

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Vinodkumar Viram Gada & Mrs. Shital Vinod Gada**

Residential Flat No. 602, 6th Floor, "Sanskriti Co-Op. Hsg. Soc. Ltd.", Plot No. 248, TPS – II,
Park Road, Vile Parle (East), Mumbai – 400 057, State - Maharashtra, Country – India.

Latitude Longitude - 19°05'54.5"N 72°50'55.4"E

Valuation Prepared for:

Cosmos Bank




Dadar Branch

Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028,
State - Maharashtra, Country - India.



Our Pan India Presence at :

 Mumbai	 Aurangabad	 Pune	 Rajkot
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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. 602, 6th Floor, "Sanskriti Co-Op. Hsg. Soc. Ltd.", Plot No. 248, TPS – II, Park Road, Vile Parle (East), Mumbai – 400 057, State - Maharashtra, Country – India belongs to **Mr. Vinodkumar Viram Gada & Mrs. Shital Vinod Gada.**

Boundaries of the property.

North	:	Under – Construction Building
South	:	Vaidya Cottage CHSL
East	:	Satsang CHSL & Park Road
West	:	Shanti Vimal Apartment

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 **₹ 2,55,40,982.00 (Rupees Two Crore Fixity Five Lakh Forty Thousand Nine Hundred Eighty-Two 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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admn,
2.5.4.20=f9222b6c4ad35d63e6c9962665913490d3d33e113311
13279b17a1105652, postalCode=400069, serialNumber=1a55a56ab8cc89d6b2a55a8ca3feb3711bd7439
4e2f2e29a327b6258c, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.12.04 16:53:37 +05'30'



Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01



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Residential Flat No. 602, 6th Floor, "Sanskruti Co-Op. Hsg. Soc. Ltd.", Plot No. 248, TPS – II,
Park Road, Vile Parle (East), Mumbai – 400 057, 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 04.12.2023 for Banking Purpose
2	Date of inspection	02.12.2023
3	Name of the owner/ owners	Mr. Vinodkumar Viram Gada & Mrs. Shital Vinod Gada
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 602, 6 th Floor, "Sanskruti Co-Op. Hsg. Soc. Ltd.", Plot No. 248, TPS – II, Park Road, Vile Parle (East), Mumbai – 400 057, State - Maharashtra, Country – India. Contact Person: Mr. Vinodkumar Viram Gada (Owner) Mobile No - 9870701080
6	Location, street, ward no	Park Road
7	Survey/ Plot no. of land	Plot No. 248, TPS – II, CTS No. 1253 & 1253/1 of Village – Vile Parle
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, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 1384.00 Sitting Area in Sq. Ft. = 91.00 Total Carpet Area in Sq. Ft. = 1475.00 (Area as per Actual site Measurement for Amalgamated Flat No. 601 & 602) Built up Area in Sq. Ft. = 823.00 (Area as per Agreement for Sale)
13	Roads, Streets or lanes on which the land is abutting	Park Road

14	If freehold or leasehold land	Free hold
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	Fully
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	₹ 53,000.00 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 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 commencement of construction - 2000 (As per Occupancy 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.
Remark: As per site inspection, Flat No. 601 & 602 are internally merged with single entrance from Flat No. 602. For the purpose of valuation, we have considered Area of Flat No. 602 as per Agreement. The said valuation is only for Flat No. 602.		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 04.12.2023 for Residential Flat No. 602, 6th Floor, "Sanskriti Co-Op. Hsg. Soc. Ltd.", Plot No. 248, TPS – II, Park Road, Vile Parle (East), Mumbai – 400 057, State - Maharashtra, Country – India belongs to **Mr. Vinodkumar Viram Gada & Mrs. Shital Vinod Gada.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 29.11.2023 between Mrs. Kashmira Narendra Dadia & Mr. Narendra Harilal Dadia (The Transferor) And Mr. Vinodkumar Viram Gada & Mrs. Shital Vinod Gada (The Transferees).
2	Copy of Occupancy Certificate No. CE / 6781 / WS / AK dated 16.03.2000 issued by Municipal Corporation of Greater Mumbai.

LOCATION:

The said building is located at Plot No. 248, TPS – II, CTS No. 1253 & 1253/1 of Village – Vile Parle. The property falls in Residential Zone. It is at a walking distance 650 Mtr. from Vile Parle railway station.

BUILDING:

The building under reference is having Stilt + 6th Upper Floors. It will be R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls will be 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 will be used for Residential purpose. 6th Floor will be having 3 Residential Flats. The building is having 2 lifts.

Residential Flat:

The residential flat under reference is situated on the 6th Floor. As per site inspection, Flat No. 601 & 602 are internally merged with single entrance. Kitchen of Flat No. 601 is converted into Bedroom & Bedroom into Kitchen. Kitchen of Flat No. 602 is used as Bedroom. The Composition of Amalgated flat is 3 Bedrooms + Living Room + Kitchen + 1 Room + Pooja Room + Passage + 3 Toilets + Sitting Area. (i.e., **3 BHK + 3 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with solid flush doors, Powered Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.

Valuation as on 04th December 2023

The Built-Up of the Residential Flat	:	823.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2000 (As per Occupancy Certificate)
Expected total life of building	:	60 Years Subject to proper, preventive periodic maintenance & structural repairs
Age of the building as on 2023	:	23 Years
Cost of Construction	:	823.00 Sq. Ft. X ₹ 2,800.00 = ₹ 23,04,400.00
Depreciation	:	34.50%
Amount of depreciation	:	₹ 7,95,018.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 2,26,642.50 per Sq. M. i.e., ₹ 21,056.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner (after depreciation)	:	₹ 1,99,532.00 per Sq. M. i.e., ₹ 18,537.00 per Sq. Ft.
Prevailing market rate	:	₹ 32,000.00 per Sq. Ft.
Value of property as on 04.12.2023	:	823.00 Sq. Ft. X ₹ 32,000.00 = ₹ 2,63,36,000.00

(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 as on 04.12.2023	:	₹ 2,63,36,000.00 - ₹ 7,95,018.00 = ₹ 2,55,40,982.00
The Fair Market value of the property	:	₹ 2,55,40,982.00
The realizable value of the property	:	₹ 2,29,86,884.00
Distress value of the property	:	₹ 2,04,32,786.00
Insurable value of the property (823.00 X 2,800.00)	:	₹ 23,04,400.00
Guideline value of the property (As per Index II)	:	₹ 1,53,50,301.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 602, 6th Floor, "Sanskriti Co-Op. Hsg. Soc. Ltd.", Plot No. 248, TPS – II, Park Road, Vile Parle (East), Mumbai – 400 057, State - Maharashtra, Country – India for this particular purpose at **₹ 2,55,40,982.00 (Rupees Two Crore Fixity Five Lakh Forty Thousand Nine Hundred Eighty-Two Only)**.

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **04th December 2023** is **₹ 2,55,40,982.00 (Rupees Two Crore Fixity Five Lakh Forty Thousand Nine Hundred Eighty-Two 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 + 6 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 6 th Floor
3	Year of construction	2000 (As per Occupancy Certificate)
4	Estimated future life	37 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 solid flush doors, Powdered Coated Aluminium sliding windows
10	Flooring	Vitrified Tiles flooring
11	Finishing	Cement plastering with POP finished
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	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	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



Actual site photographs



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Route Map of the property

Site u/r



Latitude Longitude - 19°05'54.5"N 72°50'55.4"E

Note: The Blue line shows the route to site from nearest railway station (Vile Parle – 650 Mtr.)



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Ready Reckoner Rate

Open Land	Residence	Office	Shop	Industry	Unit
108770	215850	248230	315990	215850	Square Meter

Stamp Duty Ready Reckoner Market Value Rate for Flat	2,15,850.00			
Increase by 05% on Flat Located on 6 th Floor	10,792.50			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	2,26,642.50	Sq. Mtr.	21,056.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	1,08,770.00			
The difference between land rate and building rate (A – B = C)	1,17,872.50			
Depreciation Percentage as per table (D) [100% - 23%] (Age of the Building – 23 Years)	77%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,99,532.00	Sq. Mtr.	18,537.00	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 screenshot displays a property listing on the 99acres website. The main heading is "₹1.8 Cr" with a sub-price of "₹42,554 per sq.ft.". The property is a "1BHK 2Baths" unit. A photograph of the interior hallway is shown. Key details include: "Target area: 432 sq.ft.", "1 Bedroom, 2 Bathrooms, No Balcony", "On Request" price, "Vile Parle East, Mumbai South West", "7 of 7 Floors", and "1 to 5 Year Old". A "Contact Dealer" button is visible. A banner at the bottom right says "Deal with Trusted RERA Professionals".

The screenshot displays a property listing on the 99acres website. The main heading is "₹2.6 Cr" with a sub-price of "₹14,076 per sq.ft.". The property is a "2BHK 2Baths" unit. A photograph of the interior hallway is shown. Key details include: "Target area: 768 sq.ft.", "2 Bedrooms, 2 Bathrooms, No Balcony", "On Request" price, "Vile Parle East, Mumbai South West", "7 of 7 Floors", and "1 to 5 Year Old". A "Contact Dealer" button is visible. A banner at the bottom right says "Deal with Trusted RERA Professionals".



Price Indicators

99acres Buy | Inter Locality | Project: Society: Landmark

₹2.85 Cr | 2BHK 2Baths
 Estimated EMI ₹ 1.27 lakh
 Carpet area: 855 sq ft

Property (10)

- Configuration: 2 Bedrooms, 2 Bathrooms, No Balcony
- Price: ₹2.85 Crone | ₹ 34,137 per sq ft
- Location: On Request, Vile Parle East, Mumbai South West
- Floor: 7 of 7 Floors
- Property Age: 1 to 5 Year Old

Deal with Trusted RERA Professionals
 RERA Certified Dealer has posted this property.

99acres Buy | Inter Locality | Project: Society: Landmark

₹2.97 Cr | 2BHK 2Baths
 Estimated EMI ₹ 1.37 lakh
 Carpet area: 704 sq ft

Property (12)

- Configuration: 2 Bedrooms, 2 Bathrooms, No Balcony
- Price: ₹2.97 Crone | ₹ 42,187 per sq ft
- Location: On Request, Vile Parle East, Mumbai South West
- Floor: 7 of 7 Floor
- Property Age: 1 to 5 Year Old

Deal with Trusted RERA Professionals
 RERA Certified Dealer has posted this property.

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **04th December 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 neighbourhood 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 **₹ 2,55,40,982.00** (Rupees Two Crore Sixty Five Lakh Forty Thousand Nine Hundred Eighty-Two Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**MANOJ BABURAO
CHALIKWAR**

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=MANOJ BABURAO CHALIKWAR, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
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c=IN, email=manoj.chalikwar@vastukala.com,
2.5.4.20w9822b4cfad35dcd34c7f9a26a65913490c7c834f13011
3279b17a18b5652, postalCode=400069, st=Maharashtra,
serialNumber=1a5d4566ab6cc90a6a2a5a8cc3dcb1111bd1c294
e2872e29a2270a2584c, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.12.04 16:53:56 +05'30'

Auth. Sign.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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