

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-2143/23-24	Dated 24-Aug-23
Buyer (Bill to) COSMOS BANK - DADAR WEST 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 AGAINST REPORT
	Reference No. & Date.	Other References
	Buyer's Order No.	Dated
	Dispatch Doc No. 003276 / 2302207	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

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			360.00		360.00	720.00

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

Remarks:
 Mr. Rohan Gopinath Jadhav Residential Flat No. 303,
 3rd Floor, Building No. 10, Wing – B-9, "Scheme Code No. 354", Plot No. OB9, Siddharth Nagar MHADA Layout, S. V. Road, Shrirang Sable Marg, Off M. G. Road, Goregaon (West), Mumbai – 400 062, State - Maharashtra, Country – India

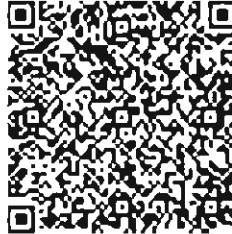
Company's PAN : **AADCV4303R**

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**

Asmita Rathod

Authorised Signatory

This is a Computer Generated Invoice

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Rohan Gopinath Jadhav**

Residential Flat No. 303, 3rd Floor, Building No. 10, Wing – B-9, "Scheme Code No. 354", Plot No. OB9, Siddharth Nagar MHADA Layout, S. V. Road, Shirang Sable Marg, Off M. G. Road, Goregaon (West), Mumbai – 400 062, State - Maharashtra, Country – India.

Latitude Longitude - 19°09'32.1"N 72°50'45.1"E

Valuation Prepared for:

Cosmos Bank

Dadar Branch

Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028,
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 OPINION REPORT

The property bearing Residential Flat No. 303, 3rd Floor, Building No. 10, Wing – B-9, "Scheme Code No. 354", Plot No. OB9, Siddharth Nagar MHADA Layout, S. V. Road, Shirang Sable Marg, Off M. G. Road, Goregaon (West), Mumbai – 400 062, State - Maharashtra, Country – India belongs to **Mr. Rohan Gopinath Jadhav**.

Boundaries of the property.

North	: Shirang Sable Marg
South	: Shubham Karothi CHSL
East	: S. V. Road
West	: Open Plot

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 ₹ 80,50,000.00 (Rupees Eighty Lakh Fifty Thousand 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

Director

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
c=IN

Auth. Sign.



Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Encl. Valuation Report



Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
Thane	Nanded	Indore	Raipur
Delhi NCR	Nashik	Ahmedabad	Jaipur

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Valuation Report of Residential Flat No. 303, 3rd Floor, Building No. 10, Wing – B-9, “Scheme Code No. 354”, Plot No. OB9, Siddharth Nagar MHADA Layout, S. V. Road, Shrirang Sable Marg, Off M. G. Road, Goregaon (West), Mumbai – 400 062, 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 24.08.2023 for Banking Purpose
2	Date of inspection	22.08.2023
3	Name of the owner/ owners	Mr. Rohan Gopinath Jadhav.
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	Address: Residential Flat No. 303, 3 rd Floor, Building No. 10, Wing – B-9, “Scheme Code No. 354”, Plot No. OB9, Siddharth Nagar MHADA Layout, S. V. Road, Shrirang Sable Marg, Off M. G. Road, Goregaon (West), Mumbai – 400 062, State Maharashtra, Country – India. Contact Person: Mr. Ehikmat (Security Guard) Contact No. 9770553801
6	Location, street, ward no	S. V. Road, Shrirang Sable Marg
7	Survey/ Plot no. of land	Plot No. OB9, C.T.S. No. 356 (Part), Ward – P/South of Village – Pahadi Goregaon
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. = 350.00 (Area as per Provisional Offer Letter) Built up Area in Sq. Ft. = 385.00 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	S. V. Road, Shrirang Sable Marg, Off. M. G. 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 MHADA / 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.
	(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?	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 upon, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2022 (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, Dadar Branch to assess fair market value as on 24.08.2023 for Residential Flat No. 303, 3rd Floor, Building No. 10, Wing – B-9, “**Scheme Code No. 354**”, Plot No. OB9, Siddharth Nagar MHADA Layout, S. V. Road, Shrirang Sable Marg, Off M. G. Road, Goregaon (West), Mumbai – 400 062, State Maharashtra, Country – India belongs to **Mr. Rohan Gopinath Jadhav**.

We are in receipt of the following documents:

1	Copy of Provisional Offer Letter No. UPMA (PNN) / M.M. / Scheme No. 354 / GP / 07 / 1389 / 2023 dated 30.05.2023 in the name of Mr. Rohan Gopinath Jadhav issued by MHADA.
2	Copy of RERA Certificate No. P51800003344 dated 05.08.2017.
3	Copy of Occupation Certificate No. MH / EE / (B.P) / GM / MHADA – 51 / 1139 / 2022 dated 28.06.2022 issued by MHADA.

LOCATION:

The said building is located at Plot No. OB9, C.T.S. No. 356 (Part), Ward – P/South of Village – Pahadi Goregaon. The property falls in Residential Zone. It is at a walking distance 900 Mtr. from Goregaon railway station.

BUILDING:

The building under reference is having Stilt + 6 Upper Floors. It will be R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls will be 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 will be used for residential purpose. 3rd Floor will be having 4 Residential Flat. The building having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. The Composition of flat will be 1 Bedroom + Living Room + Kitchen + W.C. + Bath. (i.e. **1 BHK + W.C. + Bath**). The residential flat will be finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powdered Coated Aluminum sliding windows & Concealed electrification & concealed plumbing.

Valuation as on 24th August 2023

The Carpet Area of the Residential Flat	:	350.00 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	:	01 Year
Cost of Construction	:	385.00 Sq. Ft. X ₹ 2,800.00 = ₹ 10,78,000.00
Depreciation	:	N.A. As building age is below 5 years
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,46,780.00 per Sq. M. i.e., ₹ 13,636.00 per Sq. Ft.
Prevailing market rate	:	₹ 23,000.00 per Sq. Ft.
Value of property as on 24.08.2023	:	350.00 Sq. Ft. X ₹ 23,000.00 = ₹ 80,50,000.00

(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)

Total Value of the property as on 24.08.2023	:	₹ 80,50,000.00
The realizable value of the property	:	₹ 72,45,000.00
Distress value of the property	:	₹ 64,40,000.00
Insurable value of the property (385.00 × 2,800.00)	:	₹ 11,66,000.00
Guideline value of the property (385.00 × 13,636.00)	:	₹ 52,49,860.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 303, 3rd Floor, Building No. 10, Wing – B-9, "Scheme Code No. 354", Plot No. OB9, Siddharth Nagar MHADA Layout, S. V. Road, Shrirang Sable Marg, Off M. G. Road, Goregaon (West), Mumbai – 400 062, State Maharashtra, Country – India for this particular purpose at **₹ 80,50,000.00 (Rupees Eighty Lakh Fifty Thousand Only)** as on **24th August 2023**.

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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 **24th August 2023** is **₹ 80,50,000.00 (Rupees Eighty Lakh Fifty 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:

ANNEXURE TO FORM 0-1

	Technical details	Main Building
1.	No. of floors and height of each floor	Stilt + 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 3 rd Floor
3.	Year of construction	2022 (As per Occupancy Certificate)
4.	Estimated future life	59 Years (After completion) 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 solid flush doors, 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	As per required
	(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	6'.0" High, R.C.C. column 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 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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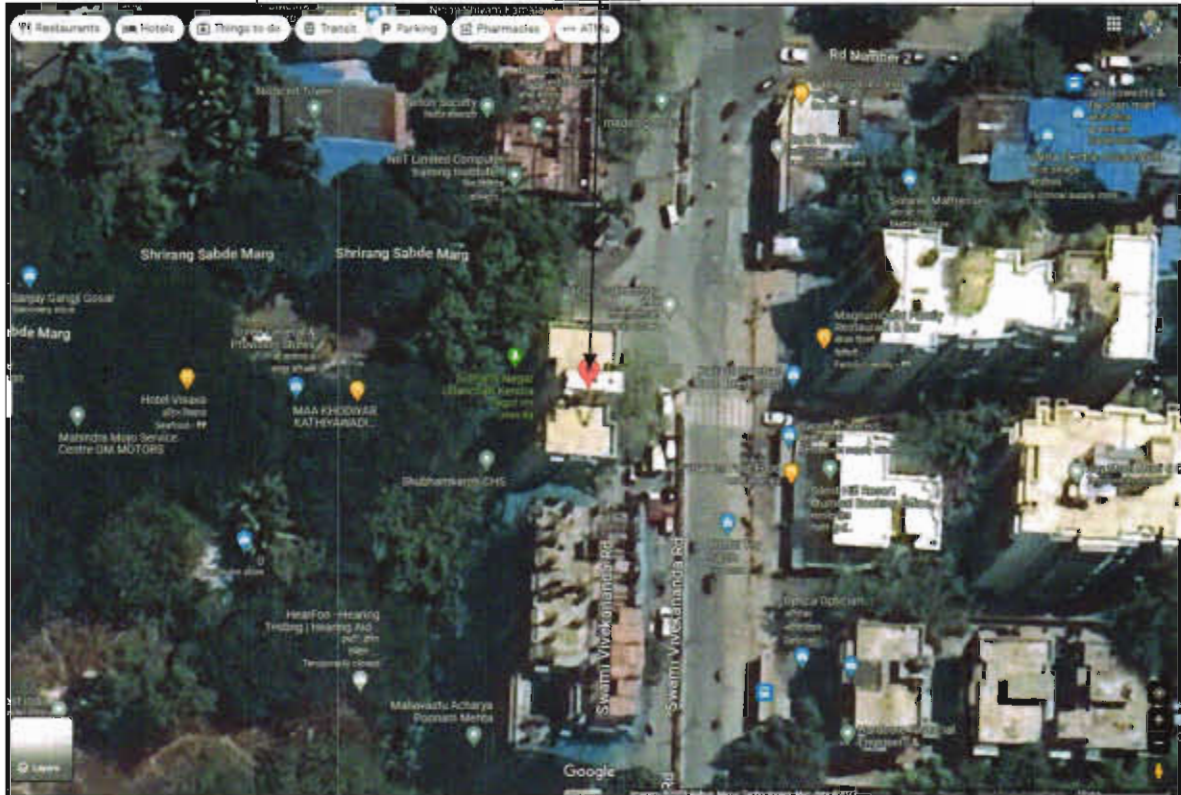
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Route Map of the property

Site u/r



Latitude Longitude - 19°09'32.1"N 72°50'45.1"E


Note: The Blue line shows the route to site from nearest railway station (Goregaon – 900 Mtr.)



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Ready Reckoner Rate



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

**नोंदणी व मूद्रांक
विभाग**
महाराष्ट्र शासन



Home
Sub Category
LOGOUT

Location Details

Select Type: Development Agreement Tenant Occupied Other

Division Name: Mumbai [Help on Division](#)

District Name: मुंबई(उपनगर) Zone Name: १७-एहाडी,परीगाव पश्चिम (

Attribute: सि.टी.एस. नगर SubZone Name: रस्ता : स्वामी विवेकानंद रा

Open Land	Residence	Office	Shap	Industry	Unit
73540	146780	168790	317100	150100	Square Meter

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Price Indicators

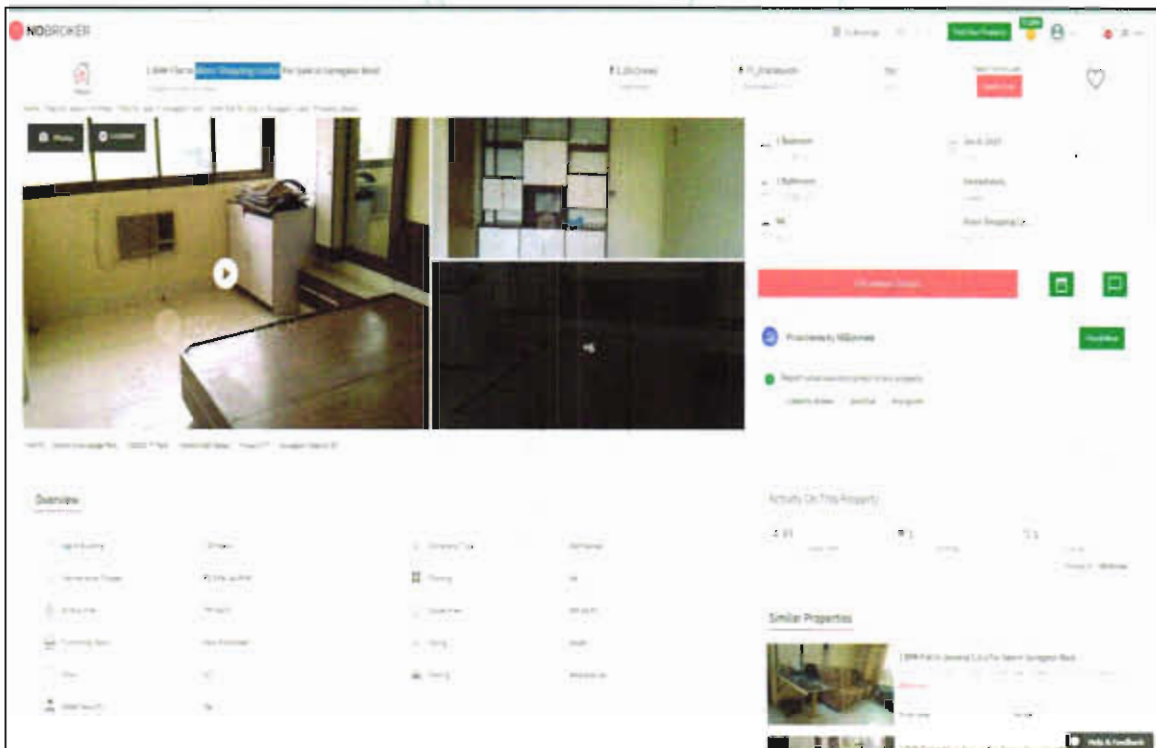
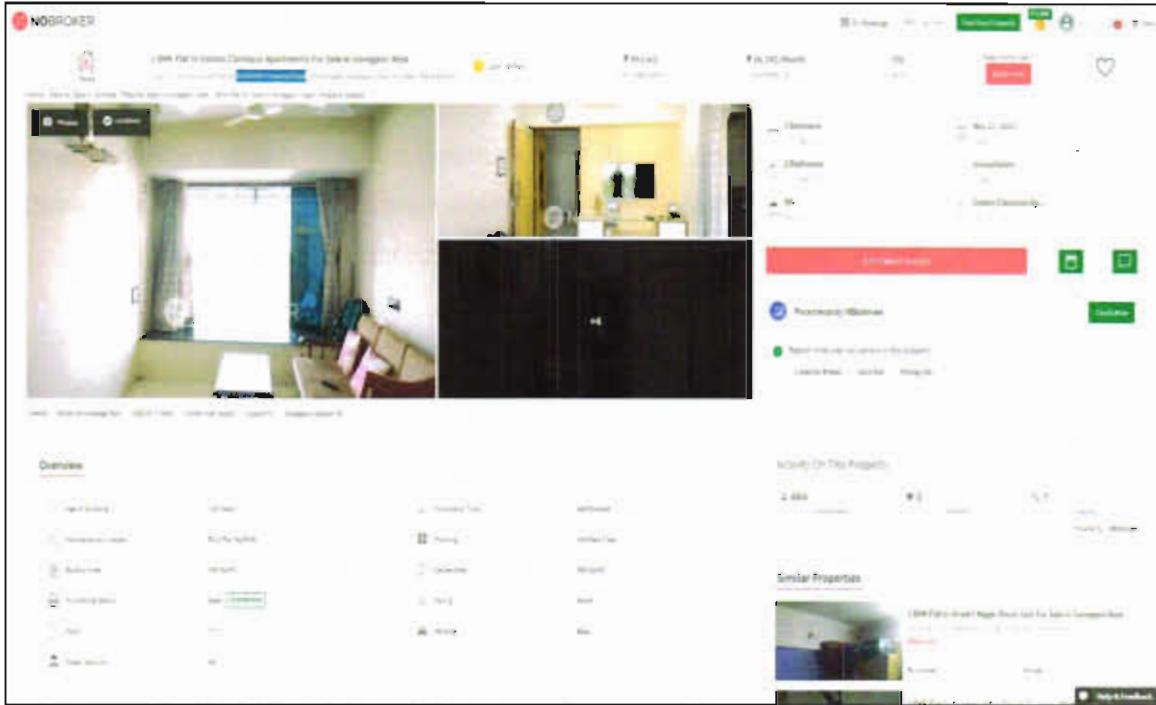
The screenshot shows a property listing on the RealEstateIndia website. The main heading is "1 BHK 434 Sq.ft. Residential Apartment for Sale in Siddhartha Nagar, Goregaon West, Mumbai". The price is listed as ₹ 1.07 Cr. Below the price, there are buttons for "GET PHONE NO." and "ENQUIRY NOW". The listing includes a floor plan image and a location map. Below the main details, there are several icons representing property features:

- Location:** Goregaon West, Siddhartha Nagar, Goregaon West, Mumbai
- Bedrooms:** 1 BHK
- Bathrooms:** 2 Bath
- Carpet Area:** 434 Sq. Ft.
- Ownership:** Builder
- Sea Type:** New
- Age of Property:** New Construction
- Type:** Flats
- Project & Society:** Narsing crystal
- Property on Floor:** 13th

The screenshot shows an interior view of a 1 BHK apartment on the NOBROKER website. The main heading is "1 BHK Flat in Siddhartha Nagar for Sale in Goregaon West". The listing includes a large image of the apartment's interior, showing a living area with a window and a kitchen area. Below the image, there are several icons representing property features:

- Location:** Goregaon West, Siddhartha Nagar, Goregaon West, Mumbai
- Bedrooms:** 1 BHK
- Bathrooms:** 2 Bath
- Carpet Area:** 434 Sq. Ft.
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Price Indicators



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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 **24th 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 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.
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.

