

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Anil Deepak Sonkar**

Residential Room No. D/3, "Charkop (3) Sai Krupa Co-op. Hsg. Soc. Ltd.", Plot No. 705, CD / RSC - 71,  
Sector - 7, Charkop, Kandivali (West), Mumbai - 400 067,  
State - Maharashtra, Country - India

Latitude Longitude - 19°13'21.2"N 72°49'57.0"E

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### Valuation Done for:

**Cosmos Bank**

**Veera Desai Road Andheri (West) Branch**

Shop No 7, Dhanashree Heights, Building No 42, Off Veera Desai Road, Andheri (West) Mumbai 400053,  
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 Room No. D/3, "Charkop (3) Sai Krupa Co-op. Hsg. Soc. Ltd.", Plot No. 705, CD / RSC - 71, Sector - 7, Charkop, Kandivali (West), Mumbai - 400 067, State - Maharashtra, Country - India belongs to **Mr. Anil Deepak Sonkar**.

Boundaries of the property.

North	:	Road
South	:	Room No. C - 1
East	:	Room No. D - 2
West	:	Room No. D - 4

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 **₹ 65,87,835.00 (Rupees Sixty Five Lakh Eighty Seven Thousand Eight Hundred Thirty Five 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**

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2023.12.07 11:52:19 +05'30'

Auth. Sign.



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- |           |            |           |        |
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- Regd. Office** : B1-001, U/B Floor, Boomerang,  
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**Mumbai** - 400 072, (M.S.), INDIA  
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**Valuation Report of Residential Room No. D/3, "Charkop (3) Sai Krupa Co-op. Hsg. Soc. Ltd.", Plot No. 705, CD / RSC - 71, Sector – 7, Charkop, Kandivali (West), Mumbai – 400 067, 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 06.12.2023 for Bank Loan Purpose
2	Date of inspection	05.12.2023
3	Name of the owner/ owners	<b>Mr. Anil Deepak Sonkar</b>
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	<b>Address:</b> Residential Room No. D/3, "Charkop (3) Sai Krupa Co-op. Hsg. Soc. Ltd.", Plot No. 705, CD / RSC - 71, Sector – 7, Charkop, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India. <b>Contact Person:</b> Mr. Yogesh Marathe – (Seller) Contact No. 9867804767
6	Location, street, ward no	Borasala Road
7	Survey/ Plot no. of land	Plot No. 705, CD / RSC - 71, Sector – 7
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	<b>Ground Floor Area in Sq. Ft.:</b> Carpet Area = 233.00 Otla Area = 50.00 Open Space = 73.00 <b>Mezzanine Floors Area in Sq. Ft.:</b> Carpet Area = 118.00 Balcony Area = 20.00 (Area as per Actual Site Measurement)

		<b>Built Up Area in Sq. Ft. = 431.00 (Area as per Agreement for sale)</b>
13	Roads, Streets or lanes on which the land is abutting	Borasala Road
14	If freehold or leasehold land	Leasehold
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	MHADA As per Agreement
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.
	<b>IMPROVEMENTS</b>	
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?	Seller Occupied
	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 MHADA norms Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(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	₹ 13,500.00 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?	Information not available
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.
		<b>SALES</b>	
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 Room. 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.
		<b>COST OF CONSTRUCTION</b>	
41		Year of commencement of construction and year of completion	Year of Completion – 1993 (As per Society NOC Letter)
42		What was the method of construction, by	N. A.



	contract/By employing Labour directly/ both?	
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><b>Remark:</b></p> <p>1. <u>As per the agreement provided, the Built-up area of the room is 431.00 Sq. Ft. but as per site inspection the Carpet area is 494.00 Sq. Ft. comprising of ground floor, Opla Area &amp; open Space area, Mezzanine floor, Balcony area with A.C. Sheet roofing. As there is no documentary evidence for the ownership/Approval of this additional area, we are considering area as per agreement only for the purpose of valuation.</u></p>	

## PART II- VALUATION

### GENERAL:

Under the instruction of Cosmos Bank, Veera Desai Road Andheri (West) Branch to assess fair market value as on 06.12.2023 for Residential Room No. D/3, "Charkop (3) Sai Krupa Co-op. Hsg. Soc. Ltd.", Plot No. 705, CD / RSC - 71, Sector – 7, Charkop, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India belongs to **Mr. Anil Deepak Sonkar**.

### We are in receipt of the following documents:

1	Copy of Agreement for sale dated 04.12.2023 Between Smt. Mangala Devidas Marathe (the Transferor) and Mr. Anil Deepak Sonkar (the Transferees).
2	Copy of Society NOC Letter dated 30.11.2023

### LOCATION:

The said building is located at Plot No. 705, City Survey No. 1C / 1 / 146 of Village – Kandivali, Taluka – Borivali, Mumbai Suburban District. The property falls in Residential Zone. It is at a travelling distance 1.6 Km. from Shimpoli Metro Station.

### BUILDING:

The building under reference is having Ground + Part Mezzanine 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 MS Vertical Mild Steel Staircase. The Room's external condition is normal. The property is used for residential purpose.

### Residential Room:

The residential room under reference is situated on Ground floor. Ground Floor consists of Living Room + Kitchen + Toilet + Bathroom and 1<sup>st</sup> Floors Consists of Bedroom + Balcony Area. The residential room is finished with Ground Floor - Vitrified tiles flooring & Kota Stone Flooring and First Floor – Koba Flooring, Teak wood door frame with flush door with safety door, Aluminum sliding windows & casing capping electrification & Concealed plumbing.

**Valuation as on 06th December 2023**

The Built Up Area of the Residential Room	:	431.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	:	1993 (As per Society NOC Letter)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	30 years
Cost of Construction	:	431.00 X 2,700.00 = ₹ 11,63,700.00
Depreciation $\{(100-10) \times 30 / 60\}$	:	45.00%.
Amount of depreciation		₹ 5,23,665.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,34,700.00 per Sq. M. i.e. ₹ 12,514.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,11,768.00 per Sq. M. i.e. ₹ 10,384.00 per Sq. Ft.
Prevailing market rate	:	₹ 16,500.00 per Sq. Ft.
<b>Value of property as on 06.12.2023</b>	:	<b>₹ 431.00 Sq. Ft. X ₹ 16,500.00 = ₹ 71,11,500.00</b>

(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 06.12.2023	:	₹ 71,11,500.00 - ₹ 5,23,665.00 = ₹ 65,87,835.00
Total Value of the property	:	₹ 65,87,835.00
The realizable value of the property	:	₹ 59,29,052.00
Distress value of the property	:	₹ 52,70,268.00
Insurable value of the property	:	₹ 11,63,700.00
Guideline value of the property	:	₹ 44,75,504.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Room No. D/3, "Charkop (3) Sai Krupa Co-op. Hsg. Soc. Ltd.", Plot No. 705, CD / RSC - 71, Sector – 7, Charkop, Kandivali (West), Mumbai – 400 067, State – Maharashtra, Country – India for this particular purpose at ₹ 65,87,835.00 (Rupees Sixty Five Lakh Eighty Seven Thousand Eight Hundred Thirty Five Only) as on 06<sup>th</sup> December 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 06<sup>th</sup> December 2023 is ₹ 65,87,835.00 (Rupees Sixty Five Lakh Eighty Seven Thousand Eight Hundred Thirty Five 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.
- 4.

### **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 + Part Mezzanine floor
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Room situated on Ground
3.	Year of construction	1993 (As per Society NOC Letter)
4.	Estimated future life	30 Years, Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing walls/RCC frame/ steel frame	Partly R.C.C. Framed Structure & Partly Load bearing structure with A.C. Sheet Roofing
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, Aluminium sliding windows
10.	Flooring	Ground Floor - Vitrified tiles flooring & Kota Stone Flooring First Floor – Koba Flooring
11.	Finishing	Cement plastering
12.	Roofing and terracing	R.C.C. Slab with A.C. Sheet Roofing
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Casing Capping 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	Not Provided
18.	No. of lifts and capacity	Not provided
19.	Underground sump – capacity and type of construction	As per Requirement
20.	Over-head tank Location, capacity Type of construction	As per Requirement
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



### Actual site photographs



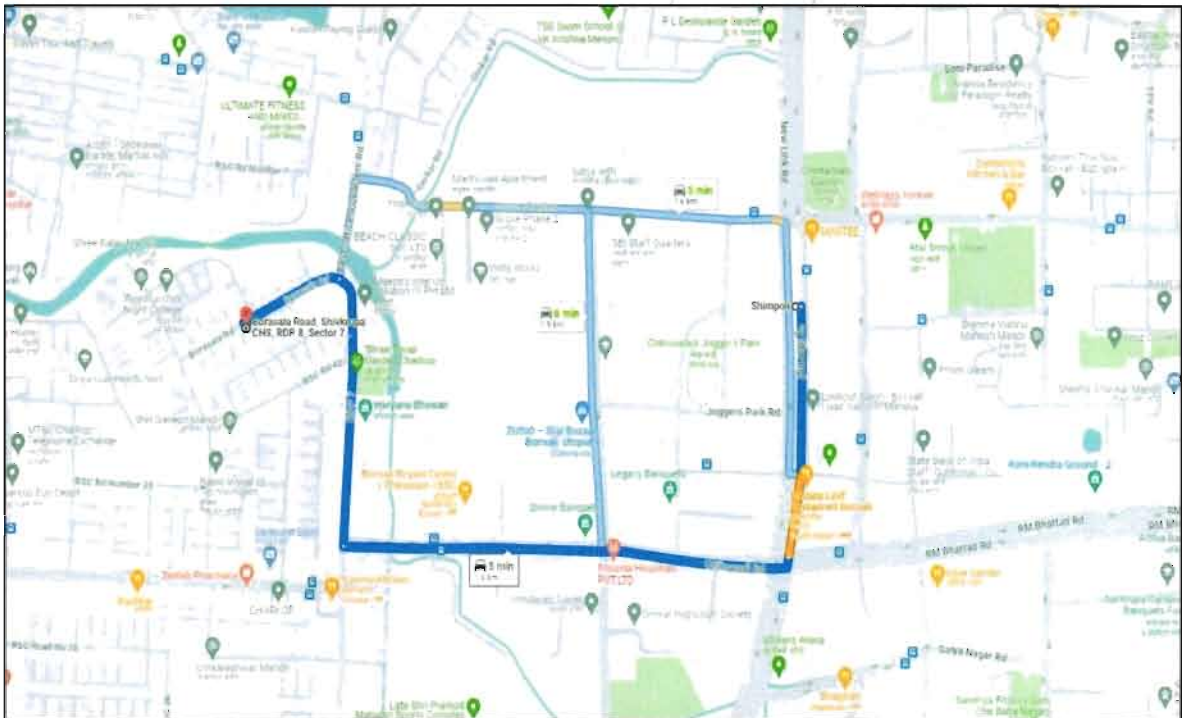


### Actual site photographs



## Route Map of the property

Site/ur




**Latitude Longitude - 19°13'21.2"N 72°49'57.0"E**

**Note:** The Blue line shows the route to site from nearest metro station (Shimpoli – 1.6 Km.)



## Ready Reckoner Rate


**Department of Registration & Stamps**  
 Government of Maharashtra

**नोंदणी व मुद्रांक विभाग**  
 महाराष्ट्र शासन

**नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन**  
 बाजारमूल्य दर पत्रक

Home
Valuation Rules User Manual
Close
Feedback

**Year** 2023/2024 **Language** English

**Annual Statement of Rates**

**Selected District** मुंबई(उपनगर) ▼

**Select Village** कांदीवली बोरीवली ▼

**Search By**  Survey No  Location

**Enter Survey No** 1

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
79/354B-भुभाग: उत्तरेस गावठाण हद्द, पुर्वे खुलिक रोड, पश्चिमेस गावठाण हद्द, बंदर पाखाडी मार्ग, श्री शेवंतीलाल खांडवाला मार्ग व दक्षिणेस गाव हद्द	57970	133460	153460	166830	133460	चौरस मीटर	सि.टी.एस. नंबर
79/354-भुभाग: उत्तरेस गावाची सीमा, पुर्वेस गाव हद्द, गावठाण हद्द, बंदर पाखाडी मार्ग, श्री शेवंतीलाल खांडवाला मार्ग, दक्षिणेस व पश्चिमेस गाव हद्द	58260	134700	154820	168370	134700	चौरस मीटर	सि.टी.एस. नंबर

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## Price Indicators

**99acres** Buy - Enter Locality / Project / Society / Landmark

**₹72 Lac** ₹ 14,400 per sq.ft. **1 Bedroom 2 Baths**

Estimated EMI ₹ 17,200

**NOT AVAILABLE** Please refer to the agent for details.

Overview | Owner Details | Registry Record | Explore Locality | Recommendations | ...

**Property ID:** 1111111111

**Plot area:** 500 sq.ft.

**Price:** ₹ 72 Lac + Govt Charges & Tax @ 14,400 per sq.ft. (Registration Only Price Details)

**Configuration:** 1 Bedroom, 2 Bathroom, 1 Balcony with study Room

**Address:** Charkop Shanti Nivas CHS 837 B 19 Sector 5 Kandivali West, Mumbai Andheri-Dahisar

**Floors:** 1 Floor

**Facing:** North-East

**Ready to move:** 10+ Year Old

**Places nearby:** 31% Kandivali West, Mumbai Andheri-Dahisar, Mumbai

- Charkop Market
- Hanuman Mandir
- Hanuman Temple
- Amba Mata Mandir
- Durgeshwari Temple
- Shri Vith...

Why should you consider this property?

[Near Best Facing](#)
[Private Garden](#)
[Close to School](#)
[Close to Market](#)
[Parking Available](#)
[Garden Viewing](#)
[Furnished](#)

**99acres** Buy - Enter Locality / Project / Society / Landmark

**₹76 Lac** ₹ 15,200 per sq.ft. **2 Bedrooms 2 Baths**

Estimated EMI ₹ 18,700

**NOT AVAILABLE** Please refer to the agent for details.

Overview | Society | Owner Details | Explore Locality | Recommendations | Articles

**Property ID:** 1111111111

**Plot area:** 500 sq.ft.

**Price:** ₹ 76 Lac + Govt Charges & Tax @ 15,200 per sq.ft. (Registration Only Price Details)

**Configuration:** 2 Bedrooms, 2 Bathrooms, 3+ Balconies with Others

**Address:** Marmick 549 Sector 5 Charkop, Mumbai Andheri-Dahisar

**Floors:** 2 Floors

**Facing:** East

**Ready to move:** 3 to 10 Year Old

**Places nearby:** Sector 5 Charkop, Mumbai Andheri-Dahisar, Mumbai

- Charkop Market
- Hanuman Mandir
- Hanuman Temple
- Amba Mata Mandir
- Durgeshwari Temple
- Shivam N...

Why should you consider this property?

[East Facing](#)
[Private Garden](#)
[Visitor Parking Available](#)
[Close to Metro Station](#)
[Close to School](#)
[On-Call Maintenance Staff](#)
[Close to Hospital](#)



# Price Indicators

**NOBROKER**

2 BHK House For Sale in Kandivali West, Kandivali West, Sector 2 (Development/Under Construction)

₹1.2 Crores | 74,568 sq ft | 4 BHK

2 Bedrooms | 2 Bathrooms | 10A | Near

Activity On This Property

Activity	Count
Viewed	3,80
Shared	0
Booked	0

Similar Properties

2 BHK House For Sale in Sector 7 Charkop, Kandivali West

₹1.2 Crores | 74,568 sq ft

**NOBROKER**

4 BHK House For Sale in Kandivali West, Kandivali West, Sector 2 (Development/Under Construction)

₹1.75 Crores | 1,14,523 sq ft | 4 BHK

4 Bedrooms | 2 Bathrooms | 10A | Near

Activity On This Property

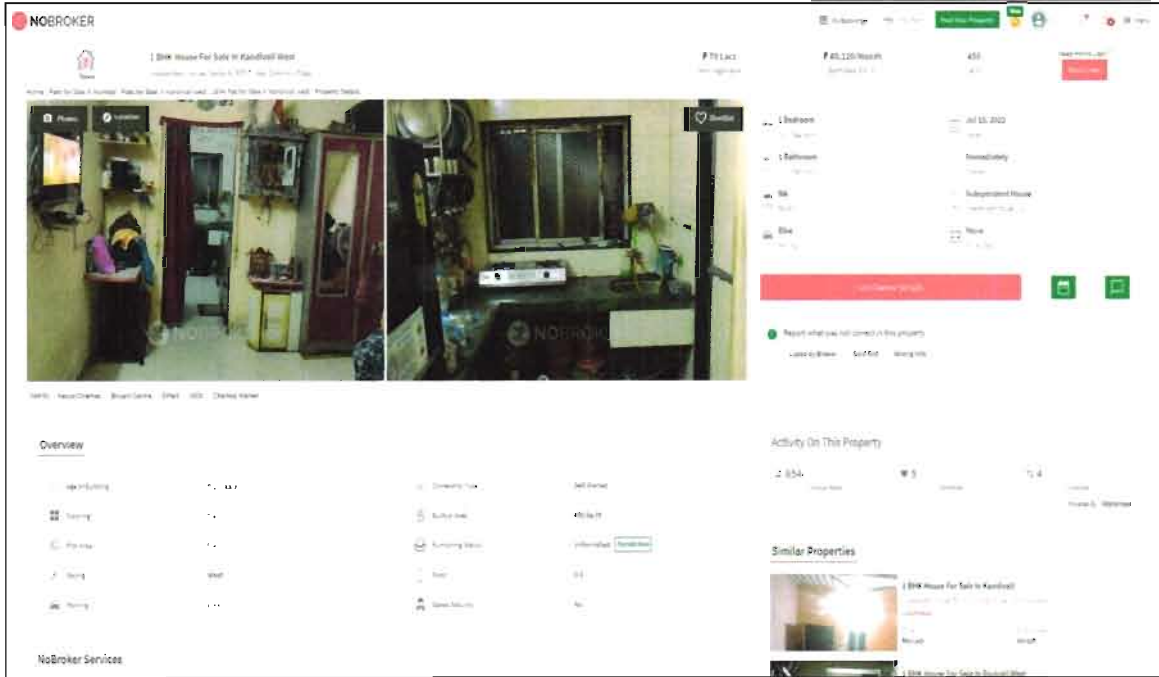
Activity	Count
Viewed	3,172
Shared	0
Booked	0

Similar Properties

4 BHK House For Sale in Kandivali West

₹1.75 Crores | 1,14,523 sq ft

## Price Indicators



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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 **06<sup>th</sup> 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 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 ₹ **65,87,835.00 (Rupees Sixty Five Lakh Eighty Seven Thousand Eight Hundred Thirty Five Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj  
Chalikwar**

**Director**

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2023.12.07 11:51:54 +05'30'

Auth. Sign.

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