

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Vijay Krishna Pawar**

Residential Flat No. 205, 2nd Floor, "Dattatreya Co-op. Hsg. Soc. Ltd.", Near Sakharam Complex,
Kopar Cross Road, Shastri Nagar, Dombivali (West), Thane – 421 202,
State – Maharashtra, Country – India.

Latitude Longitude - 19°13'03.2"N 73°04'46.1"E

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Valuation Prepared for:

Cosmos Bank

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) – 400 602
State – Maharashtra, Country – India.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

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 Report Prepared For: Cosmos Bank / Naupada Thane Branch / Shri. Vijay Krishna Pawar (2303/2301724) Page 2 of 16

Vastu/Thane/07/2023/2303/2301724
21/20-349-SBSH
Date: 21.07.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 205, 2nd Floor, "Dattatreya Co-op. Hsg. Soc. Ltd.", Near Sakharam Complex, Kopar Cross Road, Shastri Nagar, Dombivali (West), Thane – 421 202, State – Maharashtra, Country – India belongs to **Shri. Vijay Krishna Pawar**.

Boundaries of the property.

North : Residency Building
South : Internal Road
East : Janki Villa
West : Bharat Savli 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 **₹ 48,16,625.00 (Rupees Forty Eight Lakh Sixteen Thousand Six Hundred Twenty Five 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.**



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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



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Valuation Report of Residential Flat No. 205, 2nd Floor, "Dattatreya Co-op. Hsg. Soc. Ltd.", Near Sakharam Complex, Kopar Cross Road, Shastri Nagar, Dombivali (West), Thane – 421 202,

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 21.07.2023 for Bank Loan Purpose
2	Date of inspection	05.07.2023
3	Name of the owner/ owners	Shri. Vijay Krishna Pawar
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. 205, 2 nd Floor, "Dattatreya Co-op. Hsg. Soc. Ltd.", Near Sakharam Complex, Kopar Cross Road, Shastri Nagar, Dombivali (West), Thane – 421 202, State – Maharashtra, Country – India. Contact Person: Mrs. Rohini Pawar (Owner's wife)
6	Location, street, ward no	Near Sakharam Complex, Kopar Cross Road, Shastri Nagar, Dombivali (West), Thane
	Survey/ Plot no. of land	Survey No. 30/7 of Village – Dombivali
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. = 462.00 (Area as per actual site measurement) Built Up Area in Sq. Ft. = 565.00 (Area as per agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Near Sakharam Complex, Kopar Cross Road, Shastri Nagar, Dombivali (West), Thane – 421 202.

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?	Owner Occupied
	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 KDMC 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	₹ 10,000.00 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 – 1997 (As per Documents)

	year of completion	
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, Naupada Thane Branch to assess fair market value as on 21.07.2023 for Residential Flat No. 205, 2nd Floor, "**Dattatreya Co-op. Hsg. Soc. Ltd.**", Near Sakharam Complex, Kopar Cross Road, Shastri Nagar, Dombivali (West), Thane – 421 202, State – Maharashtra, Country – India belongs to **Shri. Vijay Krishna Pawar.**

We are in receipt of the following documents:

1	Copy of Agreement dated 23.02.2000 Between M/s. Thakur Construction (the Promoter) and Shri. Vijay Krishna Pawar (the Purchaser).
2	Copy of Society Share Certificate No. 15 dated 25.04.2001 in the name of Shri. Vijay Krishna Pawar issued by Dattatreya Co-op. Hsg. Soc. Ltd.
3	Copy of Approved Plan No. 220-47 dated 23.08.1997 issued by Kalyan Dombivali Municipal Corporation.
4	Copy of Previous valuation report dated 01.07.2021 issued by Thite Valuers & Engineers.

LOCATION:

The said building is located at Survey No. 30/7 of Village – Dombivali, Thane. The property falls in Residential Zone. It is at a travelling distance 900 Mt. from Dombivali railway station.

BUILDING:

The building under reference is having Ground + 3 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. 2nd Floor is having 6 Residential Flat. The building having no Lift.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 1 Bedroom + Living Room + Kitchen + WC & Bath (i.e., **1BHK 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 21st July 2023

The Built Up Area of the Residential Flat	:	565.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1997 (As per site information)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	26 Years
Cost of Construction	:	565.00 X 2,500.00 = ₹ 14,12,500.00
Depreciation $\{(100-10) \times 26 / 60\}$:	39.00%
Amount of depreciation	:	₹ 5,50,875.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 58,680.00 per Sq. M. i.e., ₹ 5,452.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 49,507.00 per Sq. M. i.e., ₹ 4,599.00 per Sq. Ft.
Prevailing market rate	:	₹ 9,500.00 per Sq. Ft.
Value of property as on 21.07.2023	:	565.00 Sq. Ft. X ₹ 9,500.00 = ₹ 53,67,500.00

(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 21.07.2023	:	₹ 53,67,500.00 - ₹ 5,50,875.00 = ₹ 48,16,625.00
Total Value of the property	:	₹ 48,16,625.00
The realizable value of the property	:	₹ 43,34,963.00
Distress value of the property	:	₹ 38,53,300.00
Insurable value of the property (565 X 2,500.00)	:	₹ 14,12,500.00
Guideline value of the property (565 X 4,599.00)	:	₹ 25,98,435.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 205, 2nd Floor, "Dattatreya Co-op. Hsg. Soc. Ltd.", Near Sakharam Complex, Kopar Cross Road, Shastri Nagar, Dombivali (West), Thane – 421 202, State – Maharashtra, Country – India for this particular purpose at **₹ 48,16,625.00 (Rupees Forty Eight Lakh Sixteen Thousand Six Hundred Twenty Five Only) as on 21st July 2023.**

NOTES

1. I, Manoj 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 **21st July 2023 is ₹ 48,16,625.00 (Rupees Forty Eight Lakh Sixteen Thousand Six Hundred Twenty Five 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

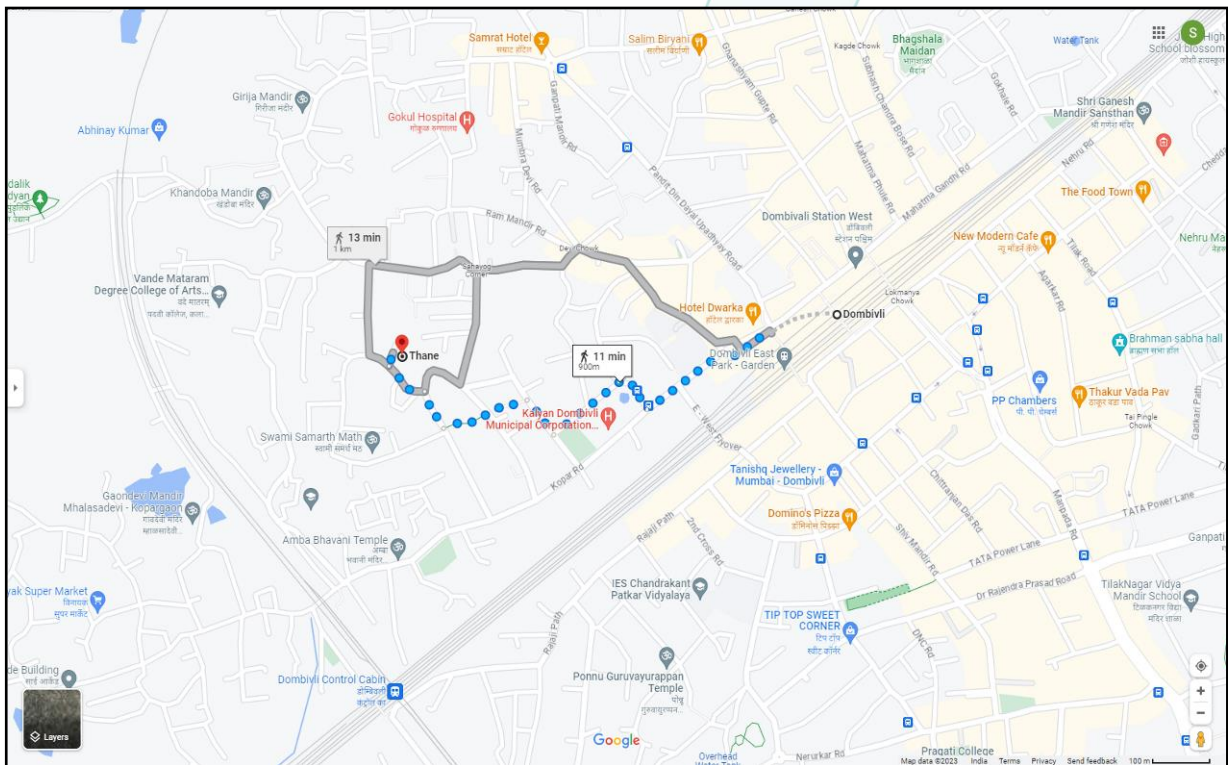
Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 3 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3	Year of construction	1997 (As per Documents)
4	Estimated future life	34 Years Subject 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, Aluminum 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	
	(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	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



Route Map of the property


Site/u/r




Latitude Longitude - 19°13'03.2"N 73°04'46.1"E

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

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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Year
20232024**Annual Statement of Rates**Language
English

Selected District: ठाणे

Select Taluka: कल्याण

Select Village: गावाचे नाव : डोंबिवली

Search By: Survey No Location

Enter Survey No: 30

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफीस	दुकाने	औद्योगिक	एकक (Rs.)	Attribute
3/18-विभाग 20ब (1) डोंबिवली (नविन) : मध्य रेल्वेच्या पश्चिम उत्तरेकडील मौजे डोंबिवली मधील जून्या नगरपालिका ा हृद्यीपर्यंतचा भाग (वरिल 20-अ मधील रस्त्याचा भाग सोडून)	21000	55200	63500	77100	63500	चौ. मीटर	सि.टी.एस. नंबर
3/19-विभाग 20ब (2) डोंबिवली : 20अ, आणि 20ब,-1 मधील भाग सोडून मौजे डोंबिवली मधील उर्वरित भाग	23400	65200	75400	87600	75400	चौ. मीटर	सर्व्हे नंबर

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Price Indicators

[My Bookings](#)
[Pay Rent](#)
[Post Your Property](#)
[Sign up](#)

1 BHK Flat in Namdev Chs, Dombivli West For Sale In Dombivli West
Behind Apurva Hospital, Kopar road

₹ 48 Lacs
Negotiable

₹ 27,510/Month
Estimated EMI

525
Sq.Ft

Need Home Loan ?
[Apply Loan](#)

Photos
Location

Tilak Cinema
New Modern Cafe
Gopi Cine Mall
PP Chambers
Shyam Complex

1 Bedroom <small>No. of Bedroom</small>	Jul 3, 2023 <small>Posted On</small>
2 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
2 <small>Balcony</small>	Namdev Chs, Domb... <small>Apartment</small>
Bike and Car <small>Parking</small>	None <small>Power/Backup</small>

[Get Owner Details](#)

Price trends by NBEstimate

Report what was not correct in this property

Listed by Broker
Sold Out
Wrong Info

Overview
Activity On This Property

[My Bookings](#)
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1 BHK Flat in Shashi Uday Chs Ltd For Sale In Dombivli West
Kopar Rd Near Amba Bhavani Temple

₹ 45 Lacs
Non-negotiable

₹ 25,791/Month
Estimated EMI

500
Sq.Ft

Need Home Loan ?
[Apply Loan](#)

Photos
Location

Tilak Cinema
New Modern Cafe
Gopi Cine Mall
PP Chambers
Shyam Complex

1 Bedroom <small>No. of Bedroom</small>	Jul 14, 2023 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
1 <small>Balcony</small>	Shashi Uday Chs Ltd <small>Apartment</small>
Bike <small>Parking</small>	None <small>Power/Backup</small>

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Price trends by NBEstimate

Report what was not correct in this property


Listed by Broker
Sold Out
Wrong Info

Overview
Activity On This Property

Price Indicators



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[Sign](#)



1 BHK Flat in Sakharam Complex For Sale In Dombivli West
Koper Cross Road, Shastrri Nagar, Dombivli West, Mumbai, Maharashtra, INDIA.

₹ 29 Lacs
Negotiable

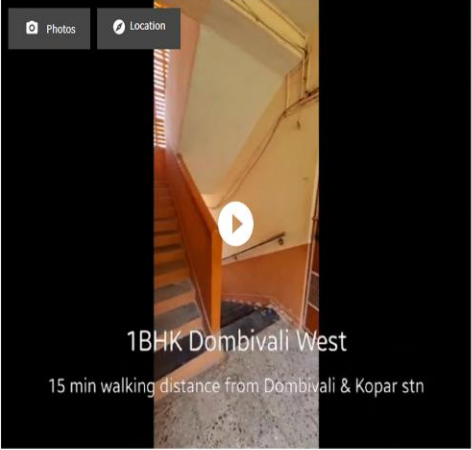
₹ 16,621/Month
Estimated EMI

362
Sq.Ft


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Home / Flats for Sale in Mumbai / Flats for Sale in Dombivli west / 1bhk Flat for Sale in Dombivli west / Property Details

Photos Location



1BHK Dombivali West
15 min walking distance from Dombivali & Kopar stn



1 Bedroom No. of Bedroom	Jun 30, 2023 Posted On
1 Bathroom No. of Bathroom	Immediately Possession
1 Balcony	Sakharam Complex Apartment

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Report what was not correct in this property

[Listed by Broker](#)
[Sold Out](#)
[Wrong Info](#)

Nearby: Tilak Cinema New Modern Cafe Gopi Cine Mall PP Chambers Shyam Complex

Overview

Age of Building >10 Years


Ownership Type Self Owned

Activity On This Property


510 Unique Views

2 Shortlists

6



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[Post Your Property](#)
[Sign](#)



1 BHK Flat in Namdev Cooperative Housing Society For Sale In Dombivli West
Shastrri Nagar, Near Apurva Nursing Home

₹ 50 Lacs
Negotiable


₹ 28,657/Month
Estimated EMI

505
Sq.Ft

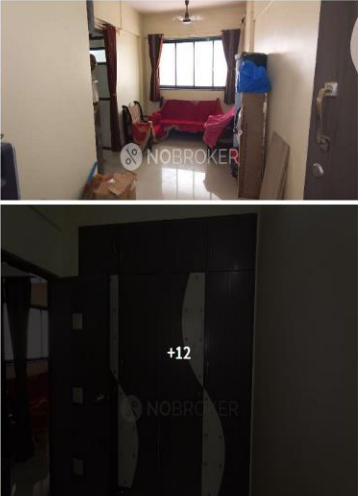
Need Home Loan ?
[Apply Loan](#)

Home / Flats for Sale in Mumbai / Flats for Sale in Dombivli west / 1bhk Flat for Sale in Dombivli west / Property Details

Photos Location



Commute Friendly



1 Bedroom No. of Bedroom	Jul 17, 2023 Posted On
1 Bathroom No. of Bathroom	Immediately Possession
NA Balcony	Namdev Cooperati... Apartment
Bike and Car Parking	None Power Backup

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Price trends by NBEstimate


Report what was not correct in this property

[Listed by Broker](#)
[Sold Out](#)
[Wrong Info](#)

Nearby: Tilak Cinema New Modern Cafe Gopi Cine Mall PP Chambers Shyam Complex


Overview

Activity On This Property



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An ISO 9001:2015 Certified Company www.vastukala.org



Valuers & Appraisers
Architects &
Interior Designers
Chartered Engineers (I)
TEV Consultants
Licence's Engineer

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **21st July 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 **₹ 48,16,625.00 (Rupees Forty Eight Lakh Sixteen Thousand Six Hundred Twenty Five Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Auth. Sign.

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