

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Kalpesh Gupta**

Residential Flat No. 202, 2nd Floor, "**Shriniketan Building**", Malad Sai Ashirwad Co-op. Hsg. Soc. Ltd.,
Plot Nos. 18 & 19, Saibaba Park, Evershine Nagar, Malad (West), Mumbai - 400 064,
State - Maharashtra, Country – India.

Latitude Longitude - 19°11'33.3"N 72°49'53.9"E

Valuation Prepared for:

Cosmos Bank




Goregaon (East) Branch

Definity, Shop No. 95, Ground Floor No. 364, 3, Jay Prakash Nagar Road No-3, Jay Prakash Nagar,
Goregaon (East), Mumbai – 400 063, State - Maharashtra, Country - India
State - Maharashtra, Country – India



Our Pan India Presence at :

- | | | | |
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-  **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 OPINION REPORT

The property bearing Residential Flat No. 202, 2nd Floor, "Shriniketan Building", Malad Sai Ashirwad Co-op. Hsg. Soc. Ltd., Plot Nos. 18 & 19, Saibaba Park, Evershine Nagar, Malad (West), Mumbai - 400 064, State - Maharashtra, Country – India belongs to **Mr. Kalpesh Gupta**.

Boundaries of the property.

North	:	Jasmine Apartments
South	:	Gurudwara Road
East	:	Patidar Society
West	:	Sai Amrut 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 **₹ 85,05,000.00 (Rupees Eighty Five Lakh Five 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.**

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.11.17 10:27:56 +05'30'

Auth. Sign.



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



Our Pan India Presence at :

Mumbai	Aurangabad	Pune	Rajkot
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Delhi NCR	Nashik	Ahmedabad	Jaipur

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Valuation Report of Residential Flat No. 202, 2nd Floor, "Shrniketan Building", Malad Sai Ashirwad Co-op. Hsg. Soc. Ltd., Plot Nos. 18 & 19, Saibaba Park, Evershine Nagar, Malad (West), Mumbai - 400 064, 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 16.11.2023 for Bank Loan Purpose
2	Date of inspection	20.10.2023
3	Name of the owner/ owners	Mr. Kalpesh Gupta
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. 202, 2nd Floor, "Shrniketan Building", Malad Sai Ashirwad Co-op. Hsg. Soc. Ltd., Plot Nos. 18 & 19, Saibaba Park, Evershine Nagar, Malad (West), Mumbai - 400 064, State - Maharashtra, Country – India. Contact Person: Mr. Kaushik Gupta (Owner's Brother) Contact No. 9619681003
6	Location, street, ward no	Saibaba Park, Evershine Nagar
7	Survey/ Plot no. of land	Plot Nos. 18 & 19, C.T.S. No. 307/95 of Village - Valnai
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. = 413.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 405.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 486.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is	Saibaba Park, Evershine Nagar

	abutting	
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 (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 MCGM 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	₹ 21,000.00 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?	N.A.
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 upon, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	
41		Year of commencement of construction and	Year of Completion – 2019 (As per Occupancy

	year of completion	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.
<p>Remark:</p> <p>1. As per site inspection, flat No. 201 & 202 are internally amalgamated with single entrance. For the purpose of Valuation, we have considered area as per Agreement for Sale of flat no. 202 only.</p> <p>2. Lift corridor partly enclosed to form part of flat.</p> <p>3.Flat no.202 presently consists of 2 Bedrooms and Pooja room. It is not having separate entrance. Legal opinion is advised to confirm SARFAESI compliance status of the property.</p>		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Goregaon (East) Branch to assess fair market value as on 16.11.2023 for Residential Flat No. 202, 2nd Floor, “**Shriniketan Building**”, Malad Sai Ashirwad Co-op. Hsg. Soc. Ltd., Plot Nos. 18 & 19, Saibaba Park, Evershine Nagar, Malad (West), Mumbai - 400 064, State - Maharashtra, Country – India belongs to **Mr. Kalpesh Gupta**.

We are in receipt of the following documents:

1.	Copy of Agreement for Sale dated 08.11.2017 between Malad Sai Ashirwad Co-op. Hsg. Soc. Ltd. (the Society) AND Mr. Kalpesh Gupta (the Purchaser)
2.	Copy of Commencement Certificate No. CHE / A-0426 / BP (WS) / AP dated 20.12.2016 issued by Municipal Corporation of Greater Mumbai.
3.	Copy of Share Certificate No. 013 bearing Nos. 061 to 065 having 5 Shares of Rs. 50/- each dated 04.11.2019 in the name of Kalpesh Gupta issued by Malad Sai Ashirwad Co-op. Hsg. Soc. Ltd.
4.	Copy of Approved Plan No. CHE / a-0426 / BP / (WS) / AP dated 19.12.2016 issued by Municipal Corporation of Greater Mumbai.
5.	Copy of Occupancy Certificate No. CHE / A-0426 / BP (WS) / AP / OCC / 1 / New dated 26.04.2019 issued by Municipal Corporation of Greater Mumbai.

LOCATION:

The said building is located at bearing Plot No. 18 & 19, C.T.S. No. 307/95 of Village Valnai, Taluka Borivali, Mumbai Suburban District, within the limits of Municipal Corporation of Greater Mumbai. The property falls in Residential Zone. It is at a travelling distance of 2.5 km from Malad railway Station.

BUILDING:

The building under reference is Stilt + 15 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 staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is good. The building is used for residential purpose. 2nd Floor has 2 Residential Flats. The building is 2 Lifts.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 2 Bedrooms + Pooja Room + Passage (i.e. 1 BHK flat converted). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminium Sliding Windows, Concealed plumbing & electrification etc.

Valuation as on 16th November 2023

The Carpet Area of the Residential Flat	: 405.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	: 2019 (As per Occupancy Certificate)
Expected total life of building	: 60 Years
Age of the building as on 2023	: 04 years
Cost of Construction	: 486.00 Sq. Ft. X ₹ 2,800.00 = ₹ 13,60,800.00
Depreciation $\{(100-10) \times 04 / 60\}$: N.A. the building age is below 5 years
Amount of depreciation	N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 1,37,890.00 per Sq. M. i.e. ₹ 12,532.00 per Sq. Ft.
Prevailing market rate (Including Stilt Car Parking Space)	: ₹ 21,000.00 per Sq. Ft.
Value of property as on 16.11.2023	: 405.00 Sq. Ft. X ₹ 21,000.00 = ₹ 85,05,000.00

(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 16.11.2023	: ₹ 85,05,000.00
Total Value of the property	: ₹ 85,05,000.00
The realizable value of the property	: ₹ 76,54,500.00
Distress value of the property	: ₹ 68,04,000.00
Insurable value of the property (486.00 X 2,800.00)	: ₹ 13,60,800.00
Guideline value of the property (486.00 X 12,532.00)	: ₹ 60,90,552.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 202, 2nd Floor, "Shriniketan Building", Malad Sai Ashirwad Co-op. Hsg. Soc. Ltd., Plot Nos. 18 & 19, Saibaba Park, Evershine Nagar, Malad (West), Mumbai - 400 064, State - Maharashtra, Country – India for this particular purpose at **₹ 85,05,000.00 (Rupees Eighty Five Lakh Five Thousand Only)** as on **16th November 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 **16th November 2023 is ₹ 85,05,000.00 (Rupees Eighty Five Lakh Five Thousand 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	Stilt + 15 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	2019 (As per Occupancy Certificate)
4	Estimated future life	56 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, Powder coated aluminium 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 & plumbing
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	
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	6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	2 lifts

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	Paver Blocks in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

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Actual site photographs



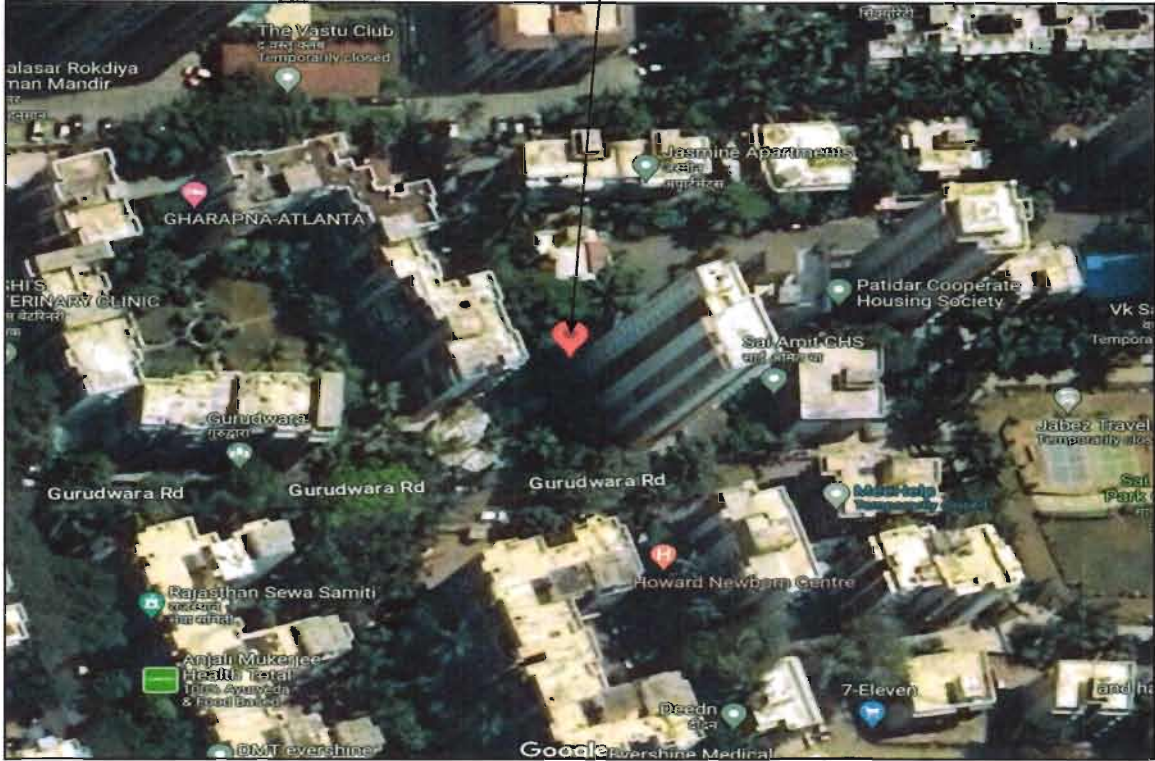
Actual site photographs



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Route Map of the property


Site u/r



Latitude Longitude - 19°11'33.3"N 72°49'53.9"E


Note: The Blue line shows the route to site from nearest Railway station (Malad – 2.5 km)

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

Home
Valuation Guidelines | User Manual

Year: 2023-2024 Language: English

Selected District: MumbaiSubUrban

Select Village: बळणई (बोरीवली)

Search By: Survey No. Location

Select	उपविभाग	सूची क्रमीन	निवासी	सदनिका	ऑफिस	दुकाने	औद्योगिक एकक (Rs./)
SurveyNo	70/326-भुभाग: उत्तर, पश्चिम व दक्षिणस गावाची हद्द व पूर्वेस लिंक रोड.	72570	160460	184530	200580	160460	ची. मीटर
SurveyNo	70/327 -भुभाग: उत्तर, पूर्व व दक्षिणस गावाची हद्द व पश्चिमेस लिंक रोड.	76250	165880	190760	207350	165880	ची. मीटर
SurveyNo	70/326A-भुभाग : खालील विभागातील मिटीएसनं.मधील मिळकती	60600	134890	167390	197100	149880	ची. मीटर
SurveyNo	70/326B - भुभाग- CRZ-I क्षेत्रातील समाविष्ट मिळकती.	24050	0	0	0	0	ची. मीटर
SurveyNo	70/326C - भुभाग- CRZ-I क्षेत्रातील समाविष्ट मिळकती.	24050	0	0	0	0	ची. मीटर

12

Stamp Duty Ready Reckoner Market Value Rate for Flat	1,34,890.00			
No increase on Flat Located on 2 nd Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	1,34,890.00	Sq. Mt.	12,532.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate



Price Indicators

THE PROPERTIST
Your Property Expert

Mumbai | 1 BHK Apartment for Sale | Agents | LOGIN

1 BHK Apartment for Sale

In Sai Ashirwad Apartment, Malad West Mumbai
Posted On 21/12/2019

₹ 80 Lacs
Negotiable

Get Contact Details

Name
Enter Full Name

Email ID
Enter Email ID

Mobile No
Enter Mobile No

1 Bedrooms | **1** Bathroom | **360 Sq. Ft.** Carpet Area | **Immediate Possession**

Home | Buy | Resale Flats | Western Suburbs | Malad West | 1 BHK Apartment for Sale

Overview | Location

SUBMIT

OVERVIEW



Society Name Sai Ashirwad Apartment	Property Type Apartment
Furnishing Semi Furnished	Floors 1 of 4
Additional Rooms Not Available	Ownership Type Co-operative Housing Society
Property Status Ready To Move	Age of property 10 Years

NOBROKER

1 BHK Flat for Sale in a furnished stage

₹ 44,700/month

1 BHK | May 20, 2020

1 Bedroom | 1 Bathroom | 2 | 2 BHK and Car

Call for more details

Price trends by neighborhood

Map of the area showing the property location.

Overview

- 1 BHK
- 1 Bathroom
- 2
- 2 BHK and Car

Activity On This Property

2,788 views

Similar Properties

1 BHK Flat in Liberty Garden Park S

Price Indicators

The screenshot displays a real estate listing on the NOBROKER platform. The listing is for a 2 BHK flat in Worli, priced at ₹ 27,25,000. The property features include 1 Bedroom, 2 Bathrooms, 1H, 1Kitchen, and 1Balcony. The listing is dated Sep 15, 2021. The overview table provides the following details:

Overview	
Age of Building	102 Years
Approximate Floor	7th / 10-12th
Car Park	100 Sq Ft
Possession Status	Ready to Move
Floor	10th
Orientation	North
Construction Type	Self Constructed
Construction	Washed Plaster
Carpet Area	100 Sq Ft
Height	10m
Height	10m
View	View of City



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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 **16th November 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 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.
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 ₹ 85,05,000.00 (Rupees Eighty Five Lakh Five Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2023.11.17 10:29:34 +05'30'

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

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