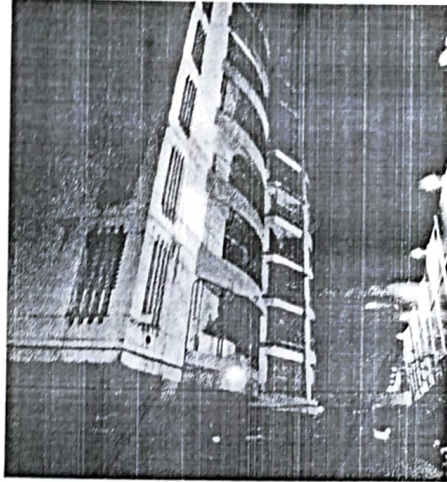


Valuation Report
ON
IMMOVABLE PROPERTY

OWNED BY
MRS. SUMAN JITENDRA SHARMA .

PROPERTY SITUATED AT:-
M/S. HARSH HEIGHTS CO. OP. HSG. SOC. LTD.
FLAT NO. 501, 5TH FLOOR ,
BUILDING NO. 3, NEAR D' MART,
BHAYANDER (WEST), DIST. THANE -401 101.



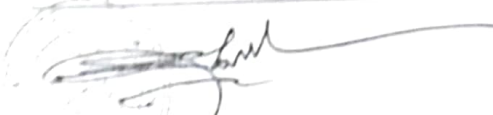
A.S. SHAIKH & CO.
YOUNG INDIA ENGINEERS & SURVEYORS
Professional Surveyor, Approved Valuers,
Loss Assessors and Chartered Engineers.

Govt. of India License No. SLA/47350
Chartered Engineer Reg. No. M/123569/3
Govt. Regd. Valuer:- Reg. No. CAT.VII/86 of 1988

Dewan Center, Shop No. 75, Level II,
S. V. Road, Jogeshwari (West),
Mumbai- 400 102.

E-mail: youngindia.shaikh@gmail.com.
youngindia.shaikh@gmail.com
young_india@rediffmail.co

5.	Brief description of the property	:	The Building is of Stilt + 17 Upper Floors having floor height of about 9'9" ft. Flat No. 501 on 5 th Floor is admeasuring 930 sq. ft. Carpet Area (As per Agreement). The Building has RCC frame structure i.e. RCC beams, columns & slabs. The external walls are made up of 9" thick brick masonry with cement plaster & internal walls are made up of 4½" thick brick masonry with cement plaster. The Flat No. 501 on 5 th Floor is having Living Room attached with Dining Space & Balcony, 3 Nos. Bedroom, Pooja Room, Kitchen attached with Dry Balcony, W.C., Bathroom & Passage. Kitchen is having "L" shape of Granite Platform with Cabinate. Teakwood with Wooden Safety Door & Aluminum Sliding Windows with External Grills are provided. Flooring is finished in Marble tiles. Ceiling is of False type. Wiring & Plumbing are of Concealed type. The building is having 2 Nos. Lift of Schindler make having capacity of 12 persons & Compound Wall with 2 No. M. S. Gate. The Compound ground flooring around the building is finished with Chequered tiles. The Building is having various amenities like Garden, Club House, Gymnasium, CCTV Camera. The Construction of the building was found as per Sanction Plan approved by the Competent Authority.
6.	Location of property	:	Survey No. 276/8B, 268/3
	a) Plot No. / Survey No.	:	Flat No. 501
	b) Door No.	:	Village: Bhayander
	c) T.S. No. / Village	:	Tal. Thane
	d) Ward / Taluka	:	Dist. Thane
	e) Mandal / District	:	
7	Postal address of the property	:	M/s. Harsh Heights Co. op. Hsg. Soc. Ltd. Flat No. 501, 5 th Floor, Building No. 3, Near D' Mart, Bhayander (West), Dist. Thane -401 101.
8	City / Town	:	Thane
	Residential area	:	Residential Area
	Commercial area	:	-----
	Industrial area	:	-----
9	Classification of the area	:	
	i) High / Middle / Poor	:	Middle Area
	ii) Urban / Semi Urban / Rural	:	Urban
10	Coming under Corporation limit / Village Panchayat / Municipality	:	M.B.M.C.
11	A) Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area.	:	N.A.



	B) Impending threat of acquisition by government for road widening/public service purposes, submerging & applicability of CRZ provisions	:	N.A. Property is a Freehold Land having Residential Building on ownership basis	
12	Boundaries of the property	:		
	North	:	Open Plot	
	South	:	Shree Vallabh Road	
	East	:	Under Construction Building	
	West	:	Radha Vallabh Road	
	Latitude	:	19.2666953	
	Longitude	:	72.8146801	
13	Dimensions of the site	:	A	B
			As per the Deed	Actual
		:	930 sq. ft. Carpet Area (As per Agreement)	999 sq. ft. Carpet Area including Balcony Area (On Physical Measurement)
14	Extent of the site	:	N.A.	
15	Extent of the site considered for Valuation (least of 13a & 13b)	:	N.A.	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Occupied by Owner	

II. APARTMENT BUILDING

Sr. No.	Description	:	Remarks
1	Nature of the apartment	:	Residential Flat
	Location	:	S. No. 276/8B, 268/3
	T.S. No.	:	Village – Bhayander
	Block No.	:	Tal. - Thane
	Ward No.	:	Dist. Thane
	Village / Municipality / Corporation	:	M.B.M.C.
	Door No., Street or Road (Pin Code)	:	M/s. Harsh Heights Co. op. Hsg. Soc. Ltd. Flat No. 501, 5 th Floor , Building No. 3, Near D' Mart, Bhayander (West), Dist. Thane -401 101.
3	Description of the locality Residential / Commercial / Mixed	:	Residential
4	Year of Construction	:	2010
5	Number of floors	:	Stilt + 17 Upper Floors
6	Type of structure	:	R.C.C.
7	Number of Dwelling units in the building.	:	Applicant to Advice
8	Quality of Construction	:	Satisfactory
9	Appearance of the Building	:	Satisfactory
10	Maintenance of the Building	:	Satisfactory
11	Facilities available	:	
	Lift	:	2 Nos. Lift of Schindler make having capacity of 12 persons
	Protected Water Supply	:	N.A.
	Underground Sewerage	:	Connected to Public Sewer
	Car Parking – Open / Covered	:	Open Parking
	Is Compound wall existing?	:	Provided with 2 Nos. M. S. Gate

	Is pavement laid around the Building?	: Chequered Tiles
III	FLAT	
1	The floor in which the flat is situated	: 5 th Floor
2	Door No. of the flat	: 501
3	Specifications of the flat	: 3 BHK Flat
	Roof	: R.C.C. Slab
	Flooring	: Marble tiles
	Doors	: Teakwood Door with Wooden Safety Door
	Windows	: Aluminum Sliding Windows with External Grills
	Fittings	: Satisfactory
	Finishing	: Satisfactory
4	House Tax	: Applicant to Advice
	Assessment No.	: Applicant to Advice
	Tax paid in the name of	: Applicant to Advice
	Tax amount	: Applicant to Advice
5	Electricity Service connection No.	: Applicant to Advice
	Meter Card is in the name of	: Applicant to Advice
6	How is the maintenance of the flat?	: Good
7	Sale Deed executed in the name of	: Mrs. Suman Jitendra Sharma
8	What is the undivided area of land as per Sale Deed?	: Land belong to Society
9	What is the plinth area of the flat?	: 930 sq. ft. Carpet Area
10	What is the floor space index (app.)	: 1:1
11	What is the Carpet Area of the flat?	: 999 sq. ft. Carpet Area including Area of Balconies (On our physical measurement)
12	Is it Posh / I Class / Medium / Ordinary?	: Medium Class
13	Is it being used for Residential or Commercial purpose?	: Residential
14	Is it Owner-occupied or let out?	: Owner Occupied
15	If rented, what is the monthly rent?	: N.A.
IV	MARKETABILITY	
1.	How is the marketability?	: Good
2.	What are the factors favouring for an extra Potential Value?	: Fast developing area in Thane District
3.	Any negative factors are observed which affect the market value in general?	: N.A.
V	RATE	
1.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality?	: Prevailing Rate of the Flat in the locality is Rs. 14,000/- to Rs. 16,000/- per sq. ft. on Carpet Area
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (given details).	: Rs. 15,000/- per sq. ft. on Carpet Area (Rates verified from local Estate Agents, Sub Registrar Offices as per IBA Guidelines, Local Enquiry i.e. information from residents, news paper advertisement, internet online property site, local acquisition cases date, other investors in the vicinity, etc.)
3.	Break – up for the rate	

4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Government Stamp Duty Rate for such Flat is Rs. 4,310/- per sq. ft. (After Depreciation)
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of flat with Services (v(3)i)	:	Rs. 30,22,500/-
	Age of the building	:	11 Years
	Life of the building estimated	:	49 Years with Proper maintenance
	Depreciation percentage assuming the salvage value as 10%	:	16.5 %
	Depreciated Ratio of the building	:	Rs. 2,713.75/-
b	Total composite rate arrived for valuation	:	
	Depreciated building rate VI (a)	:	Rs. 25,23,788/-
	Rate for Land & other V (3) ii	:	Rs. 1,09,27,500/-
	Total Composite Rate	:	Rs. 1,34,51,288/-
	Approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation	:	Considering Location & locality, facilities & amenities, quality of Construction, residual life of the building, business potential, supply of demand, local nearby enquiry, market feed back of investigation. See Annexure "A"

Details of Valuation:

Sr. No.	Description	Area	Rate per Unit Rs.	Estimated value Rs.
1	M/s. Harsh Heights Co. op. Hsg. Soc. Ltd. Flat No. 501, 5 th Floor, Building No. 3, Near D' Mart, Bhayander (West), Dist. Thane -401 101.	930 sq. ft. Carpet Area	Rs. 14,463.75/-	Rs. 1,34,51,288/-

Fair Market Value of the Property.	Rs. 1,34,51,288/-
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Realizable value of the Property (90% F.M.V.)	Rs. 1,21,06,159/-
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Distress value of the Property (80% F.M.V.)	Rs. 1,07,61,030/-
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Value as per Stamp Duty Ready Recknor for Flat	Area	Rate	Rs. 48,09,960/- Depreciated value
	1116 sq. ft. B.U.A.	Rs. 4,310/-	

Value for Insurance Purpose (See Annexure "A")	Rs. 30,22,500/-
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Declaration: -

I hereby declare that: -

- The information furnished above is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property being valued.
- Our representative has personally inspected the property.
- My registration with State Chief Commissioner of Income Tax is valid as on date.
- This valuation report will remain valid for 3 months from the date of the Report as the property market is fluctuating day by day also valid for the purpose for which it is made and for party to whom it is addressed. It will not hold Good if the market value of the property

- g) I have not been found guilty of misconduct in my professional capacity.
h) We shall not be held responsible in any event and liable for consequential damages/lost of due to this Report.
i) The Valuer is not required to give testimony or to appear in Court by reason of this Report.
j) Our report doesn't cover check of ownership, title clarification or legality. This report is based mainly on documents, information provided and the subject property identified by the applicant / Borrower. The valuer shall not be held responsible at anytime, if any variation / discrepancy is observed later on out of such documents / information. The bank is advised to verify all such documents / information provided by the borrower / Applicant from concerned agency / legal agency appointed for that purpose. This valuation is purely an opinion has no legal or contractual obligation on our part. The rates are based on current market conditions and may vary with time.

Place : Mumbai
Date : 29.03.2021

ISSUED WITHOUT PREJUDICE
For YOUNG INDIA ENGINEERS & SURVEYORS


(SURVEYORS & VALUERS)

Branch Manager Certificate

1. Details of Property Visited:
2. Date of Visit: Time of Visit:
3. Name & Designation of Visiting Official:
4. Remarks if any: -----

The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____ We are satisfied that the fair & reasonable market value of the property is Rs. _____/- (Rupees. _____).

Date:

Signature:

Countersigned:

(Branch Manager)