

HeadOffice:
UNIT NO-663, GROUND FLOOR, BUILDING NO-34,
NILGIRI CHS, SAMTA NAGAR, KANDIVALI EAST,
MUMBAI-400101



Branch Office: 501, 5th FLOOR, CHITRARATH COMPLEX, B/H. HOTEL PRASIDENT, NR. SWASTIK CHAR RASTA, CG
ROAD, AHMEDABAD-9.

REF.: SAEV/MUM/VNC/ANK/FLAT/VALU/SBI/KURLA-RACPC/4816

Date :- 02/06/2022



To,
State Bank of India,
RACPC Branch,
Kurla, Mumbai

Sub - Valuation Report of Residential Flat No. 203, 2nd Floor, 'G' Wing, "The Retreat Durshet"
Situate At Survey No. 62, Hissa No.3A, Village- Durshet, Taluka : Khalapur , Dist : Raigad - 410203.
Rera No.P52000015424. Within limits of Sub Registrar Khalapur.

VALUATION REPORT

I. GENERAL	
1	Purpose for which valuation is made : To determine the Fair Market Value of the property
2	a) Date of inspection : 01/06/2022
	b) Date on which the valuation is made : 02/06/2022
3	List of documents produced for perusal : Index II.2498/2022 & DT : 23/05/2022 Commencement Certificate Date:06/03/2017
4	Name of the owner(s) and their address(es) WithPhone no. (details to be shared of each owner in case of joint ownership) : Shilpa Santosh Surte .
5	Brief description of the property : Residential Flat No. 203, 2 nd Floor, 'G' Wing, "The Retreat Durshet" Situate At Survey No. 62, Hissa No.3A, Village Durshet, Taluka : Khalapur , Dist : Raigad - 410203. Rera No.P52000015424. Within limits of Sub Registrar Khalapur
6	Location of property
a)	Plot No. / Survey No. : Survey No. 62, Hissa No.3A
b)	Door No. : Flat No. 203, 2 nd Floor
c)	C.T. S. No. / Village : Durshet
d)	Ward / Taluka : Khalapur
e)	Mandal / District : Raigad
f)	Date of issue and validity of layout of approved map/ plan : Not Provided
g)	Approved map/plan issuing authority : Sub Registrar Khalapur
h)	Whether genuineness or authenticity of approved map/ plan is verified : N/A
i)	Any other comments by our empanelled valuers on authenticity of approved plan : Not Provided



Reports Scrutinised
P. Srinivas
22/06/22
Asst./Dy. Manager / CM

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B.E.Civil,AHA,FIIV,MCE,34AB,IBBI)
 Approved Valuer. (WT 34AB & IBBI
 (Regd).LCM-2443,CAT-I-Immovable Properties
 2443,CAT-II-Agri.Lands,
 - 2445, CAT-VII - Plant & Machinery -
 Immovable Property, Regd. Engineer,
 Structural Designer.



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Date :- 02/06/2022

7	Postal address of the property	:	Residential Flat No. 203, 2 nd Floor, 'G' Wing, "The Retreat Durshet" Situate At Survey No. 62, Hissa No.3A, Village Durshet, Taluka : Khalapur , Dist : Raigad - 410203. Rera No.P52000015424. Within limits of Sub Registrar Khalapur	
8	City / Town	:	Khalapur, Raigad	
	Residential Area, Commercial Area, Industrial Area or Mixed area	:	Residential Area	
9	Classification of the area			
	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rural	:	Semi Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Sub Registrar Khalapur	
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	No	
12	Boundaries of the property Dimensions of the side	:	A	B
		:	As per the Deed	Actual (As Per Site Inspection)
	North	:	-	Open
	South	:	-	Open
	East	:	-	Open
	West	:	-	Road
13	Extent of the site	:	N.A.	
14	Latitude, Longitude & Co-ordinates of flat	:	18°69'69.9"N 73°29'57.3"E	
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	N/A	
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Under Construction	



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E. Civil, AIA, FIV, MCE, 34AB, IBBI)
Approved Valuer, (WT 34AB & IBBI
) LCM-2443, CAT-I-Immovable Properties
3, CAT-II-Agri.Lands,
445, CAT-VII - Plant & Machinery -
Property, Regd. Engineer,
Architectural Designer.



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II. APARTMENT BUILDING	
1	Nature of the Apartment : 1 BHK
2	Location
	Survey No. : Survey No. 62, Hissa No.3A
	Block No. : NA
	Ward No. : NA
	Village / Municipality / Corporation : Sub Registrar Khalapur
	Door No. Street or Road (PIN Code) : 410203
3	Description of the locality (Residential / Commercial / Mixed) : Residential
4	Year of Construction : Under Construction
5	Number of Floors : Ground + 7 Upper Floors
6	Type of Structure : RCC Framed Structure
7	Number of Dwelling units in the building : -
8	Quality of Construction : Under Construction
9	Appearance of the Building : Under Construction
10	Maintenance of the Building : Under Construction
11	Facilities Available
	Lift : Under Construction (1 Nos)
	Protected Water Supply : Under Construction
	Underground Sewerage : Under Construction
	Car Parking - Open / Covered : Under Construction
	Is compound wall existing? : Under Construction
	Is pavement laid around the building? : Under Construction
III Flat	
1	The floor on which the flat is situated : 2 nd Floor
2	Door No. of the flat : Flat No. 203
3	Specification of the flat
	Roof : Under Construction
	Flooring : Under Construction
	Doors : Under Construction
	Windows : Under Construction
	Fittings : Under Construction
	Finishing : Under Construction



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 (Govt. Regd. Valuer), LCM-2443, CAT-I-Immovable Properties
 2443, CAT-II-Agri.Lands,
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Date :- 02/06/2022

4	House Tax	:	N.A.
	Assessment No.	:	N.A.
	Tax paid in the name of	:	N.A.
	Tax amount	:	N.A.
5	Electricity Service Connection No.	:	N.A.
	Meter Card is in the name of	:	On the Owner's Name
6	How is the maintenance of the flat?	:	Under Construction
7	Sale Deed executed in the name of	:	Shilpa Santosh Surte .
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the plinth area of the flat?	:	Built Up Area = 49.51 Sq. Mt. i.e. 533.5 Sq. Ft (Carpet + 10% Loading)
10	What is the floor space index (approx.)?	:	As per actual
11	What is the Carpet Area of the flat?	:	Carpet Area = 45.06 Sq. Mt. i.e. 485 Sq. Ft.
12	Is it Posh / I class / Medium / Ordinary?	:	Middle Class
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	Under Construction
15	If rented, what is the monthly rent?	:	Rs. 7,000/- to Rs. 8,000/- per month
IV MARKETABILITY			
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	Situated in main city area and close to public amenities
3	Any negative factors are observed which affect the market value in general?	:	Not Any

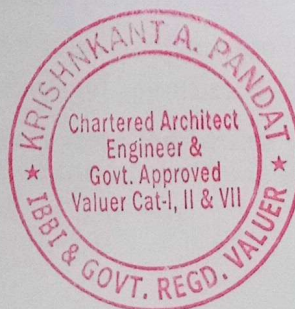


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Date :- 02/06/2022

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? - (Along with details, reference of at least two latest deals / transactions with respect to adjacent properties in the areas if available)	: Rs. 6,000/- to Rs. 7,000/- per Sq. Ft. for Carpet area in the locality for similar type of property (varying based on amenities and location)
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 (give details).	: Rs. 6,000/- to Rs. 7,000/- per Sq. Ft. for Carpet area in the locality for similar type of property (varying based on amenities and location)
3	Break-up for rate	:
	1. Building + Services	: Rs. 2,500/- per Sq. Ft.
	2. Land + Others	: Rs. 4,500/- per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: Rs. 20,100/- per Sq Mt. i.e. as per ready reckoner 49.51 Sq. Mt. BUA x 20,100/- per sq. Mt. = Rs.9,95,151/-
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a.	Depreciated building rate	: Under Construction
	Replacement cost of flat with services {V(3)i}	: --
	Age of the building	: --
	Life of the building estimates	: 60 Years
	Depreciation percentage assuming the salvage value as 10%	: The depreciation is considered at 0% for this Building as the building age is 00 years old.
	Depreciation Ratio of the building	: 1:6 (10% at each 6 years)
b.	Total composite rate arrived for valuation	:
	Depreciated Building Rate VI (a)	: Rs. 2,500/- per Sq. Ft.
	Rate for land & other V (3) (ii)	: Rs. 4,500/- per Sq. Ft.
	Total Composite Rate	: Rs.7,000/- per Sq. Ft. of Carpet Area



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- As per the latest price trend available in the market from the property search for similar types of properties for Residential flat in this locality Price ranges from Rs. 6,000/- to Rs. 7,000/- per sq. ft.
- As per our opinion the fair market value of **Rs.7, 000/- per Sq. Ft. for Carpet rate of the flat** is Reasonable and worth. Considering all the allotments, the factors such as amenities, Location, Allotted Car Parking Space, Special Features provided and the sale instance in the locality.

Sr No	Description	Qty. (Sq. Ft.)	Rate per unit (Rs.)	Estimated Value (Rs.)
1.	Present value of the flat	45.06 Sq. Mt. i.e. 485 Sq. Ft.	Rs.7,000 /-	Rs.33,95,000 /-
2.	Interior Decorations which carry a potential value, if any	--	-	-
3.	Others(Allotments/ Separate purchased car park or extended area etc.)	--	-	-
				Rs.33,95,000 /-
(Rupees Thirty Three Lakh Ninety Five Thousand Only)				

Valuation Methodology:

(Valuation: Here, the approved valuer should discuss in details his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast / tidal level must be incorporated) and their effect on i) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed). To arrive at the property value we relied upon recent transactions, property dealers, agents and local people, and news paper advertisements which information has, however, been validated.

Considering all aspects regarding specifications, location, other facilities available in & around the site and the recent transaction instances in the same locality for sale of residential units, we can conclude that

The aforesaid Flat will fetch around **Rs. 7,000/- per Sq. Ft.** on the Carpet area.

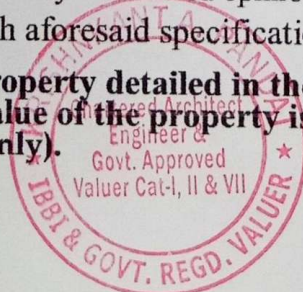
The rental value of the apartment at comes to **Rs. 6,000/- to Rs. 8,000/-** per month

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites.

As a result of my appraisal and analysis, it is my considered opinion that the **realizable** value of the above property in the prevailing condition with aforesaid specifications is **Rs.33,95,000 /-**

The undersigned has inspected the property detailed in the Valuation Report dated 02-06-2022. We are satisfied that the realizable value of the property is Rs. Rs.33,95,000 /-/- (Rupees Thirty Three Lakh Ninety Five Thousand Only).



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