

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-2533/23-24	Dated 18-Sep-23
	Delivery Note	Mode/Terms of Payment
	Reference No. & Date.	Other References
Buyer (Bill to) COSMOS BANK -GOREGAON EAST BRANCH GOREGAON EAST BRANCH D Definity, Shop No. 95, Ground Floor No 364, 3, Jay Prakash Nagar Rd No-3, Jay Prakash Nagar, Goregaon (East), Mumbai - 400063 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Buyer's Order No.	Dated
	Dispatch Doc No. 3742 /2302611	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 %	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**

Company's Bank Details

Bank Name : **The Cosmos Co-Operative Bank Ltd**

A/c No. : **0171001022668**

Branch & IFS Code: **Vileparle & COSB0000017**

Remarks:

Mr. Bachchan Rajpat Yadav - Residential Flat No. B - 206, 2nd Floor, Wing - B, "Lambodar" Om Lambodar Co -op. Hsg. Soc. Ltd., Jay Nagar, Village - Waliv, Vasai (East), Taluka - Vasai, District - Palghar, PIN Code - 401 208, 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

UPI Virtual ID : Vastukala@icici

for Vastukala Consultants (I) Pvt Ltd

Gitanjali Kulaye

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. Bachchan Rajpat Yadav**

Residential Flat No. B - 206, 2nd Floor, Wing – B, “**Lambodar**” Om Lambodar Co-op. Hsg. Soc. Ltd., Jay Nagar,
Village - Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN Code – 401 208,
State – Maharashtra, Country – India.

Latitude Longitude - 19°25'01.1"N 72°51'51.5"E

Valuation Done for:

Cosmos Bank

Goregaon (East) Branch

D Definity, Shop No. 95, Ground Floor No 364, 3, Jay Prakash Nagar Rd No-3, Jay Prakash Nagar, Goregaon
(East), Mumbai - 400063, 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,
Chandivall 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. B - 206, 2nd Floor, Wing – B, “Lambodar” Om Lambodar Co-op. Hsg. Soc. Ltd., Jay Nagar, Village - Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN Code – 401 208, State – Maharashtra, Country – India belongs to **Mr. Bachchan Rajpat Yadav**.

Boundaries of the property.

North	:	Road & Jay Ganesh Building
South	:	Vijay Nagar Apartment
East	:	Road & Sarvamangal Building
West	:	Sidhay Building

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 **₹ 23,34,276.00 (Rupees Twenty Three Lakh Thirty Four Thousand Two Hundred Seventy Six 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.**

**Sharadkumar
B. Chalikwar**
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.09.18 14:25:46 +05'30'

Auth. Sign.



Sharadkumar 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 in Form – 01



Our Pan India Presence at :

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

Regd. Office : B1-001, U/B Floor, Boomerang,
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Valuation Report of Residential Flat No. B - 206, 2nd Floor, Wing – B, "Lambodar" Om Lambodar Co-op. Hsg. Soc. Ltd., Jay Nagar, Village - Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN Code – 401 208, 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 18.09.2023 for Banking Purpose
2	Date of inspection	13.09.2023
3	Name of the owner/ owners	Mr. Bachchan Rajpat Yadav
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. B - 206, 2 nd Floor, Wing – B, "Lambodar" Om Lambodar Co-op. Hsg. Soc. Ltd., Jay Nagar, Village - Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN Code – 401 208, State – Maharashtra, Country – India. Contact Person: Mr. Bachchan Rajpat Yadav (Owner)
6	Location, street, ward no	Waliv Road
7	Survey/ Plot no. of land	Survey No. 49; Hissa No. 1, Survey 50, Hissa No. 1, 2, 6, 11
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, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 310.00 (Area as per Actual Site Measurement) Built up Area in Sq. Ft. = 413.00 (Area as per Agreement for Sale of Flat)
13	Roads, Streets or lanes on which the land is abutting	Waliv Road
14	If freehold or leasehold land	Freehold

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?	Owner 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 VVCMC 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.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of Completion – 2007 (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, Goregaon (East) Branch to assess fair market value as on 18.09.2023 for Residential Flat No. B - 206, 2nd Floor, Wing – B, “Lambodar” Om Lambodar Co-op. Hsg. Soc. Ltd., Jay Nagar, Village - Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN Code – 401 208, State – Maharashtra, Country – India belongs to **Mr. Bachchan Rajpat Yadav**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale of Flat dated 14.03.2011
2	Copy of Occupancy Certificate No. CIDCO / VVSR / POC / BP – 1713 / E / 22 dated 13.08.2007 issued by CIDCO

LOCATION:

The said building is located at Survey No. 49, Hissa No. 1, Survey 50, Hissa No. 1, 2, 6, 11 of village – Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN Code – 401 208, State – Maharashtra, Country – India. The property falls in Residential Zone. It is at a travelling distance 6.7 Km. from Vasai Road station.

BUILDING:

The building under reference is having Ground + 4 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is normal. External filing cracks were found at external wall of the building & Dampness were found at internal wall of the flat. The building is used for residential purpose. 2nd Floor is having 6 Residential Flat. No Lift were provided in building.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 1 Bedroom + Living Room + Kitchen + Bath + W.C + Cupboard Area. (i.e. **1BHK + Bath + W.C. Flat**). The residential flat is finished with Vitrified Tiles flooring, Teak wood door frame with flush door, Aluminum sliding windows & Casing Capping electrification & concealed plumbing.



Valuation as on 18th September 2023

The Built up Area of the Residential Flat	:	413.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2007 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	16 years
Cost of Construction	:	413.00 Sq. Ft. X ₹ 2,700.00 = ₹ 11,15,100.00
Depreciation $\{(100-10) \times 16 / 60\}$:	24.00%
Amount of Depreciation		₹ 2,67,624.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 38,970.00 per Sq. M. i.e. ₹ 3,620.00 per Sq. Ft.
Guideline rate (After depreciation)	:	₹ 34,044.00 per Sq. M. i.e. ₹ 3,163.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,300.00 per Sq. Ft.
Value of property as on 18.09.2023	:	413.00 Sq. Ft. X ₹ 6,300.00 = ₹ 26,01,900.00

(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 18.09.2023	:	₹ 26,01,900.00 - ₹ 2,67,624.00 = ₹ 23,34,276.00
Total Value of the property	:	₹ 23,34,276.00
The realizable value of the property	:	₹ 21,00,848.00
Distress value of the property	:	₹ 18,67,421.00
Insurable value of the property	:	₹ 11,15,100.00
Guideline value of the property	:	₹ 13,06,319.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. B - 206, 2nd Floor, Wing – B, “Lambodar” Om Lambodar Co-op. Hsg. Soc. Ltd., Jay Nagar, Village - Waliv, Vasai (East), Taluka – Vasai, District – Palghar, PIN Code – 401 208, State – Maharashtra, Country – India for this particular purpose at ₹ 23,34,276.00 (Rupees Twenty Three Lakh Thirty Four Thousand Two Hundred Seventy Six Only) as on 18th September 2023.

NOTES

1. 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 **18th September 2023 is ₹ 23,34,276.00 (Rupees Twenty Three Lakh Thirty Four Thousand Two Hundred Seventy 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.
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 + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2nd Floor
3.	Year of construction	2007 (Occupancy Certificate)
4.	Estimated future life	44 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 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	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	6'.0" High, R.C.C. column with B. B. masonry wall
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	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



Actual site photographs



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Route Map of the property

Site u/r



Latitude Longitude - 19°25'01.1"N 72°51'51.5"E

Note: The Blue line shows the route to site from nearest railway station (Vasai Road – 6.7 Km.)

Ready Reckoner Rate

DIVISION / VILLAGE : WALIV						
Commence From 1st April 2023 To 31st March 2024						
Type of Area	Urban		Local Body Type	Corporation Class * C*		
Local Body Name	Vasai-Virar City Municipal Corporation					
Land Mark	Lands for residential and other similar permissible use.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
69	8	8180	43300	49700	54100	49700
Survey No. 10, 17, 21, 23, 24B, 32, 35, 37, 46, 47, 48, 49, 50, 51, 54, 94, 97, 98						

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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 **18th September 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.



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 ₹ 23,34,276.00 (Rupees Twenty Three Lakh Thirty Four Thousand Two Hundred Seventy Six Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Sharadkumar
B. Chalikwar**
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2023.09.18 14:25:59 +05'30'

Auth. Sign.

Sharadkumar B. Chalikwar
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