

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-3888/23-24	Dated 20-Dec-23
Buyer (Bill to) COSMOS BANK Santacruz East Branch Ground Floor, Uday Darshan Buidling, Jawaharlal Nehru Rd, Golibar, Santacruz East, Mumbai, Maharashtra 400055 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. 005745/2304083	Delivery Note Date
	Dispatched through	Destination
Terms of Delivery		

Sl 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: 005745/2304083 Mr. Paresh Laxman Jaiswal & Mrs. Shanti Paresh Jaiswal - Residential Flat No. 507, 5th Floor, Prince Plaza, "New Prince Plaza Co-Op. Hsg. Soc. Ltd.", Opp. Police Station, off. Kanakia Road, Mira Road (East), Thane - 401 107, 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
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Customer's Seal and Signature	for Vastukala Consultants (I) Pvt Ltd ASMITA JAYSING RATHOD <small>Digitally signed on 20-12-2023 17:21:59</small> Authorised Signatory
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Vastukala Consultants (I) Pvt. Ltd.
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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Paresh Laxman Jaiswal & Mrs. Shanti Paresh Jaiswal**

Residential Flat No. 507, 5th Floor, Prince Plaza, "New Prince Plaza Co-Op. Hsg. Soc. Ltd.",
Opp. Police Station, off. Kanakia Road, Mira Road (East), Thane – 401 107,
State – Maharashtra, Country – India.

Latitude Longitude - 19°17'28.8"N 72°52'09.6"E

Valuation Prepared for:

Cosmos Bank

Santacruz (East) Branch

Ground Floor, Uday Darshan Building, Jawaharlal Nehru Road, Golibar, Santacruz (East), Mumbai – 400 055,
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

Vastu/Mumbai/12/2023/5745/2304083
20/18-312-PRRJ
Date: 20.12.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 507, 5th Floor, Prince Plaza, "New Prince Plaza Co-Op. Hsg. Soc. Ltd.", Opp. Police Station, off. Kanakia Road, Mira Road (East), Thane – 401 107, State – Maharashtra, Country – India belongs to **Mr. Paresh Laxman Jaiswal & Mrs. Shanti Paresh Jaiswal**.

Boundaries of the property.

North	:	Nikunj Niketan
South	:	Royal Plaza
East	:	Silver Oak CHSL
West	:	Internal Road

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 **₹ 54,02,000.00 (Rupees Fifty-Four Lakh Two 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
Chalikwar

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.12.20 17:20:56 +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

Encl. Valuation Report



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
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mumbai@vastukala.org

Valuation Report of Residential Flat No. 507, 5th Floor, Prince Plaza, "New Prince Plaza Co-Op. Hsg. Soc. Ltd."Opp. Police Station, off. Kanakia Road, Mira Road (East), Thane – 401 107,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 20.12.2023 for Bank Loan Purpose
2	Date of inspection	20.12.2023
3	Name of the owner/ owners	Mr. Paresh Laxman Jaiswal & Mrs. Shanti Paresh Jaiswal
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	Address: Residential Flat No. 507, 5 th Floor, Prince Plaza, "New Prince Plaza Co-Op. Hsg. Soc. Ltd.", Opp. Police Station, off. Kanakia Road, Mira Road (East), Thane – 401 107, State – Maharashtra, Country – India. Contact Person: Mrs. Soniya Jaiswal (Owner's Wife)
6	Location, street, ward no	Kanakia Road
	Survey/ Plot no. of land	Old Survey No. 397/4,5,7 & New Survey No. 165/4,5,7 of Village – Navghar
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. = 542.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 584.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Opp. Police Station, off. Kanakia Road, Mira Road (East), Thane – 401 107
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	Fully
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per MBMC 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	₹ 11,000.00 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.
		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 – 2003 (As per site information)
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, Santacruz (East) Branch to assess fair market value as on 20.12.2023 for Residential Flat No. 507, 5th Floor, Prince Plaza, "New Prince Plaza Co-Op. Hsg. Soc. Ltd.", Opp. Police Station, off. Kanakia Road, Mira Road (East), Thane – 401 107, State – Maharashtra, Country – India belongs to **Mr. Paresh Laxman Jaiswal & Mrs. Shanti Paresh Jaiswal.**

We are in receipt of the following documents:

1	Copy of Agreement dated 12.12.2023 between Mr. Vinit Vijay Indulkar (The Transferor) And Mr. Paresh Laxman Jaiswal & Mrs. Shanti Paresh Jaiswal (The Transferees).
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LOCATION:

The said building is located at Old Survey No. 397/4,5,7 & New Survey No. 165/4,5,7 of Village – Navghar. The property falls in Residential Zone. It is at a travelling distance 2.1 Km. from Mira Road Railway station.

BUILDING:

The building under reference is having Ground + 7 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 is used for residential purpose. 5th Floor is having 8 Residential Flats. The building is having 1 Lift.

Residential Flat:

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

Valuation as on 20th December 2023

The Built-Up Area of the Residential Flat	:	584.00 Sq. Ft.
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Vastukala Consultants (I) Pvt. Ltd.

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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 **20th December 2023 is ₹ 54,02,000.00 (Rupees Fifty Four Lakh Two 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:

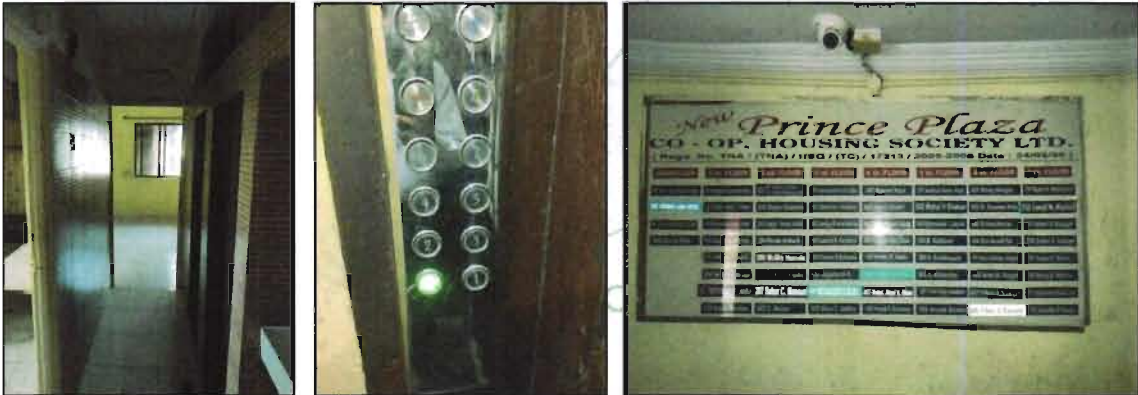
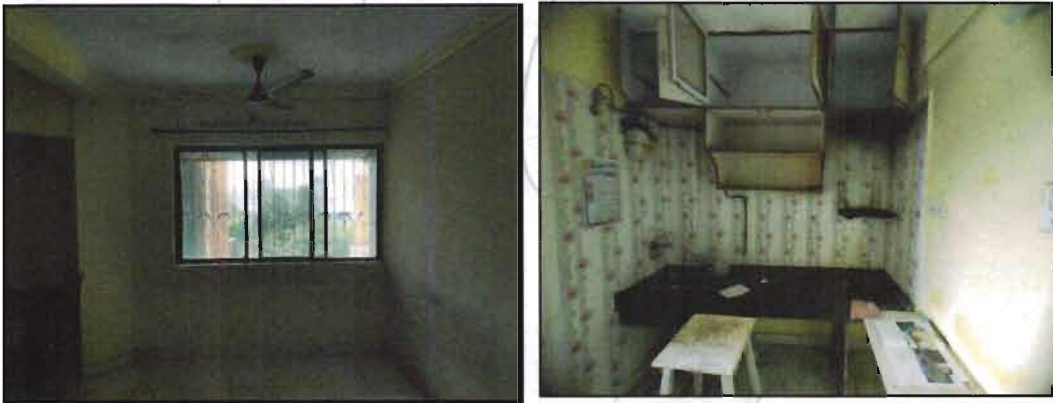
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ANNEXURE TO FORM 0-1

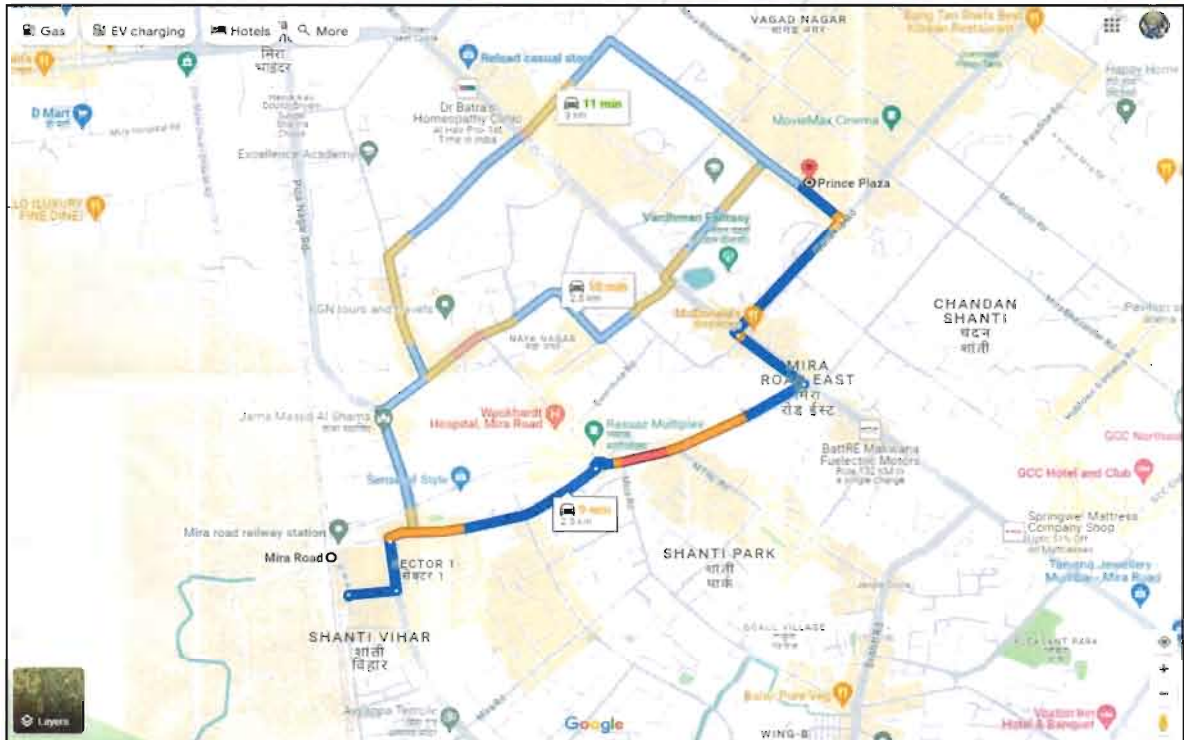
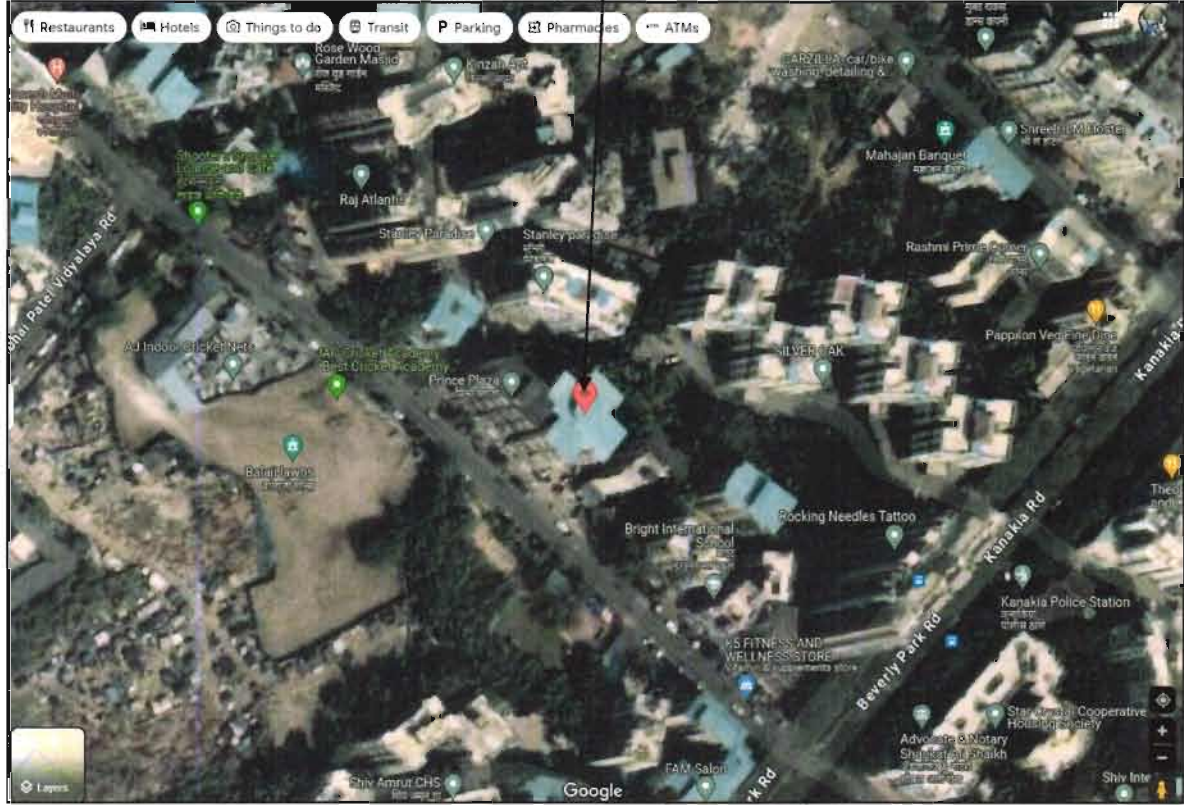
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 7 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 5 th Floor
3.	Year of construction	2003 (As per site information)
4.	Estimated future life	40 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 shutters, Aluminium sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP finished
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	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



Route Map of the property

Site u/r



Latitude Longitude - 19°17'28.8"N 72°52'09.6"E

Note: The Blue line shows the route to site from nearest railway station (Mira Road – 2.5 Km.)

Ready Reckoner Rate

Department of Registration & Stamps
Government Of Maharashtra

नोंदणी व मूलांक विभाग
महाराष्ट्र शासन

Valuation For Influence Area

*** welcome to valuation of properties in Maharashtra ***

Location Details

Select Type: Development Agreement Tenant Occupied Other

Division Name: [Help on Division](#)

District Name: Taluka Name: Village/Zone Name:

Attribute: SubZone Name:

Mahapalika Area:

Open Land	Residence	Office	Shop	Industry	Unit
29950	98300	112100	120100	112300	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	98,300.00			
Increase by 5% on Flat Located on 5 th Floor	4,915.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,03,215.00	Sq. Mtr.	9,589.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	29,950.00			
The difference between land rate and building rate (A – B = C)	73,265.00			
Depreciation Percentage as per table (D) [100% - 20%] (Age of the Building – 20 Years)	80%			
Rate to be adopted after considering depreciation [B + (C x D)]	88,562.00	Sq. Mtr.	8,228.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

Price Indicators

NOBROKER

1 BHK Flat in Chhanda Greens Anshika For Sale in Wile Road

₹ 23.98 Lacs
₹ 41,233/Month
638 sq ft

Overview

- Under Construction
- 1 BHK
- 100 sq ft
- 100 sq ft

Activity On This Property

2023

NOBROKER

1 BHK Flat in Salazar Apartment 2 for Sale in Wile Road East

₹ 23.98 Lacs
₹ 38,623/Month
671 sq ft

Overview

- Under Construction
- 1 BHK
- 100 sq ft
- 100 sq ft

Activity On This Property

2023

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 neighbourhood 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 ₹ 54,02,000.00 (Rupees Fifty Four Lakh Two Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj
Chalikwar

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.12.20 17:21:07 +05'30'

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