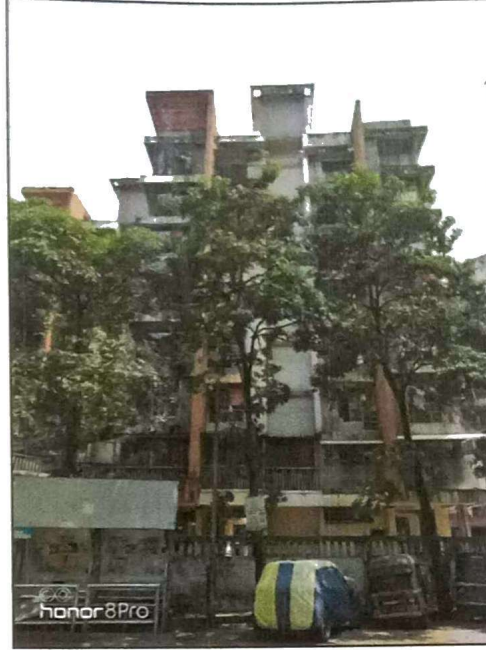


# Valuation Report of the Immovable Property



## Details of the property under consideration:

Name of Owner: Miss. Ragini Indradev Mishra

Residential Flat No. 3-303 & 3-304, 3<sup>rd</sup> Floor, Building No. 3, "Shanti Sector – 6 Building No. 1 to 5 Co-op. Hsg. Soc. Ltd.", Opp. Surya Shopping Centre, Srushti, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India

Latitude Longitude - 19°16'15.6"N 72°52'17.0"E

## Valuation Done for:

**Cosmos Bank**

**Borivali West Branch**

Shop No. 12 & 14, Mayfair, Ramdas Sutrale Marg, Opp. Chandawarkar Road, Borivali (West), Mumbai - 400 092, State - Maharashtra, Country - India.

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**Mumbai • Delhi NCR • Aurangabad • Nanded**

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## VALUATION OPINION REPORT

The property bearing Residential Flat No 3-303 & 3-304, 3<sup>rd</sup> Floor, Building No. 3, "Shanti Sector – 6 Building No. 1 to 5 Co-op. Hsg. Soc. Ltd.", Opp Surya Shopping Centre, Srushti, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India belongs to **Miss. Ragini Indradev Mishra.**

Boundaries of the property

North	Internal Road
South	Royal College
East	Building No. 1 & 2
West	Building No. 4 & 5

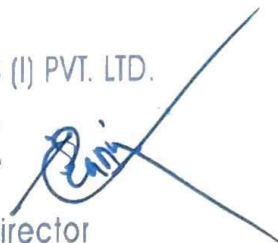
Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for **₹ 76,78,008.00 (Rupees Seventy Six Lakh Seventy Eight Thousand Eight 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  
DN: cn=Sharadkumar B. Chalikwar,  
o=Vastukala Consultants (I) Pvt. Ltd.,  
ou=Mumbai, email=sharadkumar@vastukala.org,  
Date: 2021.05.06 12:59:57 +05:30




C.M.D.

Director

**Sharad B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report in Form – 01



Mumbai	Delhi NCR	Nanded	Aurangabad
121, 1 <sup>st</sup> Floor, Akruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA Tel. : +91 22 28371325 Fax : +91 22 28371324 mumbai@vastukala.org	L-306, Sispal Vihar, AWHO Society, Sohna Road, Sector - 49, Gurgaon, Haryana - 122018, INDIA Mobile : +91 9216912225 +91 9819670183 delhincr@vastukala.org	28, S.G.G.S. - Stadium Complex, Gokul Nagar, Nanded - 431 602, (M.S.), INDIA Tel. : +91 2462 244288 +91 2462 239909 nanded@vastukala.org	Plot No. 106, N-3, CIDCO, Aurangabad - 431 005, (M.S.), INDIA Tel. : +91 240 2485151 Mobile : +91 9167204062 +91 9860863601 aurangabad@vastukala.org



Valuation Report of Residential Flat No. 3-303 & 3-304, 3<sup>rd</sup> Floor, Building No. 3, "**Shanti Sector – 6 Building No. 1 to 5 Co-op. Hsg. Soc. Ltd.**", Opp. Surya Shopping Centre, Srushti, Mira Road (East),  
Thane – 401107, State – Maharashtra, Country – India

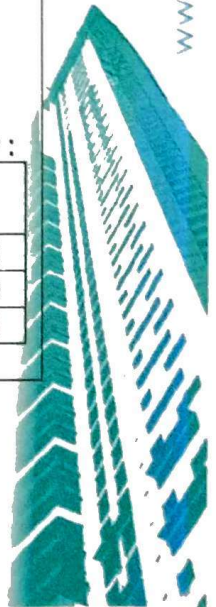
Form 0-1

(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 30.04.2021 for Banking Purpose												
2	Date of inspection	30.04.2021												
3	Name of the owner/ owners	<b>Miss. Ragini Indradev Mishra</b>												
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership Details of share are not available												
5	Brief description of the property	Residential Flat No. 3-303 & 3-304, 3 <sup>rd</sup> Floor, Building No. 3, " <b>Shanti Sector – 6 Building No. 1 to 5 Co-op. Hsg. Soc. Ltd.</b> ", Opp. Surya Shopping Centre, Srushti, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India												
6	Location, street, ward no	Sector – 6, Mira Road (East)												
	Survey/ Plot no. of land	Old Survey No. 149, 150 (p), New Survey No. 20, 21(p) of Village Mira												
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												
	<b>LAND</b>													
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<p>Carpet Area in Sq. Ft. = 496.00 Balcony Area in Sq. Ft. = 61.00 Duct Area in Sq. Ft. = 25.00 (Area as per Actual Site Measurement)</p> <p><b>Area as per Agreement for Sale area as under :</b></p> <table border="1"> <thead> <tr> <th>Flat No.</th> <th>Carpet Area (Sq. Ft.)</th> <th>Built Up Area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>3-303</td> <td>259.00</td> <td>311.00</td> </tr> <tr> <td>3-304</td> <td>267.00</td> <td>320.00</td> </tr> <tr> <td><b>Total</b></td> <td><b>526.00</b></td> <td><b>631.00</b></td> </tr> </tbody> </table>	Flat No.	Carpet Area (Sq. Ft.)	Built Up Area (Sq. Ft.)	3-303	259.00	311.00	3-304	267.00	320.00	<b>Total</b>	<b>526.00</b>	<b>631.00</b>
Flat No.	Carpet Area (Sq. Ft.)	Built Up Area (Sq. Ft.)												
3-303	259.00	311.00												
3-304	267.00	320.00												
<b>Total</b>	<b>526.00</b>	<b>631.00</b>												



	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.

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Borivali West Branch to assess fair market value as on 30.04.2021 for Residential Flat No. 3-303 & 3-304, 3<sup>rd</sup> Floor, Building No. 3, "Shanti Sector – 6 Building No. 1 to 5 Co-op. Hsg. Soc. Ltd.", Opp. Surya Shopping Centre, Srushti, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India belongs to **Miss. Ragini Indradev Mishra**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 07.07.2016 for Flat No. 3-303 & 3-304
2	Copy of Occupancy Certificate No. MB / MNP / NR / 655 / 09-10 dated 29.05.2009 issued by Mira Bhayander Municipal Corporation
3	Copy of Commencement Certificate No. MB / MNP / NR / 2094 / 2004-05 dated 31.01.2005 issued by Mira Bhayander Municipal Corporation.

### LOCATION:

The said building is located at Old Survey No. 149, 150 (p), New Survey No. 20, 21(p) of Village Mira Mira Road (East), Thane. The property falls in Residential Zone. It is at a travelling distance 2.6 Km. from Mira Road railway station.

### BUILDING:

The building under reference is having Stilt + 7 Upper Floor. 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 normal. The building is used for residential purpose. 3<sup>rd</sup> Floor is having 4 Residential Flats. 1 Lift is provided in the building.

### Residential Flat:

The residential flat under reference is situated on the 3<sup>rd</sup> Floor. It consists of 2 Bedrooms + Living Room + Kitchen + 2 Toilets + Balcony + Duct Area. The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush doors, Cement plastering with POP false ceiling, Powder coated Aluminium Sliding windows & Concealed electrification.

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**Valuation as on 30th-- April 2021**

**The Built Up Area of the Residential Flat** : 631.00 Sq. Ft.

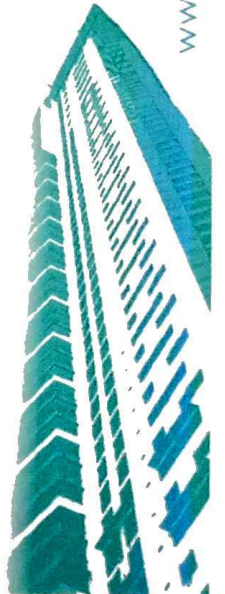
**Deduct Depreciation:**

Year of Construction of the building	: 2009 (As per Occupancy Certificate)
Expected total life of building	: 60 Years
Age of the building as on 2021	: 12 years
Cost of Construction	: 631.00 X 2,400.00 = ₹ 15,14,400.00
Depreciation $\{(100-10) \times 15 / 60\}$	: 18.00%
Amount of depreciation	₹ 2,72,592.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 81,400.00 per Sq. M. i.e. ₹ 7,562.00 per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 76,233.00 per Sq. M. i.e. ₹ 7,082.00 per Sq. Ft.
Prevailing market rate	: ₹ 12,600.00 per Sq. Ft.
<b>Value of property as on 30.04.2021</b>	<b>: ₹ 631.00 Sq. Ft. X ₹ 12,600.00 = ₹ 79,50,600.00</b>

(Area of property x market rate of developed land & Residential premises as on 2020 - 21 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

<b>Depreciated fair value of the property as on 30.04.2021 (A)</b>	: ₹ 79,50,600.00 - ₹ 2,72,592.00 = ₹ 76,78,008.00
<b>Total Value of the property</b>	: ₹ 76,78,008.00
<b>The realizable value of the property</b>	: ₹ 69,10,207.00
<b>Distress value of the property</b>	: ₹ 61,42,406.00
<b>Insurable value of the property (631 X 2,400.00)</b>	: ₹ 15,14,400.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 3-303 & 3-304, 3<sup>rd</sup> Floor, Building No. 3, "Shanti Sector – 6 Building No. 1 to 5 Co-op. Hsg. Soc. Ltd.", Opp. Surya Shopping Centre, Srushti, Mira Road (East), Thane – 401107, State – Maharashtra, Country – India for this particular purpose at **₹ 76,78,008.00 (Rupees Seventy Six Lakh Seventy Eight Thousand Eight Only)** as on 05<sup>th</sup> May 2021.



### NOTES

1. I, Sharad 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 **30th April 2021 is ₹ 76,78,008.00 (Rupees Seventy Six Lakh Seventy Eight Thousand Eight 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:

Date: 30.04.2021

Place: Mumbai

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

Sharadkumar B.  
Chalikwar

Digitally signed by Sharadkumar B. Chalikwar  
DN: cn=Sharadkumar B. Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., email=sharadkumar@vastukala.org, c=IN  
Date: 2021.05.04 11:09:25 +05:30

Director

C.M.D.

**Sharad B. Chalikwar**

Govt. Reg. Valuer

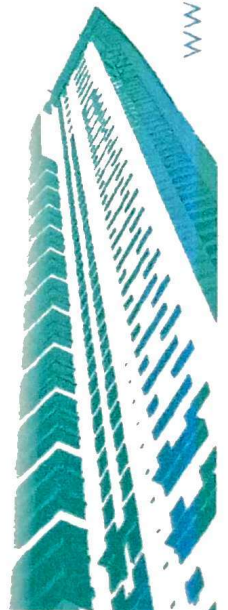
Chartered Engineer (India)

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



**Vastukala Consultants (I) Pvt. Ltd.**

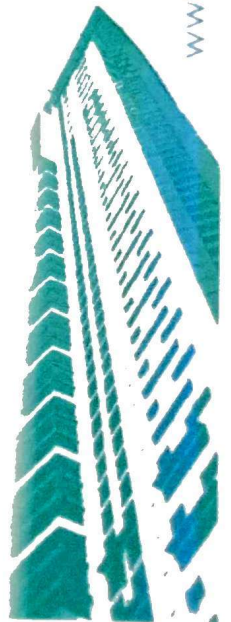
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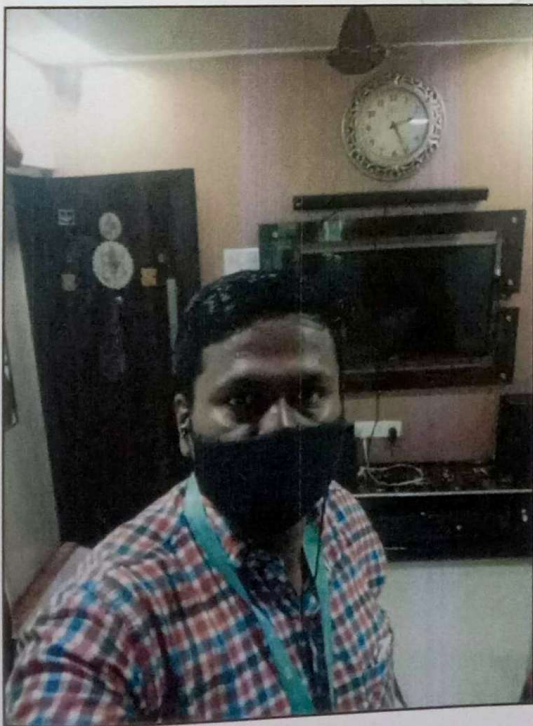
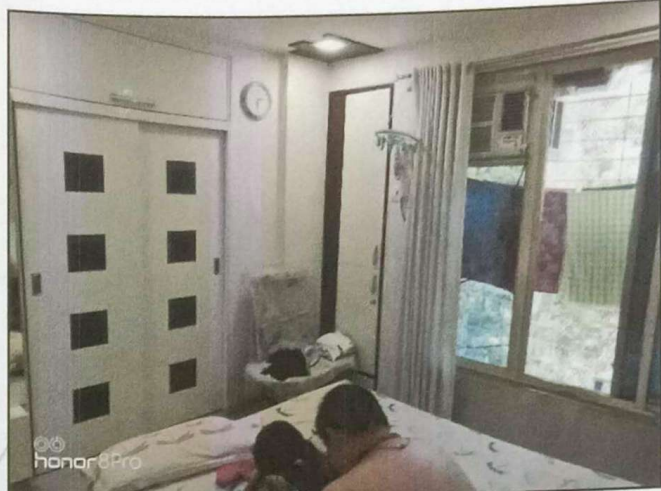
## ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Stilt + 7 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 <sup>rd</sup> Floor
3	Year of construction	2009 (As per Occupancy Certificate)
4	Estimated future life	48 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 doors, Aluminum sliding windows
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering, POP false ceiling
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





### Actual site photographs



www.vastukala.org

