

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Smt. Surajdevi Ratanchand Jain**

Commercial Office No. 212, 2nd Floor, "Hari Om Plaza", Hariom Plaza Commercial Premises Co-op. Soc. Ltd.,
M. G. Road, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'53.9"N 72°51'44.2"E

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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
Thane Nanded Indore Raipur
Delhi NCR Nashik Ahmedabad Jaipur

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



Vastu/Mumbai/01/2024/6003/2304437
10/05-139-JANI
Date: 10.01.2024

VALUATION OPINION REPORT

The property bearing Commercial Office No. 212, 2nd Floor, "Hari Om Plaza", Hariom Plaza Commercial Premises Co-op. Soc. Ltd., M. G. Road, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India belongs to **Smt. Surajdevi Ratanchand Jain**.

Boundaries of the property.

North	:	Radha Krishna Building
South	:	Mahatma Gandhi Road
East	:	Omkareshwar Mandir
West	:	Shree Nivas Seva Sangh

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 **₹ 1,74,67,674.00 (Rupees One Crore Seventy Four Lakh Sixty Seven Thousand Six Hundred Seventy Four 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: 2024.01.10 15:32:41 +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



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M. G. Road, Borivali (East), Mumbai – 400 066, 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 10.01.2024 for Bank Loan Purpose
2	Date of inspection	30.12.2023
3	Name of the owner/ owners	Smt. Surajdevi Ratanchand Jain
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: Commercial Office No. 212, 2nd Floor, "Hari Om Plaza", Hariom Plaza Commercial Premises Co-op. Soc. Ltd., M. G. Road, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India Contact Person: Mr. Pramod Kejriwal (Office Staff) Contact No.: 9930321942
6	Location, street, ward no	M. G. Road
	Survey/ Plot no. of land	C.T.S. No. 527(pt), T. P.S. II, F. P. No. 14A-B(Pt) of Village – Kanheri
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Commercial 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. = 571.00 Mezzanine Area in Sq. Ft. = 570.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 519.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 623.00 (Carpet Area + 20%)

13	Roads, Streets or lanes on which the land is abutting	M. G. 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?	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 / SRA 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	₹ 44,000.00 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 Commercial Office 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 Commencement of Construction - 2007



	year of completion	Year of Completion 2012 (As per Site Information)
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:	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch to assess fair market value as on 10.01.2024 for Commercial Office No. 212, 2nd Floor, "Hari Om Plaza", Hariom Plaza Commercial Premises Co-op. Soc. Ltd., M. G. Road, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India belongs to **Smt. Surajdevi Ratanchand Jain**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 20.08.2011 between M/s. Hari Om Builders (the Developers) AND Smt. Surajdevi Ratanchand Jain (the Purchaser)
2	Copy of Commencement Certificate No. SRA / ENG / 1994 / RC / ML / AP dated 07.12.2007 issued by Slum Rehabilitation Authority.

LOCATION:

The said building is located at land bearing C.T.S. No. 527(pt), T.P.S. II, F. Plot No. 14A (pt) at M. G. Road, Borivali (East), Village - Kanheri, Taluka - Borivali, District - Mumbai Suburban. The property falls in Commercial Zone. It is at 700m. walkable distance from Borivali railway station.

BUILDING:

The building under reference is having Basement + 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 external condition of building is good. The building is used for Commercial purpose. 2nd Floor is having 20 Commercial Offices. The building is having 4 Lifts.

Commercial Office:

The commercial Office under reference is situated on the 2nd floor. The composition of commercial office is having Staff Working Area + 2 Cabins + Toilet + Mezzanine Area with 2 Cabins + Staff Working Area + 1 Store Room. The commercial office is finished with Vitrified tiles flooring, Teak wood door frame with flush shutter to main entrance, Concealed electrification & plumbing etc.

Valuation as on 4th January 2024

The Carpet Area of the Commercial Office	:	519.00 Sq. Ft.
The Built up Area of the Commercial Office	:	623.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2012 (As per Site Information)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	11 Years
Cost of Construction	:	623.00 X 2,800.00 = ₹ 17,44,400.00
Depreciation $\{(100-10) \times 11 / 60\}$:	16.50%
Amount of depreciation	:	₹ 2,87,826.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,47,500.00 per Sq. M. i.e. ₹ 13,703.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,36,656.00 per Sq. M. i.e. ₹ 12,696.00 per Sq. Ft.
Prevailing market rate	:	₹ 28,500.00 per Sq. Ft.
Value of property as on 10.01.2024	:	623.00 Sq. Ft. X ₹ 28,500.00 = ₹ 1,77,55,500.00

(Area of property x market rate of developed land & Commercial premises as on 2023 - 24 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 10.01.2024	:	₹ 1,77,55,500.00 - ₹ 2,87,826.00 = ₹ 1,74,67,674.00
Total Value of the property	:	₹ 1,74,67,674.00
The realizable value of the property	:	₹ 1,57,20,907.00
Distress value of the property	:	₹ 1,39,74,139.00
Insurable value of the property (623.00 X 2,800.00)	:	₹ 17,44,400.00
Guideline value of the property (623.00 X 12,696.00)	:	₹ 79,09,608.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Office No. 212, 2nd Floor, "Hari Om Plaza", Hariom Plaza Commercial Premises Co-op. Soc. Ltd., M. G. Road, Borivali (East), Mumbai – 400 066, State – Maharashtra, Country – India for this particular purpose at ₹ 1,74,67,674.00 (Rupees One Crore Seventy Four Lakh Sixty Seven Thousand Six Hundred Seventy Four Only) as on 10th January 2024.

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 **10th January 2024 is ₹ 1,74,67,674.00 (Rupees One Crore Seventy Four Lakh Sixty Seven Thousand Six Hundred Seventy Four 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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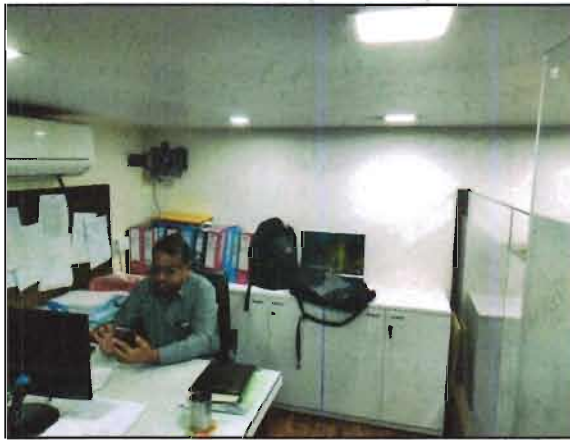
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ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Basement + Ground + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Office situated on 2 nd Floor
3	Year of construction	2012 (As per Site Information)
4	Estimated future life	49 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 shutter to main entrance
10	Flooring	Vitrified tiles flooring
11	Finishing	Cement plastering with 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.	
15	Sanitary installations	
	(i) No. of water closets	N.A.
	(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	Provided
18	No. of lifts and capacity	4 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	As per requirement
22	Roads and paving within the compound approximate area and type of paving	Chequered tiles 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

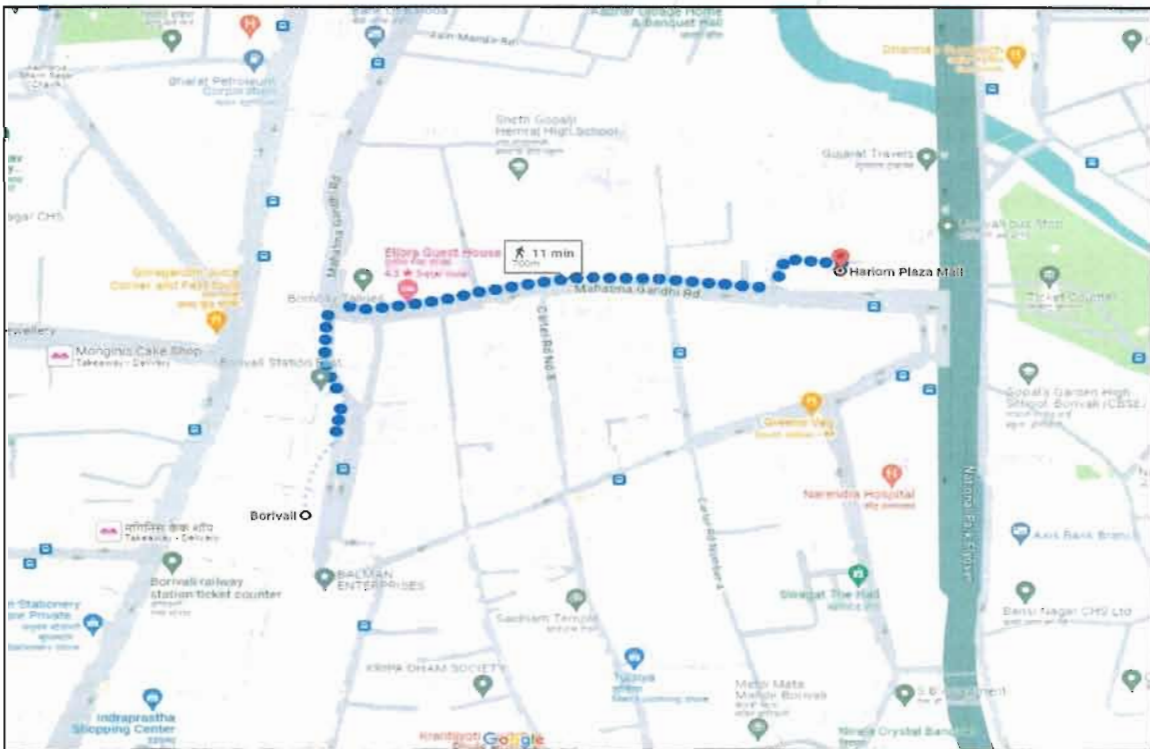


Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°13'53.9"N 72°51'44.2"E

Note: The Blue line shows the route to site from nearest railway station (Borivali - 700m.)

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	कंगरी (कोंडीवली)		
Search By	<input checked="" type="radio"/> Survey No. <input type="radio"/> Location		
Enter Survey No	527	<input type="button" value="Search"/>	
उपविभाग	पुर्वी जमीन	निवासी सदनिका	मोदीय
05/354-मुभाग:उपरेस गाव बीवा, पुर्वी वृत्तमती महाभाग, दक्षिणेश गाव बीवा व पश्चिमेश रवडे जाईव	48920	118780	147500
			211700
			118780
			मी. मीटर
			वि.टी.एच. नंबर

Stamp Duty Ready Reckoner Market Value Rate for Office	1,47,500.00			
No increase for office located on 2 nd floor with lift	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,47,500.00	Sq. Mtr.	13,703.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	48,920.00			
The difference between land rate and building rate (A – B = C)	98,580.00			
Depreciation Percentage as per table (D) [100% - 11%] (Age of the Building – 11 Years)	89%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,36,656.00	Sq. Mtr.	12,696.00	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

Sales Instance

6/1317 29-12-2022 Note - Generated Through eSearch Module For original report please contact concern SRO office	सूची क्र.2	एचएम निकास: सह टु, नि बोरोवली 9 इस क्रमांक: 673/2022 मंडली: सिंगल 63m
गावाचे नाव: काहेंरी		
(1) विविधता क्रमांक	करारनामा	
(2) मालकी क्रमांक	11700000	
(3) काढारनामा/आवेदनपत्राचा/बाबीलपत्राद्वारे अकरावरीं ईश्री को एरंडरर हे मरुतु काती	533287 5	
(4) मू. मानन वेदीसता व घटकनामक अकरावरीं	1) पालिकेचे नाव मुंबई महानगरपालिका, सदनाका नं. अधिस नं. 210, मासक नं. 2 रा मसला, इमारतीचे नाव: हरी ओम पदवडा कर्मचारीका को ओम सोसा टि. ब्लॉक नं. एम जे रोड, रोड . बोरोवली पूर्व मुंबई 400066. इतर भासिते: 30.04 चौ मीटर कापेट. सोबत एक कार पार्किंग. ((C.T.S. Number : 527.))	
(5) क्षेत्रफळ	36.06 चौ.मीटर	
(6) अकरावरीं किंवा सुट्टी देणारा अकरा देण.		
(7) दस्तावेज अकरा देण: या विषयुन देणका या पडकाराचे नाव किंवा देणकारी पडकाराचा सुकुमनाम किंवा अकरा अकरावरीं प्रतिसादिते नाव व पत्ता.	1) नाव: मालीवर्ग को पंगळ लॉ मालिका हरी पंगळ . 80. 42 पंगळ-पोस्ट नं. अधिस नं. 210, मासक नं. 2 रा मसला, इमारतीचे नाव: हरी ओम पदवडा कर्मचारीका को ओम सोसा टि. ब्लॉक नं. बोरोवली पूर्व मुंबई, रोड नं. एम जे रोड, मंगारतु. MID.B.12. विन कोड -400066 विन नं. 333299244)	
(8) दस्तावेज अकरा देण: या पडकाराचे व किंवा देणकारी पडकाराचा सुकुमनाम किंवा अकरा अकरावरीं प्रतिसादिते नाव व पत्ता.	1) नाव: अकरा अकरावरीं पंगळ का. 2) पंगळ-पोस्ट नं. 804, मासक नं. . इमारतीचे नाव: टॉपरा की ओम पंगळका ब्लॉक नं. ओम जे रोड मुंबई, रोड नं. जे.टी.ए. एकराके हावे बोरोवली पूर्व मुंबई, मंगारतु, मुंबई. विन कोड -400066 विन नं. HD09K-40 (2) 2) नाव: अकरा अकरावरीं पंगळ का. 2) पंगळ-पोस्ट नं. 804, मासक नं. . इमारतीचे नाव: टॉपरा की ओम पंगळका ब्लॉक नं. ओम जे रोड मुंबई, रोड नं. जे.टी.ए. एकराके हावे बोरोवली पूर्व मुंबई, मंगारतु, मुंबई. विन कोड -400066 विन नं. 42PG01002	
(9) दस्तावेज अकरा देणका देणका	14/01/2022	
(10) दस्तावेज नोंदणी केतवया देणका	14/01/2022	
(11) अनुमतीक खंड व पत्र	678/2022	
(12) काढारनामा/आवेदनपत्राचे मुल्य	535000	
(13) काढारनामा/आवेदनपत्राचे मंडली मुल्य	30000	
(14) टीका		
मुद्राकनामाची किंवा काय मंडलीक नमोदित.		
मुद्राक मुल्य अकरावरीं निवडणीक अनुषंगीक.	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

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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 **10th January 2024**.

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 ₹ 1,74,67,674.00 (Rupees One Crore Seventy Four Lakh Sixty Seven Thousand Six Hundred Seventy Four 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: 2024.01.10 15:32:53 +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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