

**Ref. 6369 13<sup>th</sup> March 2023/ SBI RACPC Sion Branch / Bharoskumar Gupta.**

**BANK: STATE BANK OF INDIA  
BRANCH: RACPC SION.**

*Reports Scrutinised*  
*[Signature]*  
Asst./Dy. Manager / CM

**VALUATION REPORT (IN RESPECT OF FLATS)  
(To be filled in by the Approved Valuer)**

I	GENERAL	
1.	Purpose for which the valuation is made	: To assess the present market value of the property rights for loan purpose.
2.	a. Date of Inspection	: 13 <sup>th</sup> March 2023
	b. Date on which the valuation is made	: 16 <sup>th</sup> March 2023
3.	List of documents produced for perusal	
	Document	:
	1) Agreement	Agreement for sale Dated: 21 <sup>st</sup> June 2022.
	2) Index II	Index II Sr. No. 8358/2022 Dated: 21 <sup>st</sup> June 2022.
	3) Occupation Certificate	No. CHE/WS/1386/K/337 (NEW)/OCC/1/New Dated: 2 <sup>nd</sup> Feb 2023. (For Building No. 2, Wing 'A' & 'B', Basement + Stilt + 1 <sup>st</sup> to 9 <sup>th</sup> + 10 <sup>th</sup> (Part) Upper Floors)
	4) Maintenance/ Electricity/ Tax Receipt	Electricity Bill Dated: 9 <sup>th</sup> March 2023.
4.	Name of the Owner and his / their address (es) with phone no. (details of share of each owner in case of joint ownership)	: <b>Bharoskumar Gupta. (Owner)</b> <b>Anita Bharos Gupta. (Owner)</b> Address: Flat No. 405, 4 <sup>th</sup> Floor, Building No. 2, Wing 'B', "HANSA", Situated at Land Bearing C.T.S. No. 118 & 118/1 to 9, At Village Ismalia, Nearby Rameshwar Mandir, Saraswati Baug Society Road, Jogeshwari (East), Mumbai, Pin Code 400 060.
5.	Brief descriptions of the property	: <b>Flat No. 405, 4<sup>th</sup> Floor, Building No. 2, Wing 'B', "HANSA", Situated at Land Bearing C.T.S. No. 118 &amp; 118/1 to 9, At Village Ismalia, Nearby Rameshwar Mandir, Saraswati Baug Society Road, Jogeshwari (East), Mumbai, Pin Code 400 060.</b>
6.	Location of property	:
	a. Plot No. / Survey No.	-
	b. Door No.	Flat No. 405
	c. C.T.S. No. / Village	Land Bearing C.T.S. No. 118 & 118/1 to 9/At Village Ismalia
	d. Ward / Taluka	Taluka Andheri
	e. Mandal / District	Mumbai



	f. Date of issue and validity of layout of approved map / plan	<b>Occupation Certificate</b> No. CHE/WS/1386/K/337 (NEW)/OCC/1/New Dated: 2 <sup>nd</sup> Feb 2023. (For Building No. 2, Wing 'A' & 'B', Basement + Stilt + 1 <sup>st</sup> to 9 <sup>th</sup> + 10 <sup>th</sup> (Part) Upper Floors)	
	g. Approved map / plan issuing authority	Issued by M.C.G.M.	
	h. Whether genuineness or authenticity of approved map / plan is verified	Issued by M.C.G.M.	
	i. any other comments by our empanelled valuers on authentic of approved plan		
7.	Postal address of the property	:	Flat No. 405, 4 <sup>th</sup> Floor, Building No. 2, Wing 'B', "HANSA", Situated at Land Bearing C.T.S. No. 118 & 118/1 to 9, At Village Ismalia, Nearby Rameshwar Mandir, Saraswati Baug Society Road, Jogeshwari (East), Mumbai, Pin Code 400 060.
8.	City / Town	:	City.
	Residential Area	:	Yes.
	Commercial Area	:	--
	Industrial Area	:	--
9.	Classification of the Area	:	
	i. High / Middle / Poor	:	Middle Class Locality.
	ii. Urban / Semi Urban / Rural	:	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	M.C.G.M.
11.	Whether covered under any State / Central Govt. enactment (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area.	:	
12.	Boundaries of the property	:	
	North	:	Milan Enclave
	South	:	Wing 'A'
	East	:	Rameshwar Mandir
	West	:	Railway Line
13.	Dimension of the site	:	<b>As per Deed</b> <b>Actuals</b>
	North	:	N.A.                      Milan Enclave
	South	:	N.A.                      Wing 'A'
	East	:	N.A.                      Rameshwar Mandir
	West	:	N.A.                      Railway Line
14.	Extent of the site	:	N.A.
14. 1	Latitude & Longitude & Co-ordinates of Flat	:	Latitude                = 19°07'45.6"N
		:	Longitude              = 72°50'56.9"E
15.	Extent of the site considered for valuation (least of 13A & 13B)	:	N.A.
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Flat is occupied by owner.
II	<b>APARTMENT BUILDING</b>	:	
1.	Nature of the Apartment	:	Residential (2.5 BHK) Flat ✓





2.	Location		Nearby Rameshwar Mandir
	C.T.S. No.		-
	Block No.		-
	Ward No.		-
	Village / Municipality / Corporation		At Village Ismalia/M.C.G.M. limits.
	Door No., Street Road (Pin code)		Flat No. 405, Saraswati Baug Society Road, (Pin Code 400 060)
3.	Descriptions of the locality Residential / Commercial / Mixed		Residential Locality.
4.	Year of Construction		2023
5.	Number of Floors		<b>Basement + Stilt + 1<sup>st</sup> to 9<sup>th</sup> + 10<sup>th</sup> (Part) Upper Floors</b>
6.	Type of Structure		R.C.C.
7.	Number of dwelling units in the building		4 flats per floor.
8.	Quality of Construction		Good.
9.	Appearance of the building		Good.
10.	Maintenance of the building		Good.
11.	Facilities available	:	
	Lifts		2 Lifts.
	Protected Water Supply		Available
	Underground Sewerage		Available
	Car parking - Open / Covered		1 Basement Car Parking No. PZ-35
	Is compound wall existing?		Yes
	Is pavement laid around the building?		Yes
<b>III</b>	<b>FLAT</b>		
1.	The floor on which the Flat is situated	:	4 <sup>th</sup> Floor
2.	Door No. of the Flat	:	Flat No. 405
3.	Specification of the Flat		
	Roof		R.C.C.
	Flooring		Vitrified
	Doors		Teak Woods Doors
	Windows		Black Powder Coated Aluminum Sliding Windows
	Fittings		Concealed
	Finishing		Plaster & Distemper
4.	House Tax	:	Not Provided
	Assessment No.		N.A.
	Tax paid in the name of		N.A.
	Tax amount		N.A.
5.	Electricity service connection no.	:	153353371
	Meter card is in the name of		<b>Bharoskumar Gupta &amp; Anita Bharos Gupta.</b>
6.	How is the maintenance of the Flat?	:	Good
7.	Sale Deed executed in the name of	:	<b>Bharoskumar Gupta. (Applicant)</b> <b>Anita Bharos Gupta. (Applicant)</b> <b>Hasmukh Bhuralal Fofani. (Seller)</b> <b>Jay Hasmukh Fofani. (Seller)</b> <b>As per Agreement for sale Dated: 21<sup>st</sup> June 2022.</b>
8.	What is the undivided area of land as per Sale deed?	:	N.A.





9.	What is the plinth area of the Flat?	:	As per Document Carpet area is 799 Sq. Ft. (74.22 Sq. Mt.) Exclusive Balcony area is 20 Sq. Ft. (1.85 Sq. Mt.) For Valuation
10.	What is the floor space index (app)	:	As per Rules & Regulation.
11.	What is the Salable Built up area of the Flat?	:	Built up area is 983 Sq. Ft. (91.28 Sq. Mt.)
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium Class.
13.	Is it being used for Residential or Commercial purpose?	:	Residential Purpose.
14.	Is it Owner occupied or Let out?	:	Flat is occupied by owner.
15.	If rented, what is the monthly rent?	:	N.A.
<b>IV</b>	<b>MARKETABILITY</b>	:	
1.	How is the marketability?	:	Good.
2.	What are the factors favoring for an extra Potential Value?	:	Nothing Specific
3.	Any negative factors that are observed which affect the market value in general?	:	Not Observed
<b>V</b>	<b>RATE</b>	:	
1.	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? (Along with details/reference of at-least two latest deals/transactions with respect to adjacent properties in the areas)	:	Rs. 26,700/-per Sq. Ft. on Carpet area. Rs. 13,350/-per Sq. Ft. on Exclusive balcony area.
2.	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specification and other factors with the Flat under comparison (given details)	:	Around Rs. 26,700/-per Sq. Ft. on Carpet area. Around Rs. 13,350/-per Sq. Ft. on Exclusive balcony area.
3.	Break - up for the rate	:	
	i. Building + Services	:	} Rs. 26,700/- per Sq. Ft.
	ii. Land + Others	:	
4.	Guidelines rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	Built up area is 971 Sq. Ft. × Rs. 14,076/- = Rs. 1,36,67,796/- (As per Reck)





VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a.	Depreciation building rate : Comparable Sale method
	Replacement cost of Flat with services (v(3)i) : Comparable Sale method
	Age of the building : 02 Years. <i>02 2023</i>
	Life of the building estimated : 58 Years.
	Depreciation percentage assuming the salvage value as 10% : N.A.
	Depreciation Ratio of the building : N.A.
b.	Total composite rate arrived for Valuation :
	Depreciation building rate VI (a) : } Rs. 26,700/- per Sq. Ft.
	Rate for land & other V (3) ii : }
	Total Composite Rate : Rs. 26,700/-per Sq. Ft. (Composite Rate)

#### DETAILS OF VALUATION

Sr. No.	DESCRIPTION	QUANTITY	RATE PER UNIT (Rs.) Per Sq. Ft.	ESTIMATED/ PRESENT VALUE (Rs.)
1.	Present Value of the Flat (incl. car parking, if provided) a) Carpet area is 799 Sq. Ft. b) Exclusive Balcony area is 20 Sq. Ft.	1 1	Rs. 26,700/- Rs. 13,350/-	Rs. 2,13,33,300/- Rs. 2,67,000/- Total (a + b) = Rs. 2,16,00,300/- 1 Basement Car Parking No. PZ-35 @ Rs. 8,00,000/- Total Rs. 2,24,00,300/- Say ..... Rs. 2,24,00,000/-
2.	Wardrobes	N.A.		
3.	Show cases / Almirahs	Provided		
4.	Kitchen arrangements	Granite Kitchen Platform		
5.	Superfine finish	Normal		
6.	Interior decorations	Normal		
7.	Electricity deposits / electrical fittings, etc.,	Concealed		
8.	Extra Collapsible gates / grill works etc.,	M.S. Grill Provided		
9.	Potential value, if any	N.A.		
10.	Others	N.A.		
	<b>Total</b>		<b>Rs. 2,24,00,000/- (Including 1 Basement Car Parking No. PZ-35)</b> <b>(Rupees Two Crore Twenty Four Lakhs Only)</b>	





Valuation: Here, the approved valuer should discuss in details his approach (Market Approach, Income Approach and Cost Approach) to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening/public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast/tidal level must be incorporated and their effect on i) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/internet sites.

As a result of my appraisal and analysis it is my considered opinion that the Realizable value of the above property in the prevailing condition with aforesaid specifications is

**Rs. 2,24,00,000/-**

1) Insurance Value	=	<b>Rs. 28,67,500/-</b>
2) Rental Value	=	<b>Rs. 37,000/- Per Month</b>
3) The book value of the above property (Government value)	=	<b>Rs. 1,36,67,796/-</b>

**Place : Dombivali (East), Mumbai.**

**Date: 16<sup>th</sup> March 2023**



The undersigned has inspected the property detailed in the valuation report dated: on \_\_\_\_\_  
we are satisfied that the fair and reasonable market value of the property is \_\_\_\_\_ (Rupees  
\_\_\_\_\_ only)

Date:

Place:

Encl:

Signature  
(Name of the Branch Manager  
With Office Seal)

1. Declaration-cum-undertaking from the valuer (Annexure-IV)
2. Model code of conduct for valuer (Annexure V).

### DECLARATION-CUM-UNDERTAKING

I, Gajendra Vasant Rao Khot Son of Vasant Rao Khot do hereby solemnly affirm and state that:

- a) I am a citizen of India.
- b) I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of 3 years prior to my appointment as valuer or 3 years after the valuation of assets was conducted by me.
- c) The information furnished in my valuation report Dated: 16<sup>th</sup> March 2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d) My Representative Mr. Yogesh personally inspected the property on Dated: 13<sup>th</sup> March 2023. The work is not sub-contracted to any other valuer and carried out by myself.
- e) Valuation report is submitted in the format as prescribed by the Bank.
- f) I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g) I have not been removed/ dismissed from service/employment earlier.
- h) I have not been convicted of any offence and sentenced to a term of imprisonment.
- i) I have not been found guilty of misconduct in professional capacity.
- j) I have not been declared to be unsound mind.
- k) I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt.
- l) I am not an undischarged insolvent.
- m) I have not been levied a penalty under section 271J of Income-Tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-Tax (Appeals) or Income-Tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-Tax Appellate Tribunal, and five years have not elapsed after levy of such penalty.
- n) I have not been convicted of an offence connected with any proceeding under the Income-Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o) My PAN Card number/Service Tax number as applicable is BRHPK5618P
- p) I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- q) I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.





Property Photos



GAJENDRA V. KHOT GOV. VALUER  
CCCIT (N)  
265/31 CAT(I)  
2017-18  
Dt. 22/05/2017



DGS-SBI-RACPC/171/2023

17<sup>th</sup> March 2023

To,  
The Manager,  
**STATE BANK OF INDIA,**  
RACPC, Sion, Mumbai

**VALUATION REPORT (IN RESPECT OF FLAT)**

Reports Scrutinised  
*[Signature]*  
Asst./Dy. Manager CM

I. <b>GENERAL</b>		
1.	Purpose for which the valuation is made	: To assess the fair Market Value for Bank Loan purposes.
2.	a) Date of inspection	: 16.03.2023
	b) Date on which the valuation is made	: 17.03.2023
3.	List of documents produced for perusal	: 1. Copy of Index II Receipt No. Andheri-6/8358-2022 dated 21/06/2022 2. Copy of Commencement Certificate No. CHE/WS/1386/K/337(NEW)/FCC/5/Amend dated 01/02/2018 issued by MCGM 3. Copy of Occupancy Certificate No. CHE/WS/1386/K/337(NEW)/OCC/1/New dated 02/02/2023 issued by BMC 4. Copy of MahaRera Certificate No. P51800003042 dated 04/08/2017
4.	Name of the <b>Owner(S)</b> and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: <b>1. MR. BHAROSKUMAR GUPTA</b> <b>2. MRS. ANITA BHAROS GUPTA</b> Add. :B-102, Krishna Kunja CHS Ltd., Jogeshwari East, Mumbai <b>Contact No. :-</b>
5.	Brief description of the property	: <b>2.5BHK Residential Flat</b> located at Flat No. 405, 4 <sup>th</sup> Floor, B Wing, "HANSA", Village Ismalia, Saraswati Baug Society Road, Jogeshwari (East), Mumbai - 400060, Maharashtra
6.	Location of property	
	a) Plot No. / Survey No.	: CTS No. 118 & 118/1 to 9
	b) Door No.	: Flat No. 405
	c) T.S. No. / Village	: Ismalia
	d) Ward / Taluka	: Andheri
	e) Mandal / District	: Mumbai Suburban





	f)	Date of issue and validity of layout of approved map / plan	:	Copy of Occupancy Certificate No. CHE/WS/1386/K/337(NEW)/OCC/1/New dated 02/02/2023 issued by BMC	
	g)	Approved map / plan issuing authority	:	Municipal Corporation of Greater Mumbai	
	h)	Whether genuineness or authenticity of approved map / plan is verified	:	Occupancy Certificate No. CHE/WS/1386/K/337(NEW)/OCC/1/New dated 02/02/2023 issued by BMC	
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No	
7		Postal address of the property	:	Flat No. 405, 4 <sup>th</sup> Floor, B Wing, "HANSA", Village Ismalia, SaraswatiBaug Society Road, Jogeshwari (East), Mumbai - 400060, Maharashtra	
8		City / Town	:	Jogeshwari (East), Mumbai	
		Residential area	:	Yes	
		Commercial area	:	--	
		Industrial area	:	--	
9		Classification of the area	:		
	i)	High / Middle / Poor	:	High Class	
	ii)	Urban / Semi Urban / Rural	:	Urban	
10		Coming under Corporation limit / Village Panchayat / Municipality	:	Within the limits of Jogeshwari (East), Mumbai	
11		Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area.	:	No	
12		Boundaries of the property	:		
		North	:	Building	
		South	:	A Wing	
		East	:	Road then Rameshwar Mandir	
		West	:	Railway Line	
13		Dimensions of the site	:	A	B
			As per the Deed	Actuals	
			<b>Carpet area 819 Sq. ft. (76.08 Sq. m.)</b>	Carpet area 793 Sq. ft. (73.67Sq. m.) as per Actual Measurement	
14		Extent of the site	:	-	
15		Latitude, Longitude and Coordinates of the site	:	19.129178 N, 72.848639 E	





16	Extent of the site considered for Valuation (least of 13a & 13b)	:	Carpet area 819 Sq. ft. which is considered for valuation.
17	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied
<b>II. APARTMENT BUILDING</b>			
Sr. No	Description	:	
1	Nature of the apartment	:	Residential Building having Basement + Ground + 10 upper Floor R.C.C framed structure
2	Location	:	Jogeshwari (East), Mumbai
	T.S. No.	:	--
	Block No.	:	--
	Ward No.	:	--
	Village / Municipality / Corporation	:	Village – Ismalia, Municipality :MCGM
	Door No., Street or Road (Pin Code)	:	Flat No. 402, SaraswatiBaug Society Road, Jogeshwari (East), Mumbai - 400060
3	Description of the locality Residential / Commercial / Mixed	:	Residential
4	Year of Construction	:	February 2023(As per OC)
5	Number of floors	:	Building having Basement + Ground + 10 upper floor storied building
6	Type of structure	:	R.C.C framed structure
7	Number of Dwelling units in the building.	:	4 Residential Flat on 4 <sup>th</sup> floor
8	Quality of Construction	:	Good
9	Appearance of the Building	:	Good
10	Maintenance of the Building	:	Good
11	Facilities available	:	
	Lift	:	Yes
	Protected Water Supply	:	Yes
	Underground Sewerage	:	Yes
	Car Parking – Open / Covered	:	Yes
	Is Compound wall existing?	:	Yes
	Is pavement laid around the Building?	:	Yes
<b>III FLAT</b>			
1	The floor in which the Flat is situated	:	4 <sup>th</sup> Floor
2	Door No. of the Flat	:	Flat No.402
3	Specifications of the Flat	:	
	Roof	:	R.C.C
	Flooring	:	Marbonitetype
	Doors	:	Wooden Doors
	Windows	:	Aluminum sliding windows



	Fittings	:	Concealed wiring
	Finishing	:	Good
4	House Tax	:	Details not available
	Assessment No.	:	Details not available
	Tax paid in the name of	:	Details not available
	Tax amount	:	Details not available
5	Electricity Service connection No.	:	Details not available
	Meter Card is in the name of	:	Details not available
6	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	<b>1. MR. BHAROSKUMAR GUPTA</b> <b>2. MRS. ANITA BHAROS GUPTA</b>
8	What is the undivided area of land as per Sale Deed?	:	N.A
9	What is the plinth area of the Flat?	:	N.A.
10	What is the floor space index (app.)	:	As Permissible
11	What is the Carpet Area of the Flat?	:	<b>Carpet area 819 Sq. ft. (76.08 Sq. m.)</b>
12	Is it Posh / I Class / Medium / Ordinary?	:	I Class
13	Is it being used for Residential or Commercial purpose?	:	Residential Flat purpose
14	Is it Owner-occupied or let out?	:	Owner occupied
15	If rented, what is the monthly rent?	:	App. Rs. 55,000/- per month
<b>IV</b>	<b>MARKETABILITY</b>		
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	The building is located in Developed Residential Locality of Jogeshwari, Mumbai. Nearest Railway Station Jogeshwari 1 kms from Location, facilities such as schools, hospitals, ATMs, and markets are available at 0-1 km distance from the building. An extensive network of public transports in the close vicinity makes the project accessible.
3.	Any negative factors are observed which affect the market value in general?	:	No notable demerits
<b>V</b>	<b>Rate</b>		
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality?	:	Rs. 25,000/- to Rs. 30,000/- per sq. ft. on Carpet area





2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (given details).	:	Location & locality, facilities & amenities, quality of construction, business potential, supply of demand, local nearby enquiry, market feedback of investigation has been considered within easy reach. As such, local estate agent, builders and other related agencies were contacted to ascertain fair market value. We estimate <b>Rs. 27,000/- per Sq. ft. on Carpet area</b> for Residential Premises.
3	Break – up for the rate		
	i) Building + Services	:	Rs. 3,500/- per Sq. ft.
	ii) Land + others	:	Rs. 23,500/- per Sq. ft.
4	Guideline rate obtained from the Registrar's Flat (an evidence thereof to be enclosed)	:	Rs. 1,51,520/- per Sq. m. i.e Rs. 14,076/- per Sq. m. on Built up area (Govt. Stamp Duty Ready Reckoner Rate 2022-23)
<b>VI</b>	<b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>		
a	Depreciated building rate	:	Rs. 3,500/- per Sq. ft.
	Replacement cost of Flat with Services (v(3)i)	:	Rs. 3,500/- per Sq. ft.
	Age of the building	:	1 Month Old Building
	Life of the building estimated	:	Balance life of building is 59 years with proper maintenance
	Depreciation percentage assuming the salvage value as 10%	:	0%
	Depreciated Ratio of the building	:	100 : 100
b	Total composite rate arrived for valuation	:	
	Depreciated building rate VI (a)	:	Rs. 3,500/- per Sq. ft.
	Rate for Land & other V (3) ii	:	Rs. 23,500/- per Sq. ft.
	<b>Total Composite Rate</b>	:	<b>Rs. 27,000/- per Sq. ft.</b>

**Details of valuation:**

Sr.	Description	Qty.	Rate per unit Rs.	Estimated value Rs.
1	Value of the Flat	819Sq. ft.	Rs.27,000/-	Rs.2,21,13,000/-
2	Car Parking	1 No.	Rs. 8,00,000/-	Rs. 8,00,000/-
3	Weather shed	-	-	-
4	Kitchen arrangements	-	-	-
5	Superfine finish	-	-	-
6	Interior Decorations	-	-	-





D.G. SHAH & ASSOCIATES

7	Electricity deposits / electrical fittings, etc.	-	-	-
8	Others	-	-	-
<b>Total Estimated Market value</b>				Rs. 2,29,13,000/- ≅Rs. 2,29,00,000/-

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also such aspects as impending threat of acquisition by government for road widening/public service purposes, submerging & applicability of CRZ provisions and their effect on i) Salability ii) likely rental values in future and iii) any likely income it may generate may be discussed).

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites.

As a result of my appraisal and analysis it is my considered opinion that the Realizable Value of the above property in the prevailing condition with aforesaid specifications is **Rs.2,29,00,000/-** (Rupees Two Crore Twenty Nine Lakhs Only.)

The Distress value is **Rs. 1,94,65,000/-** (Rupees One Crore Ninety Four Lakhs Sixty Five Thousand Only)

The Govt value as per stamp duty is **Rs. 1,38,33,893/-**

Insurance Value is **Rs. 34,40,150/-**



For D. G. SHAH & ASSOCIATES

**Ar. Dilip Shah**

CAT-I/441/1988

PLACE : NAVI MUMBAI

DATE : 17.03.2023

The undersigned has inspected the property detailed in the Valuation Report dated \_\_\_\_\_ on \_\_\_\_\_ . We are satisfied that the fair and reasonable market value of the property is \_\_\_\_\_ ( Rs. only).

Date:

Signature  
(Name of the Branch Manager with Seal)









D.G. SHAH & ASSOCIATES

**ACTUAL AREA AS PER MEASUREMENT AREA**

Description	Length in Ft.	Width in Ft.	Total area in Sq. ft.
Living Room	19.50	10.00	195.00
Dining	6.08	7.67	46.63
Passage	7.00	4.00	28.00
Bedroom	7.33	6.67	48.89
Kitchen	10.50	8.00	84.00
Dry Balcony	8.00	2.33	18.64
Passage	3.50	3.08	10.78
Bath & WC	4.50	7.00	31.50
Bedroom	13.08	10.00	130.80
Balcony	10.00	2.00	20.00
Master Bedroom	12.83	10.00	128.30
Attached WC	4.00	7.00	28.00
Passage	3.08	7.25	22.33
Total			792.87 ≈793.00

**GOVT. STAMP DUTY READY RECKONER RATE 2022-23**

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: 20222023 Language: English

Selected District: मुंबई(उपनगर)  
Select Village: इस्मालिया (अधरी)  
Search By:  Survey No  Location  
Enter Survey No: 118 Search

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस टुकते	औद्योगिक	एकक (Ru.)	Attribute
52.247 -भूभाग: उत्तरेस गावाची हद्द, पूर्वेस दुर्गती मार्ग, दक्षिणेस गावाची हद्द व पश्चिमेस गाव हद्द.	65850	151520	174250	189400	151520	चौरस मीटर सि.टी.एस नंबर









Existing Customer  Yes  No

CIF No/ Account No.

First Name

Middle Name

Last Name

ANITA BHAROS GUPTA

Mrs  Ms  Dr.  Other

Gender  M  F  Transgender

Marital Status  Single  Married  Other

Date of Birth 12/11/1980



Name of Spouse

BHAROS KUMAR GUPTA

Name with Primary Applicant (Applicable for Co-applicant/ Guarantor)

Name of Father

ASHOK GUPTA

Mobile No./ UID No.

394983263421

PAN No.

A2PPG5872

Please sign here

Passport No.

Driving License No.

Vehicle No.

MGNREGA Job Card No.

Residential Status

Resident  NRI / CIO

Citizenship

Religion

Hindu  Islam  Christian  Sikh  Jain  Buddhist  Zoroastrian  Bahaist  Judaist  Agnosticist  Others

Category

SC  ST  OBC  General

Residential Address

Years at current address

Months at current address

Residence Type  Owned  Rented  Company Lease

Address 1 B1405 BLDG -2 HANSA BLDG BEHIND

Address 2 RAMESHWAR MANDIR JOGESHWARI EAST

Address 3

Pin Code 400060 Village City MUMBAI

District MUMBAI State MAHARASHTRA Country INDIA

Telephone No. 8850041868 Email ID

Is Permanent Address Same as Present Address?  Yes  No

Permanent Address: (If no, fill below)

Address 1

Address 2

Address 3

Pin Code Village City

District State Country

Telephone No. Email ID

Is applicant/co-applicant/guarantor is near relative of any of the director (including Chairman and Managing Director) of SBI/ other Bank?  Yes  No

Designation  Chairman  Managing Director  Other Director

Name of the Chairman/ MD or other director

Category Name of Bank/ Subsidiary/ Schedule co-operative Banks/ Trustees of Mutual Fund/ Venture Capital Fund.

Relationship with applicant/ co applicant/ guarantor

Daughter (including step daughter) (Independent)  Spouse (Independent)  Daughter's husband