

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mr. Farhad Pervis Sethna**

Unit No. 3081, 3<sup>rd</sup> Floor, B – Wing, Oberoi Garden Premises Co-Op. Soc. Ltd., Oberoi Garden Estate, Off.  
Chandivli Farm Road, Village – Chandivli, Andheri (East), Mumbai – 400 072,  
State – Maharashtra, Country – India.

Latitude Longitude - 19°06'51.6"N 72°53'38.0"E

### Valuation Done for:

**The Zoroastrian Co-operative Bank Ltd.**

**Fort Branch**

Yusuf Building, Veer Nariman Road, Fort Mumbai 40001.



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**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

## VALUATION OPINION REPORT

This is to certify that the property bearing Unit No. 3081, 3<sup>rd</sup> Floor, B – Wing, Oberoi Garden Premises Co-Op. Soc. Ltd., Oberoi Garden Estate, Off. Chandivli Farm Road, Village – Chandivli, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India. belongs to **Mr. Farhad Pervis Sethna**

Boundaries of the property.

North	A – Wing
South	C – Wing
East	Chandivali Studio
West	Boomerang Building

Considering various parameters recorded, 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 **Fair Market Value** for this particular purpose at ₹ **1,01,20,000.00** (Rupees One Crore One Lakh Twenty 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 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: 2024.01.12 15:23:44 +05'30

Auth. Sign.



**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

TZCBL Emp. No. Ref: ZCBL/CO/AUD/19-20/100

Encl.: Valuation report



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mumbai@vastukala.org

**VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY**

1	Date of Inspection	:	09.01.2024
2	Purpose of valuation	:	As per request from The Zoroastrian Co-operative Bank Ltd, Fort Branch, Fair Market Value of the property under reference for Bank Loan Purpose
3	Name and address of the Valuer	:	<b>Manoj B. Chalikwar</b> <b>Vastukala Consultants (I) Pvt. Ltd.</b>  B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.
4	<b>List of Documents Handed Over to The Valuer by The Bank</b> 1. Copy of Agreement of Transfer dated 04.02.2005 Between Mrs. Indrajeet Kaur (The Transferor) and Mr. Farhad Pervis Sethna (The Transferee) 2. Copy of Full Occupancy Certificate No. CE / 3295 / BPES / AL dated 30.03.2000 issued by Municipal Corporation of Greater Mumbai 3. Copy of Electricity Bill dated 08.12.2023 in the name of Mr. Farhad Pervis Sethna 4. Copy of Maintenance Bill Dated 15.11.2023 in the name of Mr. Farhad Pervis Sethna		
5	Details of enquiries made/ visited to government Office for arriving fair market value.	:	Market analysis and as per sub-registrar value.
6	Factors for determining its market value.	:	Location, development of surrounding area, type of construction, construction specifications, age of building, condition of the premises & building, facilities provided and its prevailing market rate.
7	ANY CRITICAL ASPECTS ASSOCIATED WITH PROPERTY	:	No
8	Present/Expected Income from the property	:	₹ 25,000.00 Expected rental income per month
	<b>Property Details</b>	:	
9	Name(s) of the Owner and Postal address of the property under consideration.	:	<b>Mr. Farhad Pervis Sethna</b>  <b>Address:</b> Unit No. 3081, 3 <sup>rd</sup> Floor, B – Wing, Oberoi Garden Premises Co-Op. Soc. Ltd., Oberoi Garden Estate, Off. Chandivli Farm Road, Village – Chandivli, Andheri (East), Mumbai – 400 072, State – Maharashtra, Country – India. <b>Contact Person:</b> Mr. Vipul Shah (Staff) Contact No. -- 9152119627
10	If the property is under joint ownership/ co-ownership share of each such owner/ are the share is undivided.	:	Sole Ownership
11	Brief description of the property.	:	The Commercial Office under reference is situated on



		3 <sup>rd</sup> Floor. The composition of Office is Working area & Toilet. The property is at 1.9 Km. travelling distance from nearest Metro Station Saki Naka	
12	Location of the property (C.T.S. No., Survey No., Hissa No., Plot No., etc.).	CTS No. 47, 47/1 to 20 of Village – Chandivali	
13	<b>Boundaries</b>	<b>As per Site</b>	<b>As per Documents</b>
	North	A – Wing	Details not available
	South	C – Wing	Details not available
	East	Chandivali Studio	Details not available
	West	Boomerang Building	Details not available
14	Matching of Boundaries	N.A.	
15	Route map	Enclosed	
16	Any specific identification marks	Near Boomerang Building	
17	Whether covered under Corporation/ Panchayat/ Municipality.	Municipal Corporation of Greater Mumbai	
18	Whether covered under any land ceiling of State/ Central Government.	No	
19	Is the land freehold/ leasehold?	Freehold	
20	Are there any restrictive covenants in regard to use of Land? If so, attach a copy of the covenant.	As per Agreement	
21	Type of the property	Commercial	
22	Year of acquisition/ purchase.	04.02.2005	
23	Purchase value as per document	₹ 6,82,000.00	
24	Whether the property is occupied by owner or tenant. If occupied by tenant since how long he is staying and the amount of rent being paid.	Tenant Occupied – Western Industrial Application Pvt. Ltd.	
25	Classification of the site		
	a. Population group	Urban	
	b. High/ Middle/ Poor class	Middle Class	
	c. Residential/ Non-Residential	Non Residential	
	d. Development of surrounding area	Developed Area	
	e. Possibility of any threat to the property (Floods, calamities etc.).	No	
26	Proximity of civic amenities (like school, hospital, bus stop, market etc.).	All Available near by	
27	Level of the land (Plain, rock etc.)	Plain	
28	Terrain of the Land.	Levelled	
29	Shape of the land (Square/ rectangle etc.).	Regular	
30	Type of use to which it can be put (for construction of house, factory etc.).	Commercial purpose	

31	Whether the plot is under town planning approved layout?	:	Information not Available
32	Whether the building is intermittent or corner?	:	Intermittent
33	Whether any road facility is available?	:	Yes
34	Type of road available (B.T/Cement Road etc.).	:	B.T. Road
35	Front Width of the Road?	:	06.00 M. Wide Road
36	Source of water & water potentiality.	:	Municipal Water supply
37	Type of Sewerage System.	:	Connected to Municipal Sewerage System
38	Availability of power supply.	:	Yes
39	Advantages of the site.	:	Located in developed area
40	Disadvantages of the site.	:	No
41	Give instances of sales of immovable property in the locality on a separate sheet, indicating the name & address of the property, registration No. sale price and area of land sold.	:	As per Sub-Registrar of Assurance records
<b>Valuation of the property:</b>			
42	Total area of the Commercial Office	:	Carpet Area in Sq. Ft. = 308.00 Area as per actual site measurement  <b>Super Built Up Area in Sq. Ft. = 440.00 (Area as per Agreement for Sale)</b>
43	Prevailing market rate.	:	₹ 23,000.00 per Sq. Ft. Rate on Super Built Up Area (Including Office Interior)
44	Floor Rise Rate per Sq. Ft.	:	₹ 0.00
45	PLC Rate per Sq. Ft.	:	₹ 0.00
46	Total Rate per Sq. Ft.	:	₹ 23,000.00 per Sq. Ft. Rate on Super Built Up Area (Including Office Interior)
47	Guideline rate obtained from the Stamp Duty Ready Reckoner.	:	₹ 2,10,860.00 per Sq. M. i.e. ₹ 19,589.00 per Sq. Ft.
47a	Guideline rate (after deprecation)	:	₹ 1,81,641.00 per Sq. M. i.e. ₹ 16,875.00 per Sq. Ft.
48	Government Value	:	₹ 1,13,039.00
			<b>Area in Sq. Ft.      Rate      Value</b>
	Super Built up area	:	440.00      ₹ 16,875.00      ₹ 74,25000.00
49	Value of the property		
			<b>Area in Sq. Ft.      Rate      Value</b>
	Super Built Area	:	440.00      ₹ 23,000.00      ₹ 1,01,20,000.00
	Total Value of the Property		<b>₹ 1,01,20,000.00</b>
50	The realizable value of the property	:	<b>₹ 91,08,000.00</b>

51	Distress value of the property	:	₹ 80,96,000.00
52	Insurable value of the property	:	₹ 11,88,000.00
<b>Technical details of the building:</b>			
53	Type of building (Residential / Commercial / Industrial).	:	Commercial
54	Year of construction.	:	2000 (As per Occupancy Certificate)
55	Future life of the property.	:	36 years Subject to proper, preventive periodic maintenance & structural repairs.
56	No. of floors and height of each floor including basement.	:	Ground + 6 Upper Floors 3 <sup>rd</sup> Floor is having 32 Offices
<b>Type of construction</b>			
57	(Load bearing/ R.C.C./ Steel framed)	:	R.C.C. Framed Structure
<b>Condition of the building.</b>			
58	External (excellent/ good/ normal/ poor)	:	External repairing work is in progress.
59	Internal (excellent/ good/ normal/ poor).	:	Good
60	Whether the Commercial Office is constructed strictly according to the sanctioned plan, details of variations noticed if any and effect of the same on the valuation	:	As Occupancy Certificate is received may be assumed that the construction is as per sanctioned plan
<b>Remarks:</b>			
61	<b>Specifications of Construction:</b>		
<b>sr.</b>	<b>Description</b>	:	<b>3<sup>rd</sup> Floor</b>
a	Foundation	:	R.C.C. Foundation
b	Basement	:	No
c	Superstructure	:	R.C.C. frame work with 9-inch-thick B. B. Masonry for external walls 6-inch thick B.B. Masonry for internal walls
d	Joinery/Doors/Windows	:	Teak Wood door framed with flush door; Powder coated aluminium sliding windows
e	RCC Work	:	R.C.C. Framed Structure
f	Plastering	:	Cement Plastering with POP false ceiling
g	Flooring, Skirting	:	All rooms are finished with Vitrified & Marble flooring. Toilets are finished with ceramic tiles flooring & full height glazed tiles dado.
h	Pantry Platform	:	N.A.
i	Whether any proof course is provided?	:	Yes
j	Drainage	:	Connected to Municipal Sewerage System
k	Compound Wall (Height, length and type of construction)	:	5'6" High, R.C.C. columns with B. B. Masonry wall
l	Electric Installation (Type of wire, Class of construction)	:	Concealed Electrification



m	Plumbing Installation (No. of closets and wash basins etc.)	:	Concealed Plumbing
n	Bore Well	:	Not found
o	Wardrobes, if any	:	No
p	Development of open area	:	Cemented road in open spaces, etc.
<b>Valuation of proposed construction/ additions/ renovation if any:</b>			
62	<b>SUMMARY OF VALUATION:</b>	:	
	Part I Land	:	₹ 0.00
	Part II Building	:	₹ 1,01,20,000.00
	Part III Other amenities/ Miscellaneous	:	₹ 0.00
	Part IV Proposed construction	:	₹ 0.00
	<b>TOTAL.</b>	:	<b>₹ 1,01,20,000.00</b>
<b>Calculation:</b>			
<b>1</b>	<b>Construction</b>	:	
1.01	Super Built Up Area of office	:	440.00 Sq. Ft.
1.02	Rate per Sq. Ft.	:	₹ 2,700.00
1.03	Cost of Construction = (1.01x1.02)	:	<b>₹ 11,88,000.00</b>
<b>2</b>	<b>Value of property</b>	:	
2.01	Super Built Up Area of Commercial Office	:	440.00 Sq. Ft.
2.02	Rate per Sq. Ft.	:	₹ 23,000.00
2.03	Floor Rise Rate per Sq. Ft.	:	₹ 0.00
2.04	PLC Rate per Sq. Ft.	:	₹ 0.00
2.05	Total Rate per Sq. Ft.	:	₹ 23,000.00
2.06	Value of Commercial Office = (2.01x2.05)	:	<b>₹ 1,01,20,000.00</b>
<b>3</b>	<b>The value of the property.</b>	:	<b>₹ 1,01,20,000.00</b>

I certify that,

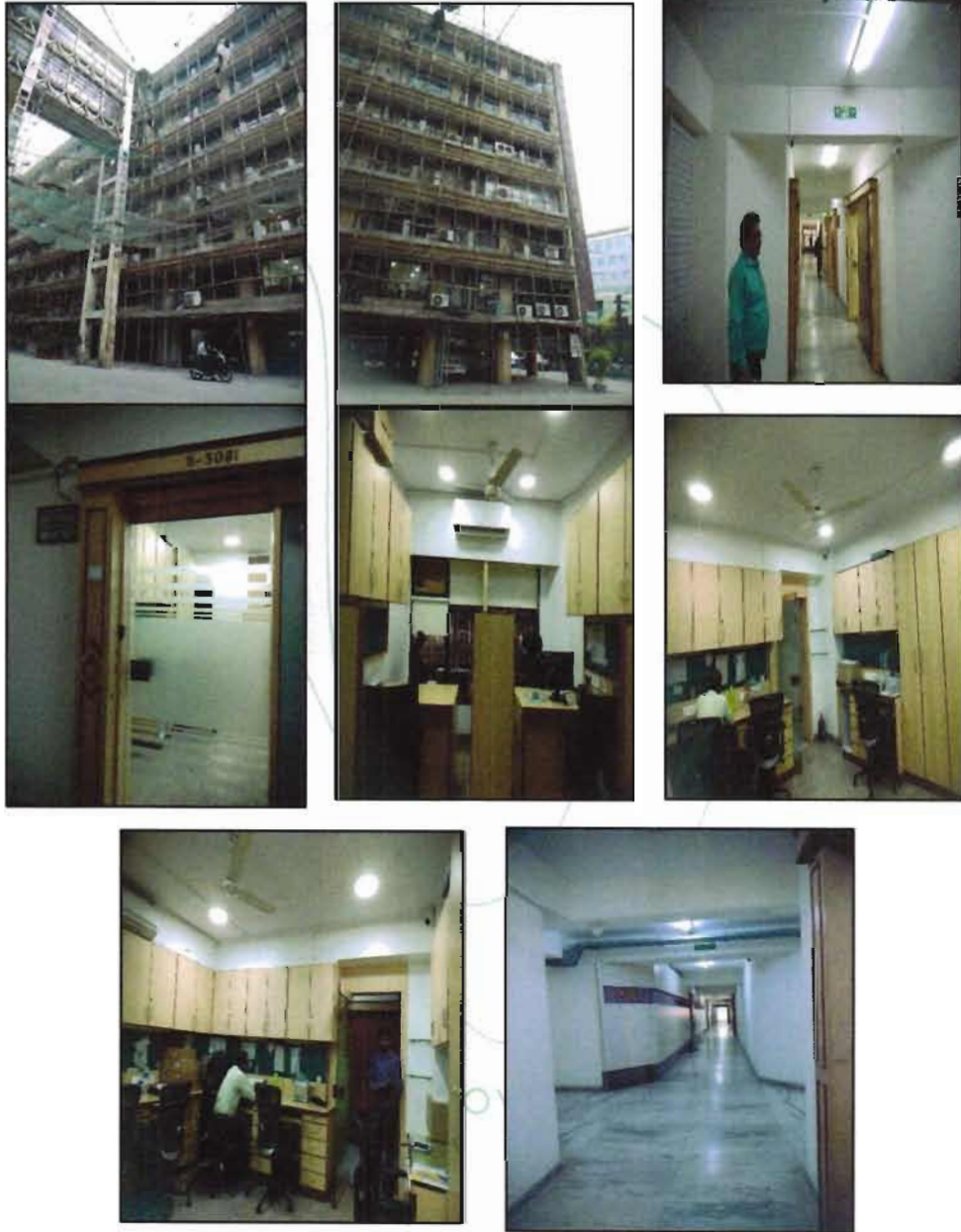
I/ my authorized representative, has inspected the subject property on 09.01.2024. Mr. Vipul Shah (Staff) has shown the property.

The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

There is no direct/ indirect interest in the property valued.

The fair value of the property as on 12.01.2024 is ₹ 1,01,20,000.00 (Rupees One Crore One Lakh Twenty Thousand Only).

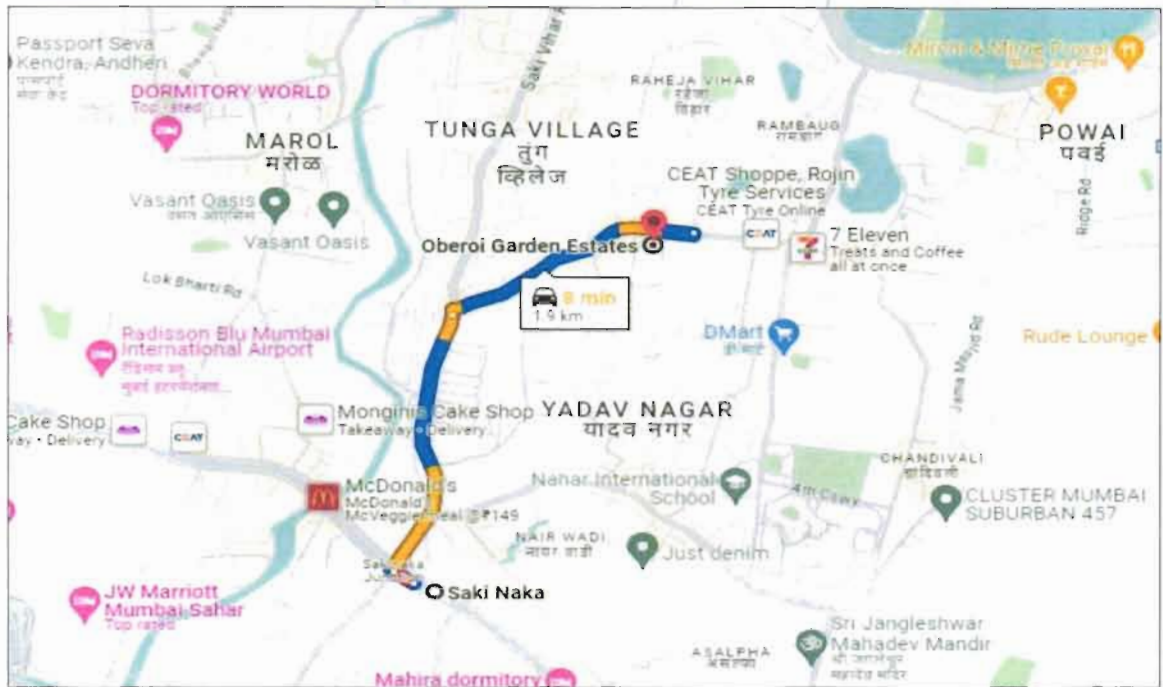
## Actual site photographs





## Route Map of the property

Site: [url](#)



**Latitude Longitude - 19°06'51.6"N 72°53'38.0"E**

**Note:** The Blue line shows the route to site from nearest metro station (Saki Naka – 1.9Km.)



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## 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 )**

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Year	2023-2024	Language	English
Selected District	MumbaiSubUrban	Select Village	चांदिवली - कुला
Search By	<input type="radio"/> Survey No. <input checked="" type="radio"/> Location		

Select	उपविभाग	खुली जमीन	निवासी सदनिका	आपतल पुकाने	औद्योगिक	एकक (Rs.)
SurveyNo	115-342 - भूभाग चांदिवली गावतील सर्व मिल्कती	83820	174560	210860	229810	189920 चौ मीटर
SurveyNo	115-342A - भूभाग विशेष गृहप्रकल्प खालील मिल्कती	89010	183290	221400	241300	199420 चौ मीटर

Stamp Duty Ready Reckoner Market Value Rate for Shop located on 3 <sup>rd</sup> Floor (A)	2,10,860.00	Sq. Mt.	19,589.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	83,820.00			
The difference between land rate and building rate (A – B = C)	1,27,040.00			
Depreciation Percentage as per table (D) [100% - 23%] (Age of the Building – 23 Years)	23%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>1,81,641.00</b>	<b>Sq. Mt.</b>	<b>16,875.00</b>	<b>Sq. Ft.</b>

**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

**NOBROKER**  
Office Space in Powai, Mumbai For Sale  
₹ 50 Lacs  
₹ 37,346/Month  
200 Sq.Ft  
109 Sq.Ft

Office Space  
Furnished  
Dec 14, 2023

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Activity On This Property

Similar Properties

**NoBroker Services**

- Create Agreement
- Check Loan Eligibility
- Estimate Interest Cost
- Book Legal Services
- Book Maintenance

**NOBROKER**  
Office Space in Powai, Mumbai For Sale  
₹ 1 Crore  
₹ 75,093/Month  
480 Sq.Ft

Office Space  
Fully Furnished  
Dec 1, 2023

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Activity On This Property

Similar Properties

**NoBroker Services**

- Create Agreement
- Check Loan Eligibility
- Estimate Interest Cost
- Book Legal Services
- Book Maintenance

**Amenities**



## Price Indicator

The screenshot displays a NoBroker property listing for 'Office Space in Chandivli Road, Mumbai For Sale'. The listing includes the following details:

- Price:** ₹ 82 Lacs
- Monthly Rent:** ₹ 88,088
- Area:** 291 Sq Ft
- Property Type:** Office Space
- Location:** Chandivli Road, Mumbai
- Listing Status:** Listed by Broker
- Services Offered:** Create Agreement, Check Loan Eligibility, Estimate Refinance Cost, Book Legal Services, Book Renovations
- Similar Properties:** Office Space in Powai, Mumbai for sale

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## Sale Instance

142390	<b>सूची क्र.2</b>	दुयम निबंधक : सह दु.नि. कुर्ला 3
10-01-2024		दस्त क्रमांक : 142/2023
Note:-Generated Through eSearch Module, For original report please contact concern SRO office.		नोंदणी : Regn:63m
<b>गावाचे नाव : चांदिवली</b>		
(1) विलेखाचा प्रकार	अॅग्रीमेंट टू सेल	
(2) मोबदला	6450000	
(3) बाजारभाव (भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	8327937.83	
(4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: मुंबई मनपाइतर वर्णन : सदनिका नं: कमर्शियल युनिट नं 4091, माळा नं: 4, सी विंग, ओबेरॉय गार्डन इस्टेट्स, इमारतीचे नाव: ओबेरॉय गार्डन प्रिमाईसेस को.ऑप. सोसायटी लिमिटेड, ब्लॉक नं: चांदिवली फार्म रोड, चांदिवली, रोड : अंधेरी पूर्व, मुंबई-400072, इतर माहिती: एकूण क्षेत्र 45.53 चौरस मीटर बिल्ट अप, सीटीएस नं. 47 व 47/1 ते 47/20 ऑफ चांदिवली व्हिलेज, सीटीएस नं. 17 व 18 ऑफ साकी व्हिलेज, ( ( C.T.S. Number : 47 & 47/1 to 47/20 ; ) )	
(5) क्षेत्रफळ	45.53 चौ.मीटर	
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव.-कमलेश आर पटेल वय.-52 पत्ता.-प्लॉट नं. 6, माळा नं.-, इमारतीचे नाव: सन रेसिडेंसी, ब्लॉक नं: बी एच शिवय पार्क प्लॉट, समा सावली रोड, रोड नं: वडोदरा, गुजरात, वडोदरा. पिन कोड:-390024 पॅन नं:-ADBPP0336N	
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव.-स्मिता राजेश तिवारी वय.-32, पत्ता.-प्लॉट नं: प्लॉट नं. बी-208, माळा नं. 2, इमारतीचे नाव: मनोरमा अपार्टमेंट, ब्लॉक नं: टेंबा रोड, मंडळी तलाव, रोड नं: भायंदर पश्चिम, महाराष्ट्र, THANE. पिन कोड:-401101 पॅन नं:-AKMPT6006D	
(9) दस्तऐवज करून दिल्याचा दिनांक	03/01/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	03/01/2023	
(11) अनुक्रमांक, खंड व पृष्ठ	142/2023	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	499700	
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000	
(14) शेर		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference for **Fair Market Value** purpose as on dated **12<sup>th</sup> January 2024**.

The term **Fair Market 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.

### **ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS**

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 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.
4. There is no direct/ indirect interest in the property valued.
5. 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 this particular purpose at ₹ 1,01,20,000.00 (Rupees One Crore One Lakh Twenty Thousand 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: 2024.01.12 15:24:09 +05'30'

  
Auth. Sign.

**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

TZCBL Emp. No. Ref: ZCBL/CO/AUD/19-20/100

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