

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Mr. Suresh Maruti Ranmale & Mrs. Snehal Suresh Ranmale

Residential Flat No. A-404, 4th Floor, Wing – A, "Sirvi Heritage Co-Op. Hsg. Soc. Ltd.", Plot No. 153/B, Sector - 4, JNPT Road, Village - Karanjade, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN Code - 410 209, State - Maharashtra, Country - India.

Latitude Longitude - 18°58'30.7"N 73°06'12.6"E

Valuation Done for:

Cosmos Bank

Naupada Thane Branch

Kusumanjali, Opposite Deodhar Hospital, Naupada, Thane (West), State - Maharashtra, Country - India.



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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 Prese	nce at :	
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> Vastu/Thane/07/2023/2623/2301721 21/17-346-PSSK Date: 21.07.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. A-404, 4th Floor, Wing – A, "Sirvi Heritage Co-Op. Hsg. Soc. Ltd.", Plot No. 153/B, Sector - 4, JNPT Road, Village - Karanjade, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN Code - 410 209, State - Maharashtra, Country - India belongs to Mr. Suresh Maruti Ranmale & Mrs. Snehal Suresh Ranmale.

Boundaries of the property.

North South	Internal Road JNPT Road	
East West	Sai Sadan CHSL Platinum Pride 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 ₹ 62,82,350.00 (Rupees Sixty Two Lakh

Eighty Two Thousand Three Hundred Fifty 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.

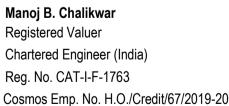
Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.



Director

Auth. Sign.





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

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Valuation Report of Residential Flat No. A-404, 4th Floor, Wing – A, **"Sirvi Heritage Co-Op. Hsg. Soc. Ltd.",** Plot No. 153/B, Sector - 4, JNPT Road, Village – Karanjade, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN Code – 410 209, 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 Banking Purpose
2	Date of inspection	17.07.2023
3	Name of the owner/ owners	Mr. Suresh Maruti Ranmale & Mrs. Snehal Suresh Ranmale
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	<u>Address:</u> Residential Flat No. A-404, 4 th Floor, Wing – A, "Sirvi Heritage Co-Op. Hsg. Soc. Ltd.", Plot No. 153/B, Sector - 4, JNPT Road, Village – Karanjade, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN Code – 410 209, State - Maharashtra, Country – India.
		<u>Contact Person:</u> Mr. Hemant Arya (Tenant)
6	Location, street, ward no	Plot No. 153/B, Sector - 4, JNPT Road, Village – Karanjade, Navi Mumbai, Taluka - Panvel, District – Raigad.
	Survey/ Plot no. of land	Plot No. 153/B, Sector - 4 of Village - Karanjade
8	Is the property situated in residential/	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. = 491.00 Flowerbed Area in Sq. Ft. = 125.00 Total Carpet Area in Sq. Ft. = 616.00 (Area as per actual site measurement)





		Carpet Area in Sq. Ft. = 648.00
		(Area as per Agreement for sale)
		Built Up Area in Sq. Ft. = 778.00
		(Carpet Area + 20%)
		All the above areas are within +/- 10% of the
		Agreement for Sale Area. The above
		calculations and detail measurements taken by us prove that the Agreement for Sale area is
		not exorbitantly inflated. Hence, valuation is
		based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is	Plot No. 153/B, Sector - 4, JNPT Road, Village -
10	abutting	Karanjade, Navi Mumbai, Taluka - Panvel, District
		– Raigad.
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	N. A.
	(ii) Ground Rent payable per annum	
	(iii) Unearned increased payable to the	
	Lessor in the event of sale or transfer	
16	Is there any restriction covenant in regard to	As per documents
47	use of land? If so attach a copy of the covenant.	
17	Are there any agreements of easements? If so attach a copy of the covenant	Information not available
18		Information not available
10	Does the land fall in an area included in any Town Planning Scheme or any Development	Information not available
	Plan of Government or any statutory body? If so	
		ite.Create
19	Has any contribution been made towards	Information not available
	development or is any demand for such	
	contribution still outstanding	
20	Has the whole or part of the land been notified	No
	for acquisition by government or any statutory body? Give date of the notification.	
21	Attach a dimensioned site plan	Yes
	IMPROVEMENTS	
22	Attach plans and elevations of all structures	Information not available
	standing on the land and a lay-out plan.	
23	Furnish technical details of the building on a	Attached
	separate sheet (The Annexure to this form may	
	be used)	





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24	Is the	building owner occupied/ tenanted/ both?	Tenant Occupied (Mr. Hemant Arya)	
		.	Rented since – 2 Years	
		property owner occupied, specify portion xtent of area under owner-occupation	N.A.	
25		is the Floor Space Index permissible and entage actually utilized?	Floor Space Index permissible - As per CIDCO norms Percentage actually utilized – Details not available	
26	RENT	rs		
	(i)	Names of tenants/ lessees/ licensees, etc	Mr. Hemant Arya (Tenant)	
	(ii)	Portions in their occupation	Fully	
	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 18,000.00 Present rental income per month	
	(iv)	Gross amount received for the whole property	Details not provided	
27		ny of the occupants related to, or close to ess associates of the owner?	Information not available	
28	of fix cookii	barate amount being recovered for the use stures, like fans, geysers, refrigerators, ang ranges, built-in wardrobes, etc. or for ses charges? If so, give details	N. A.	
29		details of the water and electricity charges, , to be borne by the owner	N. A.	
30		the tenant to bear the whole or part of the repairs and maintenance? Give particulars	N. A.	
31		It is installed, who is to bear the cost of tenance and operation- owner or tenant?	N. A.	
32		ump is installed, who is to bear the cost of tenance and operation- owner or tenant?	N.A. te.Create	
33	for lig	has to bear the cost of electricity charges hting of common space like entrance hall, , passage, compound, etc. owner or ht?	N. A.	
34		is the amount of property tax? Who is to it? Give details with documentary proof	Information not available	
35	no.,	e building insured? If so, give the policy amount for which it is insured and the al premium	Information not available	
36		ny dispute between landlord and tenant ding rent pending in a court of rent?	N. A.	
37		any standard rent been fixed for the ises under any law relating to the control nt?	N. A.	





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	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 – 2017 (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.
45	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. A-404, 4th Floor, Wing – A, **"Sirvi Heritage Co-Op. Hsg. Soc. Ltd."**, Plot No. 153/B, Sector - 4, JNPT Road, Village – Karanjade, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN Code – 410 209, State - Maharashtra, Country – India belongs to **Mr. Suresh Maruti Ranmale & Mrs. Snehal Suresh Ranmale**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 10.08.2015 (6 Pages from documents) between M/s. Sirvi Developers (the Developer) and Mr. Suresh Maruti Ranmale & Mrs. Snehal Suresh Ranmale (The Purchaser)
2	Copy of Commencement Certificate No. CIDCO / ATPO / BP-11118 / 2013 dated 29.07.2013 issued by CIDCO
3	Copy of Occupancy Certificate No. CIDCO / ATPO / BP-11118 / TPO (NM) / 2017 / 266 dated 28.07.2017 issued by CIDCO
4	Copy of Possession Letter dated 01.08.2017 issued by Sirvi Developers.





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LOCATION:

The said building is located at Plot No. 153/B, Sector - 4 of Village - Karanjade, Navi Mumbai, Taluka - Panvel, District - Raigad. The property falls in Residential Zone. It is at a travel distance of 3.6 KM. from Panvel Railway station.

BUILDING:

The building under reference is having (Part) Ground + (Part) Stilt + 7 Upper Floor. 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 is used for residential purpose. 4th Floor is having 6 Residential Flats. The building is having 1 lift. The building external condition is good.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Passage + Flowerbed Area (i.e., 2 BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak Wood door frame with flush shutter with MS safety door, Powder coated Aluminum sliding windows & Concealed plumbing & electrification.

Valuation as on 21st July 2023

The Built Up Area of the Residential F	lat	:	778.00	Sq. Ft.	

Deduct Depreciation:

Year of Construction of the building	:	2017 (As per Occupancy Certificate.)
Expected total life of building	:	60 Years
Age of the building as on 2023		6 Years
Cost of Construction	:	778.00 X 2,500.00 = ₹ 19,45,000.00
Depreciation {(100-10) X 6 / 60}	(:	9.00%
Amount of depreciation	/	₹ 1,75,050.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	101	₹ 69,000.00 per Sq. M. i.e., ₹ 6,410.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 65,568.00 per Sq. M. i.e., ₹ 6,091.00 per Sq. Ft.
Prevailing market rate	:	₹ 8,300.00 per Sq. Ft.
Value of property as on 21.07.2023	:	₹ 778.00 Sq. Ft. X ₹ 8,300.00 = ₹ 64,57,400.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 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		₹ 64,57,400.00 - ₹ 1,75,050.00 = ₹ 62,82,350.00
Total Value of the property	:	₹ 62,82,350.00
The realizable value of the property	:	₹ 56,54,115.00





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Distress value of the property	:	₹ 50,25,880.00
Insurable value of the property (778.00 Sq. Ft. X 2,500.00)	::	₹ 19,45,000.00
Guideline value of the property (778.00 Sq. Ft. X 6,091.00)		₹ 47,38,798.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. A-404, 4th Floor, Wing – A, "Sirvi Heritage Co-Op. Hsg. Soc. Ltd.", Plot No. 153/B, Sector - 4, JNPT Road, Village – Karanjade, Navi Mumbai, Taluka - Panvel, District - Raigad, PIN Code – 410 209, State - Maharashtra, Country – India. for this particular purpose at ₹ 62,82,350.00 (Rupees Sixty Two Lakh Eighty Two Thousand Three Hundred Fifty Only) as on 21st July 2023.

NOTES

- 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 ₹ 62,82,350.00 (Rupees Sixty Two Lakh Eighty Two Thousand Three Hundred Fifty 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.

Think.Innovate.Create 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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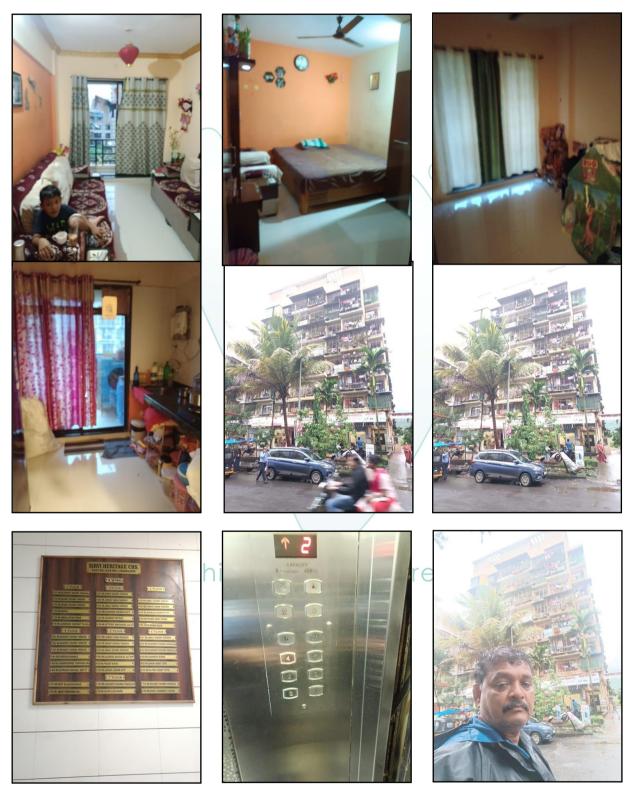
	Technical details	Main Building			
1.	No. of floors and height of each floor	(Part) Ground + (Part) Stilt + 7 Upper Floor			
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 th Floor			
3	Year of construction	2017 (As per Occupancy Certificate)			
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 shutter with safety door Powder coated Aluminum sliding windows			
10	Flooring	Vitrified tiles flooring			
11	Finishing	Cement plastering with POP finishing			
12	Roofing and terracing	R.C.C. Slab			
13	Special architectural or decorative features, if any	No			
14	(i) Internal wiring – surface or	Concealed electrification			
	(ii) Class of fittings: Superior/	Concealed plumbing			
45	Ordinary/ Poor.				
15	Sanitary installations (i) No. of water closets	As per Requirement			
	(i) No. of water closets (ii) No. of lavatory basins	As per requirement			
	(ii) No. of urinals				
	(iv) No. of sink				
16	Class of fittings: Superior colored / superior	Ordinary			
10	white/ordinary.	Cruinary			
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	R.C.C tank on terrace			
	Type of construction				
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			

ANNEXURE TO FORM 0-1



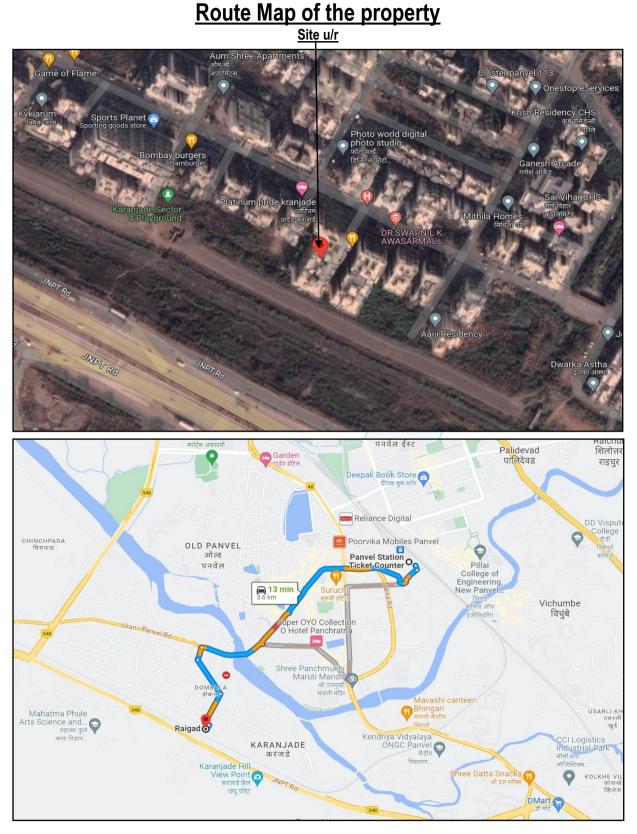


Actual site photographs









Latitude Longitude - 18°58'30.7"N 73°06'12.6"E Note: The Blue line shows the route to site from nearest railway station (Panvel – 3.6 KM)





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Ready Reckoner Rate

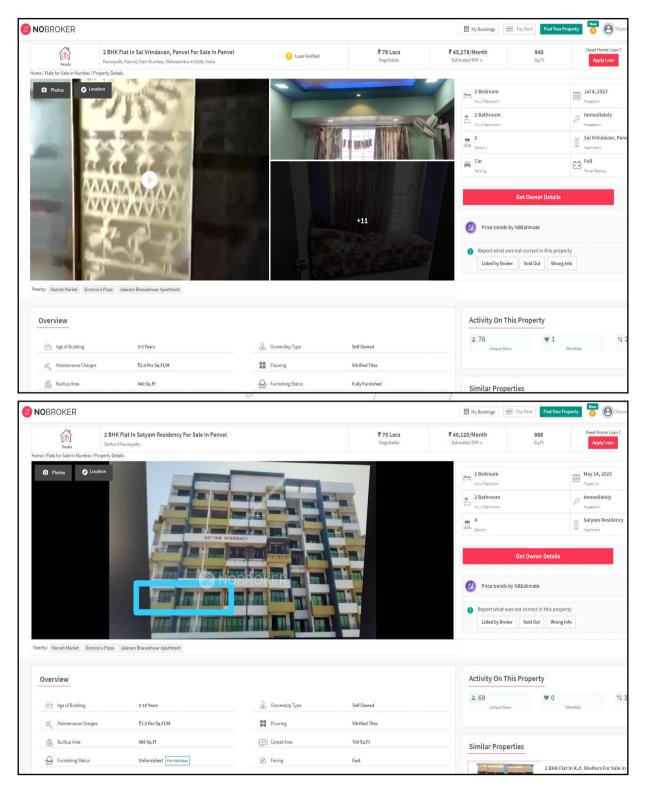
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	Select Village	करंजाडे		~				
		O Survey No	Location					
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	Select	विभाग नं.	10	उपविभाग		दर	एकक (Rs. /)	
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	SurveyNo	27/27.2		कार्यालय/औदयोगिक गाळा/गो	डाऊन	74000	चौ. मीटर	
	<u>SurveyNo</u>	27/27.3		दुकाने		86200	चौ. मीटर	
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Price Indicators

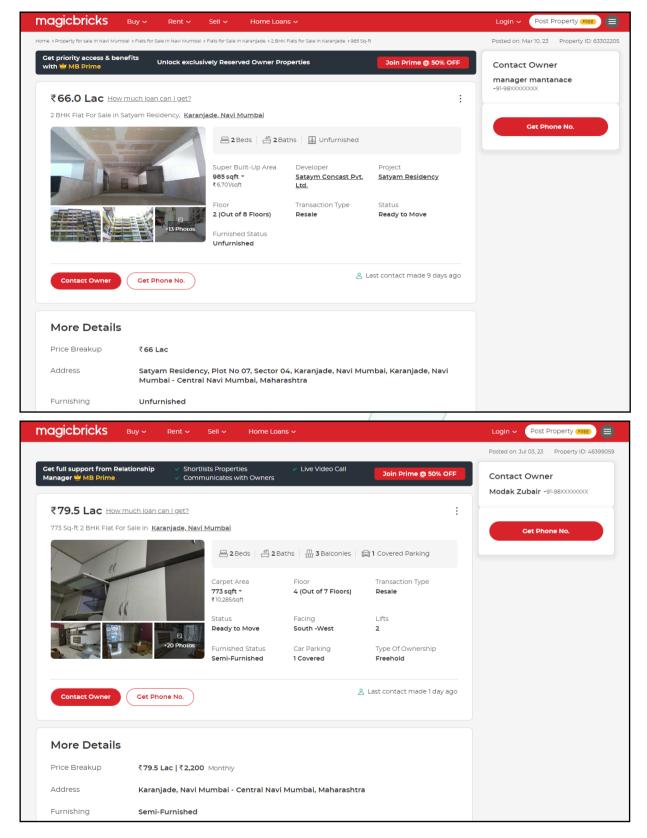






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Price Indicators







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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 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. e.create
- 6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.





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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 ₹ 62,82,350.00 (Rupees Sixty Two Lakh Eighty Two Thousand Three Hundred Fifty 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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