

# Valuation Report of the Immovable Property

## Details of the property under consideration:

Name of Owner: **Messrs. DGS Township Private Limited**

Commercial Premises on 1st floor, "**Sheetal Tapovan**", Rani Sati Marg Extension, Pathanwadi Road, Malad (East), PIN Code – 400 097, Mumbai, State – Maharashtra, Country - India

Latitude Longitude: 19°10'00.5"N 72°51'33.9"E

## Valuation Done for:

**State Bank of India  
Wodehouse Road Branch**

Buena Vista, Ground Floor, Opposite Y. B. Chavan Centre, Gen. J. Bhosale Marg, Mumbai - 400021, State - Maharashtra, Country - India

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## VALUATION OPINION REPORT

The property bearing Commercial Premises on 1st floor, "Sheetal Tapovan", Rani Sati Marg, Extension, Pathanwadi Road, Malad (East), PIN Code – 400 097, State – Maharashtra, Country - India belongs to **Messrs. DGS Township Private Limited.**

Boundaries of the property.

North	:	Under Construction Building
South	:	Rani Sati Marg
East	:	HR Apartment
West	:	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 along with business premium can be assessed and valued for this particular purpose at **₹ 19,27,15,000.00 (Rupees Nineteen Crore Twenty Seven Lac Fifteen 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.

**Sharadkumar  
B. Chalikwar**

Digitally signed by Sharadkumar B. Chalikwar  
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Date: 2019.03.18 16:49:12 +05'30'

C.M.D.

Director



**Sharad B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193

Encl: Valuation report.

### Mumbai

12<sup>th</sup>, 1<sup>st</sup> Floor, Akruti Star,  
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Andheri (E), Mumbai - 400093,  
(M.S.), INDIA

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### Nanded

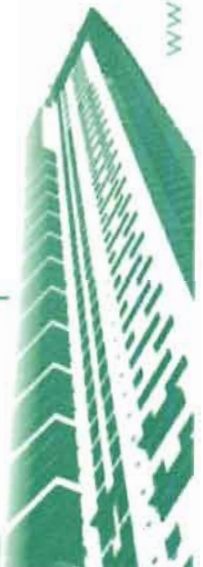
28, S.G.G.E. -  
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Gokul Nagar,  
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### Aurangabad

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(M.S.), INDIA

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Mobile : +91 9167204062  
+91 9860863601  
aurangabad@vastukala.org



### Valuation Report of Immovable Property

1. Introduction	
a)	Name of the Property Owner (with address & phone nos.)
	<b>Messrs. DGS Township Private Limited</b>  Address – Commercial Premises on 1st floor, “ <b>Sheetal Tapovan</b> ”, Rani Sati Marg Extension, Pathanwadi Road, Malad (East), PIN Code – 400 097, State – Maharashtra, Country - India
b)	Purpose of Valuation
	As per the request from State Bank of India, Wodehouse Road Branch, to assess fair market value of the property for bank loan purpose.
c)	Date of Inspection of Property
	05.03.2019
d)	Date of Valuation Report
	18.03.2019
e)	Name of the Developer of Property (in case of developer built properties)
	<b>Messrs. DGS Township Private Limited</b>
2. Physical Characteristics of the Property	
a)	Location of the Property
	Commercial Premises on 1st floor, “ <b>Sheetal Tapovan</b> ”, Rani Sati Marg Extension, Pathanwadi Road, Malad (East), PIN Code – 400 097, State – Maharashtra, Country - India
	Brief description of the property
	The property is a commercial premises located on 1st floor in “ <b>Sheetal Tapovan</b> ”. The building is of Ground + 3 Podium + 19 upper residential floors. The Building is having 3 Passenger Lifts. As per Site Inspection, The composition of Premises is Reception Area + 9 Cabins + Conference Room + Accounts Department + Pantry Area + Wash Basin Area + 5 Toilets. Along with 32 Car Parking Spaces. The property is at 1.8 Km distance from Malad Railway Station.
	Nearby landmark
	Opp. Pathanwadi Bus Stop
	Postal Address of the Property
	Commercial Premises on 1st floor, “ <b>Sheetal Tapovan</b> ”, Rani Sati Marg Extension, Pathanwadi Road, Malad (East), PIN Code – 400 097 State – Maharashtra, Country - India
	Area of the plot/land (supported by a plan)
	N.A. as the property under consideration is commercial office located on 1st floor.
	Type of Land: Solid, Rocky, Marsh land, reclaimed land, Water-logged, Land locked.
	Solid land
	Independent access/approach to the property etc.
	Yes
	Google Map Location of the Property with a neighborhood layout map
	Provided
	Details of roads abutting the property
	12 M. wide B.T. Road
	Description of adjoining property
	Located in Higher class locality
	Plot No. Survey No.
	Survey No. 284, .T.S. No. 823A, 823/1, 818 of Village – Malad
	Ward/Village/Taluka
	Village – Malad (East), Taluka - Borivali
	Sub-Registry/Block
	Joint S.R. Borivali 7
	District
	Mumbai Suburban District
	Any other aspect
	-
b)	Plinth Area, Built up Area, and Saleable are to be mentioned
	<b>Carpet area = 6,545.00 Sq. Ft.</b> <b>(Area as per Builder Confirmation Letter)</b>





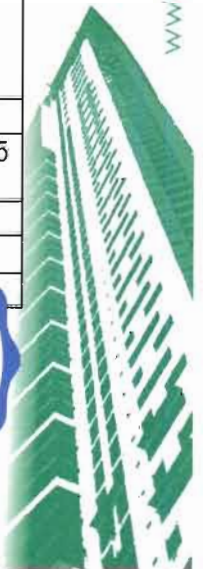
	separately and clarified	Built up Area = 7,854.00 Sq. Ft. (Carpet Area + 20%)	
c)	Boundaries of the Plot	As per Sale Deed/TIR	Actual
	North	S. No. 282 (Part) & CTS Number 821	Under Construction Building
	South	Pathanwadi Road (Existing)	Rani Sati Marg
	East	S No. 283 (Part) CTS Number 818	HR Apartment
	West	Western Express Highway	Road

**3. Town Planning parameters**

a)	Master Plan provisions related to property in terms of land use	Residential cum Commercial building
	FAR- Floor Area Rise/FSI- Floor Space Index permitted & consumed	FSI permitted : As per MCGM DCR Consumed: Information not available
	Ground coverage	Information not available
	Comment on whether OC-Occupancy Certificate has been issued or not	Building Under Construction
	Comment on unauthorized constructions if any	No.
	Transferability of developmental rights if any, Building by-laws provision as applicable to the property viz. setbacks, height restriction etc.	As per MCGM DCR
	Planning area/zone	Residential cum Commercial
	Developmental controls	Municipal Corporation of Greater Mumbai
	Zoning regulations	As per MCGM DCR
	Comment on the surrounding land uses and adjoining properties in terms of uses	Land used for residential cum commercial purpose
	Comment on demolition proceedings if any	Nil
	Comment on compounding / regularization proceedings	Nil
	Any other Aspect	Nil

**4. Document Details and Legal Aspects of Property**

a)	Ownership Documents	
	Sale Deed, Gift Deed, Lease Deed	
	1. Copy of Assignment Cum Development Agreement dated 20.07.2016 b/w M/s. Tapovan Jyot Co-Op. Hs. Soc. Ltd. & Others (The Owners/ Vendors) and Mr. Mahant Madhavdas Mahatyagi (The Confirming Party) and M/s. D.G. Land Developers Pvt. Ltd. (The Purchasers)	
	2. Copy of Builder Confirmation Letter dated 13.03.2019	
	3. Copy of Commencement Certificate Document No. CE / 3600 / BSII / A/ P dated 20.08.2015 issued by Municipal Corporation of Greater Mumbai	
	TIR of the Property	Not Provided
b)	Name of the Owner/s	<b>Messrs. DGS Township Private Limited</b>
c)	Ordinary status of freehold or leasehold	Freehold

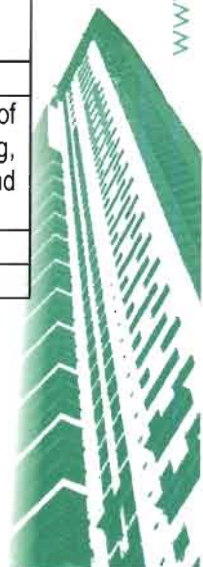


	including restrictions on transfer	
d)	Agreement of easement if any	Not Apparent from document provided
e)	Notification of acquisition if any	Not Apparent from document provided
f)	Notification of road widening if any	Not Apparent from document provided
g)	Heritage restriction, if any	No
h)	Comment on transferability of the property ownership	Yes
i)	Comment on existing mortgages/charges/encumbrances on the property, if any	Details not available. The bank is requested to independently verify the same.
j)	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	Details not available. The bank is requested to independently verify the same.
k)	Building plan sanction: Authority approving the plan - Name of the office of the Authority - Any violation from the approved Building Plan	Copy of approved building plans were not provided and not verified.
l)	Whether Property is Agricultural Land if yes, any conversion is contemplated	Commercial
m)	Whether the property is SARFAESI compliant	Yes
n)	a. All legal documents, receipts related to electricity, Water tax, Municipal tax and other building taxes to be verified and copies as applicable to be enclosed with the report. b. Observation on Dispute or Dues if any in payment of bills/taxes to be reported.	All the provided documents are enclosed with the valuation report.
o)	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged.	Information not available
p)	Qualification in TIR/mitigation suggested if any.	Information not available
q)	Any other aspect	-
<b>5. Economic Aspects of the Property</b>		
	Reasonable letting value	N.A.
	If property is occupied by tenant	Building Under Construction
	Number of tenants	N.A.
	Since how long (tenant- wise)	N.A.
	Status of tenancy right	N.A.
	Rent received per month (tenant-wise) with a comparison of existing market rent	N.A.
	Taxes and other outings	Information not available
	Property Insurance	Information not available
	Monthly maintenance charges	Information not available
	Security charges	Information not available



	Any other aspect	Nil
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<b>6. Socio-cultural Aspects of the Property</b>		
a)	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby, etc.	Developed Residential cum Commercial Locality, Higher class
b)	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No
<b>7. Functional and Utilitarian Aspects of the Property</b>		
a)	Description of the functionality and utility of the property in terms of:	
	Space allocation	N.A. Building Under Construction
	Storage Spaces	N.A. Building Under Construction
	Utility spaces provided within the building	N.A. Building Under Construction
	Car Parking facility	Along with 32 Car Parking Spaces
	Balconies, etc.	Proposed
b)	Any other aspect	Nil
<b>8. Infrastructure Availability</b>		
a)	Description of aqua infrastructure availability in terms of i.	
	Water supply	Municipal Water Supply
	Sewerage/sanitation System Underground or Open	Underground Sewerage System
	Storm water drainage	Yes
b)	Description of other physical infrastructure facilities viz.	
	Solid waste management	N.A. Building Under Construction
	Electricity	Available
	Road and public transport connectivity	All well connected with public transport like taxi, auto, bus, private vehicles etc.
	Availability of other public utilities nearby	All available near by
c)	Social infrastructure in terms of i. School ii. Medical facilities iii. Recreational facility in terms of parks and open space	All available near by
<b>9. Marketability of the Property</b>		
a)	Marketability of the property in terms of	Location, development of surrounding area, type of construction, construction specifications, age of building, condition of the premises & building, facilities provided and its prevailing market rate
	Locational attributes	Good
	Scarcity	Good





	Demand and supply of the kind of subject property	Good
	Comparable sale prices in the locality	Price Indicators from online property portals attached.
b)	Any other aspect which has relevance on the value or marketability of the property	Nil
<b>10. Engineering and Technology Aspects of the Property</b>		
a)	Type of construction	R.C.C. framed structures
b)	Material & technology used	Good
c)	Specifications,	I.S. Specifications
d)	Maintenance issues	No
e)	Age of the building	Under Construction Building
f)	Total life of the building	60 years
g)	Extent of deterioration	Under Construction Building
h)	Structural safety	Good
i)	Protection against natural disaster viz. earthquakes,	Designed as per I.S. codes
j)	Visible damage in the building	N.A. Building Under Construction
k)	System of air-conditioning	N.A. Building Under Construction
l)	Provision of firefighting	N.A. Building Under Construction
m)	Copies of the plan and elevation of the building to be included	Not Provided
<b>11. Environmental Factors</b>		
a)	Use of environment friendly building materials, Green Building techniques if any	Information not available
b)	Provision of rain water harvesting	Information not available
c)	Use of solar heating and lightening systems, etc.,	Information not available
d)	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	Not Significant
<b>12. Architectural and aesthetic quality of the Property</b>		
a)	Descriptive account on whether the building is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	Building Under Construction



13. Valuation			
a)	Methodology of valuation – Procedures adopted for arriving at the valuation. Valuers may consider various approaches and state explicitly the reason for adopting particular approach and assumptions made, basis adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is arrived at.	Composite Method is used for this valuation report.	
b)	Prevailing Market Rate/Price trend of the Property in the locality/city from property search sites viz magickbricks.com, 99acres.com, makaan.com etc. if available	₹ 25,000/- to ₹ 30,000/- per Sq. Ft. Considering the rate with attached report, current market conditions, demand and supply position, Commercial Building size, Terrace area, location, upswing in real estate prices, sustained demand for commercial building, all round development of commercial and residential application in the locality etc. We estimate ₹ 27,000.00 per Sq. Ft.	
c)	Guideline Rate obtained from the Stamp Duty Ready Reckoner	₹ 1,13,400.00 per Sq. M. i.e. ₹ 10,535.12 per Sq. Ft.	
d)	Summary of Valuation		
	<b>i. Guideline Value</b>		
		<b>Area in Sq. Ft.</b>	<b>Rate in ₹</b>
	Built up area	7,854.00	10,535.12
			<b>Value in ₹</b>
			8,27,42,832.00
	<b>ii. Fair Market Value</b>		
	<b>Particulars</b>	<b>Carpet Area (Sq. Ft.)</b>	<b>Rate in Sq. Ft.</b>
	Commercial Premises (A)	6,545.00	27,000.00
			17,67,15,000.00
	<b>Particulars</b>	<b>No. of Car Parking</b>	<b>Rate per Car Parking</b>
	Car Parking (C)	32 Nos.	5,00,000.00
			1,60,00,000.00
		<b>Total (A) + (B) + (C)</b>	<b>19,27,15,000.00</b>
	<b>Summary of Valuation</b>		
	Total Value of the Property	₹ 19,27,15,000.00	
	Realizable Value	₹ 17,34,43,500.00	
	Forced/ Distress Sale value.	₹ 15,41,72,000.00	
	Insurable value of the property	₹ 2,35,62,000.00	
e)	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.	Please refer Justification Letter attached on Page No.	
	Details of last two transactions in the locality/area to be provided, if available.	Please refer Price Indicators attached in Page No.	





	General Remarks	
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**14. Declaration**

I hereby declare that:

- i. The information provided is true and correct to the best of my knowledge and belief.
- ii. The analysis and conclusions are limited by the reported assumptions and conditions.
- iii. I have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011, issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.
- iv. I have no direct or indirect interest in the above property valued.
- v. I / my authorized me / our representative, has inspected the subject property on 05.03.2019
- vi. I am a registered Valuer under Section 34AB of Wealth Tax Act, 1957, Category-I for valuing property up to no limit
- vii. I am an approved Valuer under SARFAESI ACT-2002 and am approved by the Bank.
- viii. I have not been depanelled or removed from any Bank/Financial Institution/Government Organization at any point of time in the past.
- ix. I have submitted the Valuation Report (s) directly to the Bank.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar  
B. Chalikwar

Digitally signed by Sharadkumar B.  
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Date: 2019.03.18 16:49:34 +05'30'



C.M.D.

Director

**S. B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

Wealth Tax Reg. No.: (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193

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Name of Valuer association of which I am a bonafide member in good standing: Institution of Valuers & Practicing Valuers Association of India.

Date 18.03.2019

Tel No. - +91 22 28371324 /25

Mobile No. - +91 98195 97579

Email Id – [mumbai@vastukala.org](mailto:mumbai@vastukala.org)



15. Enclosures		
a)	Layout plan sketch of the area in which the property is located with latitude and longitude	Latitude and longitude provided along with satellite image of the building
b)	Building Plan	Not Provided
c)	Floor Plan	Not provided
d)	Site Photograph of the property	Site photographs of the property is provided
e)	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Not Provided
f)	Google Map location of the property	Provided
g)	Price trend of the Property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makan.com etc.	Provided
h)	Any other relevant documents/ extracts	Nil



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## Actual Site Photographs



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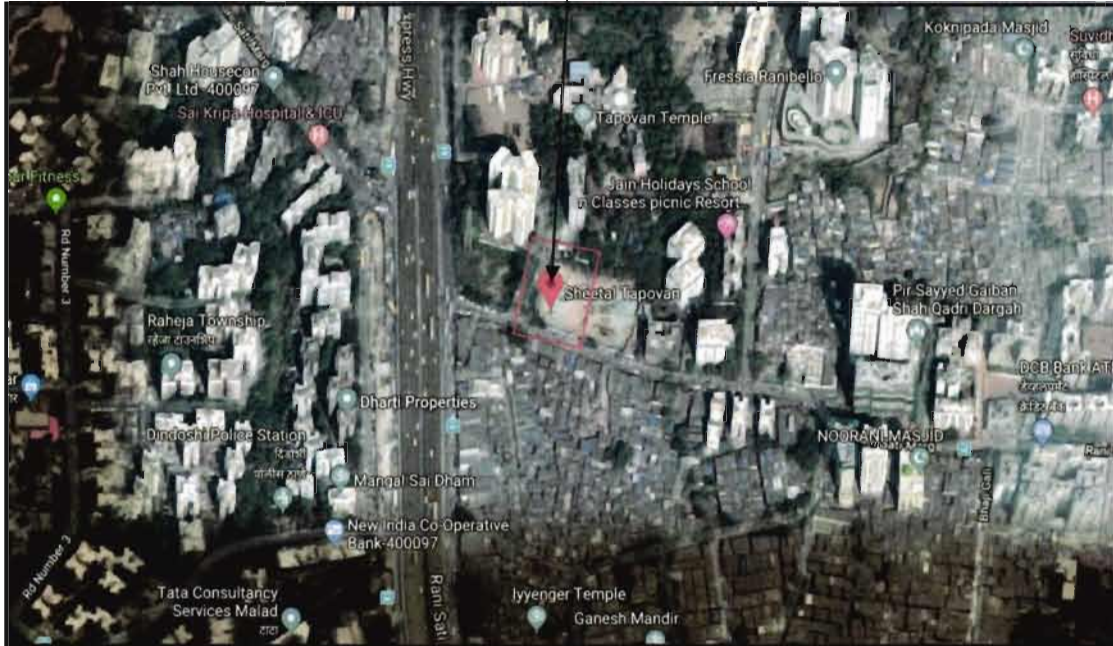
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## Route Map of the property

Site u/r



**Latitude Longitude: 19°10'00.5"N 72°51'33.9"E**

**Note:** The Blue line shows the route to site from nearest Railway station (Malad- 1.8 KM.)



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## Price Indicators

The screenshot shows a real estate listing on the Magicbricks website. The listing is for a 'Commercial Shop' priced at '65.0 Lac'. It is located in Patnamwad, Mumbai. The listing includes a 'Contact Now' button and a 'Share Property Feedback' link. The property details are as follows:

PROPERTY DETAILS	LOCALITY DETAILS	OWNER DETAILS	1 DISCUSSION
<p>Floor: Ground (Out of 1 Floors)</p> <p>Super area: 250 sqft                      ≈ 28,000/sqft</p> <p>Overlooking: Main Road</p> <p>Construction Status: Ready to Move</p>	<p>Shopping Mall</p> <p>0.5 Km</p> <p>Carpet area: 250 sqft                      ≈ 28,000/sqft</p>	<p>Owner: Dhanu ronak</p>	<p>Furnished status: Furnished</p> <p>Car parking: None</p> <p>Maintenance charges: ₹300 Monthly</p>

Additional features include a 'Main Road Facing' badge and buttons for 'Contact Owners', 'View Phone No.', and 'Share Property Feedback'.

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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 **18<sup>th</sup> March 2019**.

The term **Fair Market 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.

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**Sharadkumar  
B. Chalikwar**

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**C.M.D.**

**Director**

**Sharad B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193





### 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 along with business premium can be assessed and valued for this particular purpose at **₹ 19,27,15,000.00 (Rupees Nineteen Crore Twenty Seven Lac Fifteen Thousand Only)**.

### STATEMENT OF LIMITING CONDITIONS

1. Assumptions are made to the best of our knowledge and belief. Reliance is based on the information furnished to us by the identifier AND/OR client.
2. The valuer shall not be responsible for matters of legal nature that affects the value and opinion expressed by us.
3. If our appearance is required, we will be pleased to appear and give the necessary clarification, provided the fees for each appearance (excluding traveling, dearness allowance and out of pocket expenses) is pre-determined before the acceptance of the assignment under reference.
4. In no event shall the valuer be held responsible or liable for special, direct, indirect or consequential damages, as the assignment has been completed on best efforts, available knowledge and in good intentions of persons concerned and belief.
5. **If it is proved that there is an apparent negligence on the part of a valuer**, liability of this assignment (whether arising from this assignment, negligence or whatsoever) is limited in respect of anyone event or series of events to the actual loss or damage sustained subject to maximum of 80% of the professional fees for the services rendered and in any case not exceeding the amount of ₹ 1,000/- (Rupees one Thousand Only). **All the claims against us shall expire after three month from the date of submission of the valuation report provided by us.**
6. We hereby declare that, the information furnished above is true and correct to the best of our knowledge and belief. We have no direct or indirect interest in the assets valued. We have not been convicted of any offence and sentenced to a term of imprisonment. We have not been found guilty of misconduct in our professional capacity.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar  
B. Chalikwar

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Director

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