

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Miss. Premika Lalsa Gupta & Mr. Lalsa Hariprasad Gupta**

Residential Flat No. 107, 1st Floor, Wing – B, "**Siddhi Apartment**", Jai Mata Di Compound,
Village – Kalher, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302,
State – Maharashtra, Country – India.

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Latitude Longitude - 19°14'30.5"N 73°00'44.6"E

Valuation Done for:

**Cosmos Bank
Fort Branch**

229/231, Bazar Gate, Perin Nariman St, Borabazar Precinct, Ballard Estate, Fort, Mumbai,
PIN Code - 400001, 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. 107, 1st Floor, Wing – B, "Siddhi Apartment", Jai Mata Di Compound, Village – Kalher, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State – Maharashtra, Country – India. belongs to **Miss. Premika Lalsa Gupta & Mr. Lalsa Hariprasad Gupta.**

Boundaries of the property.

North	:	Internal Road
South	:	Wing - A
East	:	Orchid Building
West	:	Open Plot

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 **₹ 21,36,000.00 (Rupees Twenty One Lakh Thirty Six 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 BABURAO
CHALIKWAR**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admic,
2.5.4.20=802256c4fa335cd8e0c39e28865913490cf5d33d4343
3115279617a1805652, postalCode=400069, st=Maharashtra,
serialNumber=41656c68a6c39a602a5a8b0483cb381310d26
394e2f2e2796127b6250bc, email=MANOJ.BABURAO.CHALIKWAR@
Date: 2023.11.18 10:35:38 +05'30'

Auth. Sign.



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TeleFax : +91 22 28371325/24
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Valuation Report of Residential Flat No. 107, 1st Floor, Wing – B, "Siddhi Apartment", Jai Mata Di Compound,
Village – Kalher, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302,
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 17.11.2023 for Banking Purpose
2	Date of inspection	16.11.2023
3	Name of the owner/ owners	Miss. Premika Lalsa Gupta & Mr. Lalsa Hariprasad Gupta.
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of share of ownership is not available
5	Brief description of the property	Address: Residential Flat No. 107, 1 st Floor, Wing – B, "Siddhi Apartment", Jai Mata Di Compound, Village – Kalher, Taluka – Bhiwandi, District - Thane, PIN Code – 421.302, State – Maharashtra, Country – India. Contact Person: Mr. Chotu (Office Boy) Contact No. 9096217617
6	Location, street, ward no	Off Bhiwandi – Wada Road
7	Survey/ Plot no. of land	Survey No. 11/1 of Village – Kalher
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. = 370.00 Balcony Area in Sq. Ft. = 25.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 534.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Off Bhiwandi – Wada Road

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?	Vacant
	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 Grampanchayat Kalher 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	₹ 4,500.00 Excepted 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 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 – 2023 (Approx.)
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.
	Remarks:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Fort Branch to assess fair market value as on 17.11.2023 for Residential Flat No. 107, 1st Floor, Wing – B, "**Siddhi Apartment**", Jai Mata Di Compound, Village – Kalher, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State – Maharashtra, Country – India belongs to **Miss. Premika Lalsa Gupta & Mr. Lalsa Hariprasad Gupta**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 26.09.2023 b/w. Mr. Rakesh Shantilal Surana (The Vendor) and Miss. Premika Lalsa Gupta & Mr. Lalsa Hariprasad Gupta (The Purchaser).
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LOCATION:

The said building is located at Survey No. 11/1 of Village – Kalher. The property falls in Residential Zone. It is at a travelling distance 8.6 Km. from Thane Railway Station.

BUILDING:

The building under reference is having Ground + 4 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. 1st Floor is having 10 Residential Flats. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. The composition of flat is 1 Bedroom + Living Room + Kitchen + W.C. + Bath. (i.e. **1 BHK + W.C. + Bath**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush door, Powdered Coated Aluminum sliding windows & concealed electrification & concealed plumbing.

Valuation as on 17th November 2023**The Built up Area of the Residential Flat : 534.00 Sq. Ft.****Deduct Depreciation:**

Year of Construction of the building	:	2023 (Approx.)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	New Construction
Cost of Construction	:	534.00 Sq. Ft. X ₹ 2,600.00 = ₹ 13,88,400.00
Depreciation	:	N.A., as the age of the building below 5 years
Guideline rate obtained from the Registrar's office	:	₹ 31,800.00 per Sq. M. i.e. ₹ 2,954.00 per Sq. Ft.
Prevailing market rate	:	₹ 4,000.00 per Sq. Ft.
Value of property as on 17.11.2023	:	₹ 534.00 Sq. Ft. X ₹ 4,000.00 = ₹ 21,36,000.00

(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)

Total Value of the property		₹ 21,36,000.00
The realizable value of the property	:	₹ 19,22,400.00
Distress value of the property	:	₹ 17,08,800.00
Insurable value of the property	:	₹ 13,88,400.00
Guideline Value of the property	:	₹ 15,77,436.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 107, 1st Floor, Wing – B, "Siddhi Apartment", Jai Mata Di Compound, Village – Kalher, Taluka – Bhiwandi, District - Thane, PIN Code – 421 302, State – Maharashtra, Country – India for this particular purpose at **₹ 21,36,000.00 (Rupees Twenty One Lakh Thirty Six Thousand Only)** as on 17th 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 **17th November 2023 is ₹ 21,36,000.00 (Rupees Twenty One Lakh Thirty Six 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	Ground + 4 Upper floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 1 st floor
3	Year of construction	2023 (Approx.)
4	Estimated future life	60 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 door, Powdered Coated Aluminum 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
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
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	1 Lift
19	Underground sump – capacity and type of	R.C.C tank

	construction	
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	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

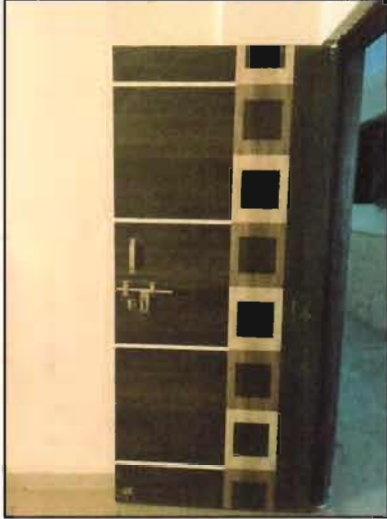
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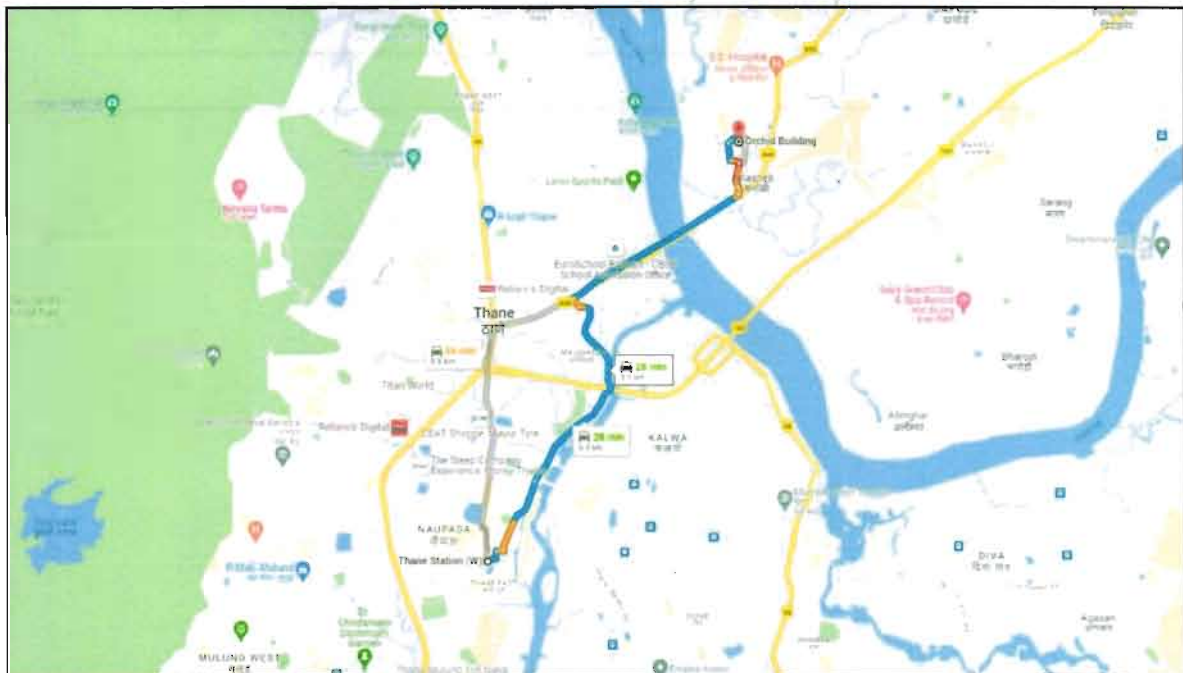


Actual site photographs



Route Map of the property


Site u/r



Latitude Longitude - 19°14'30.5"N 73°00'44.6"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 8.6 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: Thane

Select Taluka: Bhivandi

Select Village: Gavaḥe Nav : Kalher (Vishesh Niyoga)

Search By: Survey No. Location

Enter Survey No: Search

उपविभाग	सूची क्रमीकरण	निवासी मरनिका	अंकीय	दुकरणे	औद्योगिक	एकक (Rs./)	Attribute
1/2-रहोवाक बापरा कारील विकसित मरिनी	2150	31800	32100	39000	32100	चौ मीटर	समेलण मंजर

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Price Indicators

Jai Mata Di Complex
By Jai Mata Di Enterprises in Bhiwandi

₹18.10 L onwards Request a Call Back

OVERVIEW LOCATION BUY (4) RENT

Gallery

1 RK, 1, 2 BHK
355 - 955 sq ft
Mar-2019 (Ready to move)
₹18.10 L - 48.70 L
Apartment
Mar-2014

Unit Configuration

Unit Types	Super Built-Up Area	Carpet Area	Price	Floor Plans Live-in Tour
1 BHK Apartment <small>Ready to Move Sold out</small>	480 - 700 sq ft <small>(480 - 480 sq ft)</small>	NA	₹ 24.48 L - 35.70 L	NA NA
1 RK Apartment <small>Ready to Move Sold out</small>	355 - 425 sq ft <small>(355 - 355 sq ft)</small>	NA	₹ 18.10 L - 21.67 L	NA NA
2 BHK Apartment <small>Ready to Move Sold out</small>	650 - 955 sq ft <small>(650 - 650 sq ft)</small>	NA	₹ 35.19 L - 48.70 L	NA NA

magicbricks Buy Rent Sell Home Loans

₹21.2 Lac EMI ₹1306 Get pre-approved loan Special Price by Owner

1 BHK Flat For Sale in Jai Mata Di Complex, Kalher, Bhiwandi

1 Bed 1 Bath 1 Balcony Unfurnished

Carpet Area 403 sq ft - ₹ 5.27/sq ft
Developer Jai Mata Di Enterprises Project Jai Mata Di Complex
Floor Ground (Out of 3 Floors)
Transaction Type Resale Status Ready to Move
Furnished Status Unfurnished
Type of Ownership Freehold Age of Construction 5 to 10 years

Contact Owner Get Phone No. Last contact made 18 days ago

More Details

Price Breakup ₹21.2 Lac ₹21.2 Lac
Booking Amount ₹50000
Address Laxmi A Wng, Kalher, Bhiwandi, Maharashtra
Furnishing Unfurnished
Type of Ownership Freehold

Price Indicators

magicbricks Buy Rent Sell Home Loans

Home > Flats for sale in Bhiwandi > Flats for sale in Bhiwandi > Flats for sale in Kaither > 2 BHK Flats for sale in Kaither > ₹35.0 L

Get full support from Relationship Manager **MS Prime** | Shortlists Properties Communicates With Owners | Live Video Call | **Join Drama 90% OFF**

₹35.0 Lac (EMI: ₹3k) | Get Loan offers from 3+ Banks

2 BHK Flat For Sale in Jai Mata Di Complex, Kaither, Bhiwandi

2 Beds | 2 Baths | 1 Balcony | Unfurnished

Super Built-Up Area: 820 sqft | ₹=266/sqft

Floor: 2 (Out of 3 Floors)

Facing: East

Developer: Jai Mata Di Enterprises | Project: Jai Mata Di Complex

Transaction Type: Resale | Status: Ready to Move

Lift: 1 | Furnished Status: Unfurnished

East Facing Property

Contact Owner | Get Phone No. | Last contact made 15 days ago

More Details

Price Breakup: ₹35 Lac | ₹1,600 Monthly

Booking Amount: ₹1.0 Lac

Address: Kashi, Thane, Kaither, Bhiwandi, Maharashtra

HOUSING Buy Rent Sell

Jai Mata Di Phases

₹27 L - 42 L | ₹6.50 K/sq.ft. | 365 sq.ft. | 365.00 sq.ft. Carpet Area Size

By Jai Mata Di Enterprises

2 BHK Apartments Configuration | Ready to Move Possession Status | ₹6.50 K/sq.ft. Avg. Price | 365.00 sq.ft. Carpet Area Size

Overview Home | More About Project | Recommended Properties | Floor Plan | Tour This Project | Amenities

Jai Mata Di Phases Overview

₹27 L - 42 L | ₹6.50 K/sq.ft. | 365.00 sq.ft. | 365.00 sq.ft. Carpet Area Size

Contact Seller: Jai Mata Di Enterprises



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **17th 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 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.
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 ₹ 21,36,000.00 (Rupees Twenty One Lakh Thirty Six Thousand Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admn,
2.5.4.20=99222b4c1fad35dc03b0f19426865913390f8c33561913
3115279b17a1805652, postalCode=400069, st=Maharashtra,
serialNumber=1a36a5b6a08c19d0512c53a81c3c1e13181ed2e
394e287e29a227b625bfc, cno=MANOJ BABURAO CHALIKWAR
Date: 2023.11.18 10:36:00 +0530'

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