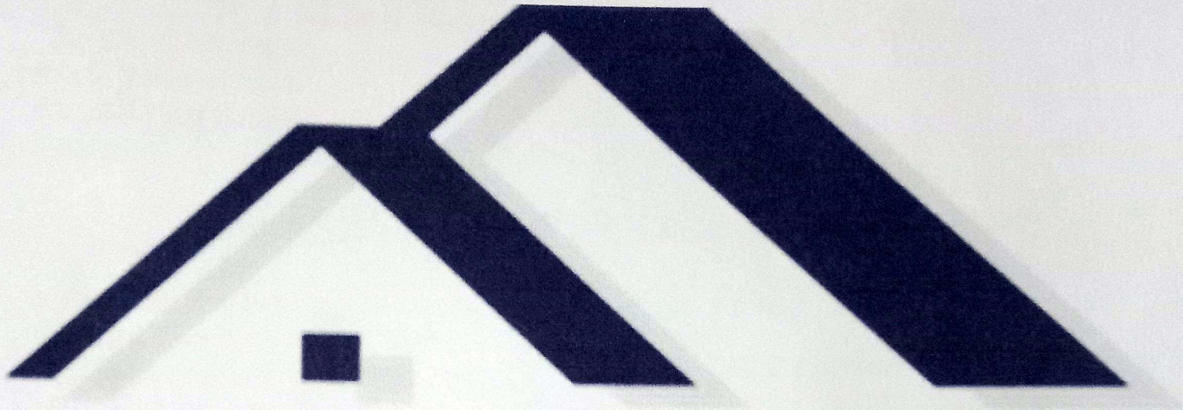


VALUATION REPORT

**Client Name: Meena Jayant Rokade.
Jayant Gopal Rokade.**



SS VALUERS & CONSULTANT

Office Address: 505, A Wing,
Om Namo Gurudatta Krupa Society, Manpada Road, Sagaon,
Near Empress Mall, Dombivali (East), Thane 421 201

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SS VALUERS & CONSULTANT

ER. G.V.KHOT BE, FIV, FIIV.

Govt. Approved valuer IBBI/RV/04/2019/12696

CAT No : CCIT(N) 265/31CAT(I)2017/18

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Ref. - 2504- 2nd Feb 2022/ SBI RACPC Sion Branch/ Meena Jayant Rokade.

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

**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	: 2nd Feb 2022
	b. Date on which the valuation is made	: 2nd Feb 2022
3.	List of documents produced for perusal	
	Documents	:
	1) Index II	Index II Sr. No. 1135/2022 Dated: 25th Jan 2022.
4.	Name of the Owner and his / their address (es) with phone no. (details of share of each owner in case of joint ownership)	: Meena Jayant Rokade. (Owner) Jayant Gopal Rokade. (Owner) Address: Flat No. A/101, Atharv Co-Operative Housing Society Limited, Shree Ganesh Sankul, Opposite Gurudatt Nagar, Phulpada Road, Virar (East), Mumbai, Pin Code 401 305.
5.	Brief descriptions of the property	: Flat No. B/001, Ground Floor, 'B' Wing, "Atharv Co-Operative Housing Society Limited", "Situated At Land Bearing Survey No. 110, 11, 127, 352, Hissa No. 4 (Part), At Village Virar, Nearby Gurudatt Nagar, Shree Ganesh Sankul, Virar (East), Taluka Vasai, District Palghar, Pin Code 401 305.
6.	Location of property	:
	a. Plot No. / Survey No.	Land Bearing Survey No. 110, 11, 127, 352, Hissa No. 4 (Part)
	b. Door No.	Flat No. B/001
	c. C.T.S. No. / Village	At Village Virar
	d. Ward / Taluka	Taluka Vasai
	e. Mandal / District	Palghar
	f. Date of issue and validity of layout of approved map / plan	Issued by VVCMC
	g. Approved map / plan issuing authority	Issued by VVCMC
	h. Whether genuineness or authenticity of approved map / plan is verified	Issued by VVCMC

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IBBI.Reg IBBI Valuer /RV/04/2019/12696
Govt. Reg. Valuer
CAT NO. CCIT (N) 265/31CAT (I) 2017/18

	i. any other comments by our empanelled valuers on authentic of approved plan		
7.	Postal address of the property	:	Flat No. B/001, Ground Floor, 'B' Wing, "Atharv Co-Operative Housing Society Limited", "Situating At Land Bearing Survey No. 110, 11, 127, 352, Hissa No. 4 (Part), At Village Virar, Nearby Gurudatt Nagar, Shree Ganesh Sankul, Virar (East), Taluka Vasai, District Palghar, Pin Code 401 305.
8.	City / Town	:	City
	Residential Area		Residential Area
	Commercial Area		N.A.
	Industrial Area		N.A.
9.	Classification of the Area	:	
	i. High / Middle / Poor		Middle Class
	ii. Urban / Semi Urban / Rural		Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	VVCMC
11.	Whether covered under any State / Central Govt. enactment (e.g, Urban Land Ceiling Act) or notified under agency area /scheduled area / cantonment area.	:	No.
12.	Boundaries of the property	:	
	North		Audumbar Complex
	South		'A' Wing
	East		Lambodar Co-Operative Housing Society Limited
	West		Vallabh Apartment
13.	Dimension of the site	:	As per Deed
	North		N.A.
	South		N.A.
	East		N.A.
	West		N.A.
			Actuals
			Audumbar Complex
			'A' Wing
			Lambodar Co-Operative Housing Society Limited
			Vallabh Apartment
14.	Extent of the site	:	N.A.
14.1	Latitude & Longitude & Co-ordinates of Flat		Latitude = 19°27'02.4"N
			Longitude = 72°49'20.2"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 vacant.
II	APARTMENT BUILDING	:	
1.	Nature of the Apartment		Residential 1 BHK flat
2.	Location		Nearby Gurudatt Nagar
	C.T.S. No.		-
	Block No.		-



	Ward No.	-
	Village / Municipality / Corporation	At Village Virar /VVCMC Limits
	Door No., Street Road (Pin code)	Flat No. B/001, (Pin Code 401 305)
3.	Descriptions of the locality Residential / Commercial / Mixed	Residential Area.
4.	Year of Construction	2011
5.	Number of Floors	Ground + 3rd Floor
6.	Type of Structure	R.C.C.
7.	Number of dwelling units in the building	3 Flat per floor.
8.	Quality of Construction	Good.
9.	Appearance of the building	Good.
10.	Maintenance of the building	Good.
11.	Facilities available	:
	Lifts	No Lift.
	Protected Water Supply	Available
	Underground Sewerage	Available
	Car parking - Open / Covered	Open
	Is compound wall existing?	Yes
	Is pavement laid around the building?	Yes
III	FLAT	:
1.	The floor on which the Flat is situated	: Ground Floor
2.	Door No. of the Flat	: Flat No. B/001
3.	Specification of the Flat	:
	Roof	R.C.C.
	Flooring	Vitrified
	Doors	Teak Wood 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.	: N.A.
	Meter card is in the name of	N.A.
6.	How is the maintenance of the Flat?	: Good.
7.	Sale Deed executed in the name of	: Meena Jayant Rokade. (Applicant) Jayant Gopal Rokade. (Applicant) Sanjay Shyam Gavali. (Seller) Varsha Sanjay Gavali. (Seller) As Per Index II Sr. No. 1135/2022 Dated: 25th Jan 2022.
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 Measured
10.	What is the floor space index (app)	:	Carpet area is 377 Sq. Ft. (35.02 Sq. Mt.) As per Rules & Regulation.
11.	What is the Salable Built up area of the Flat?	:	Built up area is 452 Sq. Ft. (41.99 Sq. Mt.) As per Document Super Built up area is 520 Sq. Ft. (48.30 Sq. Mt.) For Valuation.
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 vacant.
15.	If rented, what is the monthly rent?	:	N.A.
IV	MARKETABILITY	:	
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
V	RATE	:	
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)	:	Around Rs. 5,500/- per Sq. Ft. On Super Built up 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. 5,500/- per Sq. Ft. On Super Built up area
3.	Break - up for the rate	:	
	i. Building + Services		Rs. 2,000/- per Sq. Ft.
	ii. Land + Others		Rs. 3,500/- per Sq. Ft.
4.	Guidelines rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	Rs. 24,20,000/- (As per Document)



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 : 10 Years.
	Life of the building estimated : 50 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. 2,000/- per Sq. Ft. (Building + Services)
	Rate for land & other V (3) ii : Rs. 3,500/- per Sq. Ft. (Land + Others)
	Total Composite Rate : Rs. 5,500/- (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) Super Built up area is 520 Sq. Ft.	1	Rs. 5,500/-	Rs. 28,60,000/- Say... Rs. 28,60,000/-
2.	Wardrobes	N.A.		
3.	Show cases / Almirahs	Provided		
4.	Kitchen arrangements	Black 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.		
	Total	Rs. 28,60,000/- (Rupees Twenty Eight Lakhs Sixty Thousand Only)		





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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. 28,60,000/-

1) Insurance Value

= **Rs. 9,04,000/-**

2) Rental Value

= **Rs. 5,000/- Per Month**

3) The book value of the above property

(Government value)

= **Rs. 24,20,000/-**

Place : Dombivali (East), Mumbai.

Date: 2nd Feb 2022


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IBBI.Reg. IBBI Valuer /RV/04/2019/12696
Govt. Reg. Valuer
CAT NO: CCIT (N) 265/31CAT (I) 2017/18

Property Photos



अथर्व को-ऑ. हौ. सो. लि.
 रजि.नं. TNA/VSI/H96/CTC/21662/जब 2028
 नल्ल मजला
 009 श्री संजय भा गवळी 002 श्री प्रमेश के फडवण
 003 श्री विनाय प्र.महिसकर
 पहिल मजला
 909 श्री मिलिंद रा कुलकर्णी 902 श्री मुनिमा म.वीरम
 903 श्री बाबुराज बी यादव
 दुसरा मजला
 209 श्री चंद्रकांत आ. जंगताप 202 श्री यशवंत ड. शिंदे
 203 श्री सोनल अजय बाघेला
 तिसरा मजला
 309 श्री रोहित आ. जाधव 302 श्री लतापी न. मयवळ
 303 श्री रजनीश स. देसाई

B-WING

