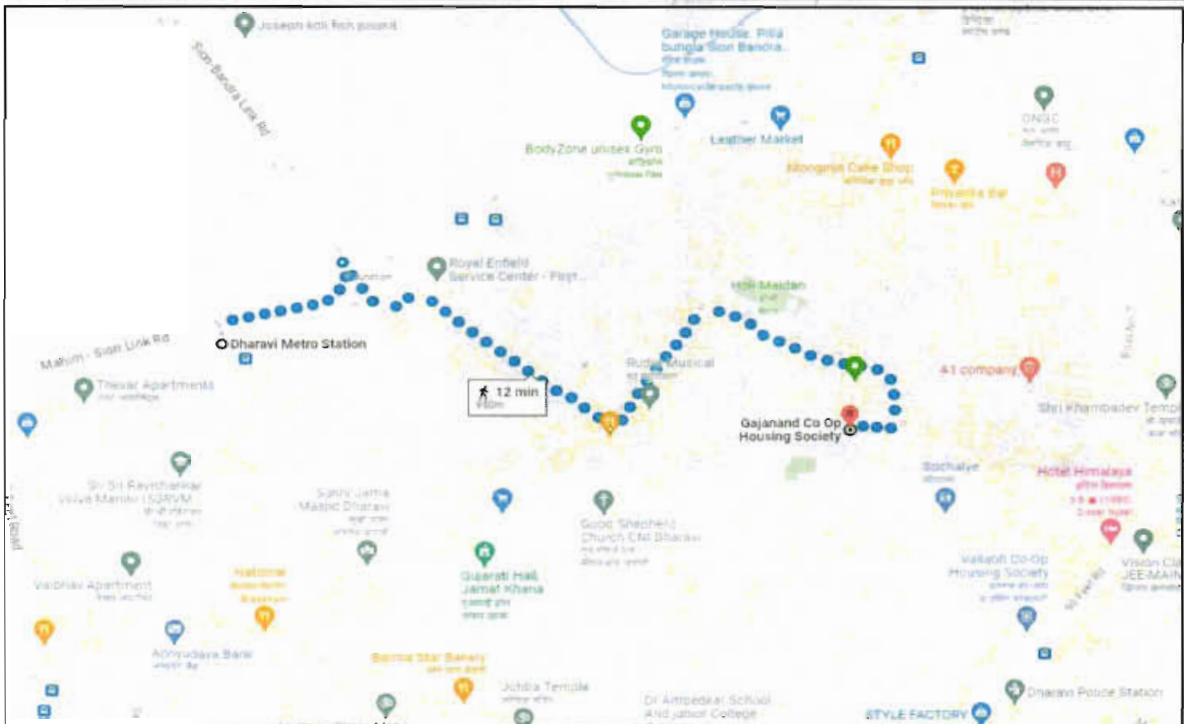
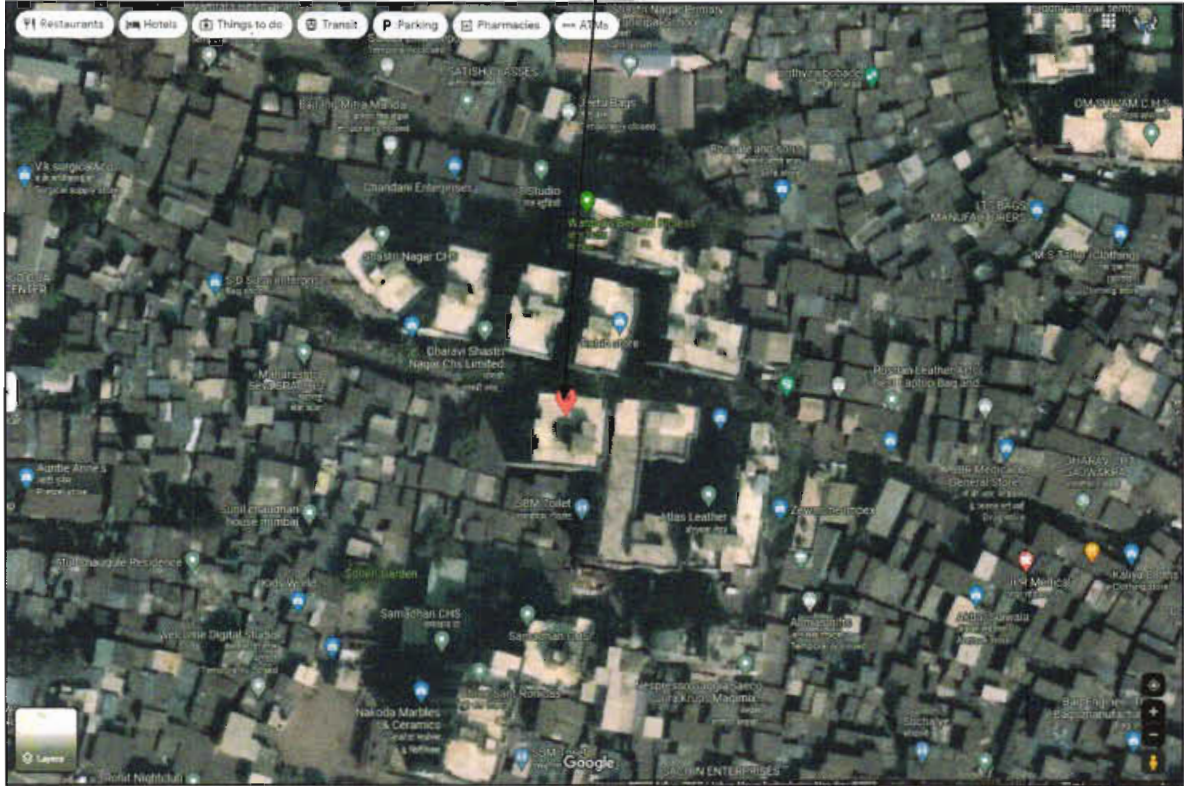


18



Route Map of the property

Site u/r



Latitude Longitude - 19°02'44.3"N 72°51'21.3"E


Note: The Blue line shows the route to site from nearest metro station (Dharavi – 950 Mtr.)



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Department of Registration & Stamps
Government of Maharashtra

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महाराष्ट्र शासन



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बाजारमूल्य दर पत्रक

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Annual Statement of Rates

Year
2023/2024

Selected District: मुंबई(मेन)

Select Village: धारावी

Search By: Survey No Location

Enter Survey No: 426

Language
English

उपविभाग	खुली जमीन	निवासी सदनिका	नोंदणीस	रुकाने	नौचौगिक	एकक (Rs.)	Attribute
18/122 -भुमान : पूर्वेस मध्य रेल्वे लाईन, पश्चिमेस पश्चिम रेल्वे लाईन, उत्तरेस मुंबई शहराची हद्द, दक्षिणेस हार्बर रेल्वे लाईन.	33030	96220	110650	120270	96220	बौरस मीटर	सि.टी.एस. नंबर

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Price Indicators

NOBROKER My Bookings Find Your Property Sign up

1 BHK Flat in Nishi Nagar Chs For Sale in Dhanuvi, Matunga, Mumbai

₹ 40 Lacs Non-negotiable Estimated 281 SQ.FT. Rent Home Loan? Reply Now

₹ 22,928/Month Estimated 281 SQ.FT. Rent Home Loan? Reply Now

1 Bedroom 1 Bathroom NA Aug 6, 2023 Immediately Nishi Nagar Chs

Get Owner Details

Price trends by NRE estimate

Report what was not correct in this property

Activity On This Property

Age of Building	3-10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 24 Per Sq.Ft.M	Flooring	NA
Builtup Area	281 Sq.Ft.	Carpet Area	229 Sq.Ft.
Furnishing Status	Unfurnished View More	Facing	South

Similar Properties

1 BHK Flat in Satadhi Chs Praga Colony For Sale

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **11th August 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.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, 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 as on day for **₹ 40,81,860.00 (Rupees Forty Lakh Eighty One Thousand Eight Hundred Sixty Only).**

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

**MANOJ BABURAO
CHALIKWAR**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=India,
2.5.4.25=9422b4a47a4e55b07a9e7f0a9465134903523b413377
15279077a3b0c552, postalCode=400005, st=Maharashtra,
serialNumber=1a54a55646c0f8624c3a0f0a3f0131b0439
6c187e29a777a250ac, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.08.11 05:02:45 +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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