

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Manthan Mahesh Parab**

Residential Flat No. G-1, Ground Floor, Wing – B, Building No. 13, "New Hill View Co-Op. Hsg. Soc. Ltd.",
Sathya Lifestyle Phase 2, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali,
Taluka & District – Palghar, PIN Code – 401 404, State – Maharashtra, Country – India.

Latitude Longitude - 19°42'21.5"N 72°47'59.2"E

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Valuation Prepared for:

Cosmos Bank

Naupada Thane Branch

Kusumanjali Building, Opp. Deodhar Hospital, Gokhale Road, Naupada, Thane (West) – 400 602
State – Maharashtra, Country – India.



Thane : 101, 1st Floor, B Wing, Beth Shalom, Near Civil Hospital, Thane (W) - 400 601, (M.S.), INDIA
E-mail : thane@vastukala.org, Tel. : 80978 82976 / 90216 25621

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Thane **Nanded** **Indore** **Raipur**
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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 Flat No. G-1, Ground Floor, Wing – B, Building No. 13, "New Hill View Co-Op. Hsg. Soc. Ltd.", Sathya Lifestyle Phase 2, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar, PIN Code – 401 404, State – Maharashtra, Country – India belongs to **Mr. Manthan Mahesh Parab**.

Boundaries of the property.

North	:	Building No. 11
South	:	Under Construction Building
East	:	Internal Road
West	:	Open Plot

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 valued for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ 18,30,500.00 (Rupees Eighteen Lakh Thirty Thousand Five Hundred 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.

Sharadkumar
B. Chalikwar

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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

Encl. Valuation Report

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2024.02.14 10:07:57 +05'30'

Auth. Sign.



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Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

	Shape, dimension and physical features	(Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 350.00 (Area as per Agreement for sale) Built Up Area in Sq. Ft. = 420.00 (Carpet Area as per Agreement + 20%) All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.
13	Roads, Streets or lanes on which the land is abutting	Sathya Lifestyle, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar
14	If freehold or leasehold land	Free hold
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	Attached

	separate sheet (The Annexure to this form may be used)	
24	Is the building owner occupied/ tenanted/ both?	Vacant
	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 local 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	₹ 3,000.00 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?	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.

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 Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied upon, the basis of arriving at the land rate	N. A.
COST OF CONSTRUCTION		
41	Year of commencement of construction and year of completion	Year of Completion – 2018 (As per Part Occupancy Certificate)
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, Naupada Thane Branch to assess fair market value as on 13.02.2024 for Residential Flat No. G-1, Ground Floor, Wing – B, Building No. 13, "**New Hill View Co-Op. Hsg. Soc. Ltd.**", Sathya Lifestyle Phase 2, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar, PIN Code – 401 404, State – Maharashtra, Country – India belongs to **Mr. Manthan Mahesh Parab.**

We are in receipt of the following documents:

1.	Copy of Agreement for sale dated 10.06.2021 Between Sathya Lifestyles Private Limited (The Promoter) and Mr. Manthan Mahesh Parab (The Allottee)
2.	Copy of Occupancy Certificate No. Revenue / K-1 / T-1 / OC / SR – 06 / 2018 dated 26.12.2018 issued by District Collector and District Magistrate Office, Palghar.
3.	Copy of RERA Registration Certificate No. P99000006980 Dated 17.08.2017 issued by Maharashtra Real Estate Regulatory Authority. (Downloaded from RERA).
4.	Copy of Commencement Certificate No. 251 / 2013 – 2014 dated 28.06.2013 issued by Grampanchayat Shelvali.

LOCATION:

The said building is located at Survey No. 3/1, 3/2, 3/4 of Village – Shelvali, Taluka & District – Palghar. The property falls in Residential Zone. It is at a travelling distance 4.7 Km. from Palghar Railway Station.

BUILDING:

The building under reference is having Ground + 4TH 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 building is used for residential purpose. Ground Floor is having 4 Residential Flat. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the Ground Floor. It consists of 1 Bedroom + Living Room & Kitchen + 2 Toilets (i.e., 1 BHK with 2 Toilets). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutter door, Powder Coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 13th February 2024

The Carpet Area of the Residential Flat	:	350.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2018 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	6 Years
Cost of Construction	:	420.00 X 2,500.00 = ₹ 10,50,000.00
Depreciation $\{(100-10) \times 6 / 60\}$:	09%
Amount of depreciation	:	₹ 94,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 33,600.00 per Sq. M. i.e. ₹ 3,122.00 per Sq. Ft.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property (after depreciation)	:	₹ 31,760.00 per Sq. M. i.e. ₹ 2,951.00 per Sq. Ft.
Prevailing market rate	:	₹ 5,500.00 per Sq. Ft.
Value of property as on 13.02.2024	:	350.00 Sq. Ft. X ₹ 5,500.00 = ₹ 19,25,000.00

(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 13.02.2024	:	₹ 19,25,000.00 - ₹ 94,500.00 = ₹ 18,30,500.00
Total Value of the property	:	₹ 18,30,500.00
The realizable value of the property	:	₹ 15,55,925.00
Distress value of the property	:	₹ 12,81,350.00
Insurable value of the property (420 X 2,500.00)	:	₹ 10,50,000.00
Guideline value of the property (420 X 2,951.00)	:	₹ 12,39,420.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. G-1, Ground Floor, Wing – B, Building No. 13, "**New Hill View Co-Op. Hsg. Soc. Ltd.**", Sathya Lifestyle Phase 2, Near Yash Security Service, Palghar – Manor Road, Village - Shelvali, Taluka & District – Palghar, PIN Code – 401 404, State – Maharashtra, Country – India for this particular purpose at **₹ 18,30,500.00 (Rupees Eighteen Lakh Thirty Thousand Five Hundred Only)** as on **13th February 2024**.

NOTES

1. I, Sharadkumar 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 **13th February 2024 is ₹ 18,30,500.00 (Rupees Eighteen Lakh Thirty Thousand Five Hundred 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:

ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + 4 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on Ground Floor
3.	Year of construction	2018 (As per Part Occupancy Certificate)
4.	Estimated future life	54 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 door, Powder Coated Aluminium sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP finishing
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 Capping electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(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	1 Lift
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	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



1/10



Actual site photographs



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Route Map of the property


Site url



Latitude Longitude - 19°42'21.5"N 72°47'59.2"E


Note: The Blue line shows the route to site from nearest railway station (Palghar – 4.7 Km.)

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: Palghar

Select Taluka: Palghar

Select Village: Saravali


Vibhag Number: 6

Assesment Type	Assesment Range	Rate Rs/-	Unit
काजू - फळबाग	0-0.00	3308300	हेक्टर
ओसा - फळबाग	0-0.00	3104300	हेक्टर
नारळ - फळबाग	0-0.00	3314700	हेक्टर
दुपारी - फळबाग	0-0.00	3314700	हेक्टर
निवासी	0-0.00	33600	चौरस मीटर
दुकाने	0-0	46400	चौरस मीटर
कायेशये	0-0	37300	चौरस मीटर
भाकडानासिक विळकरी	0-0.00	3440	चौरस मीटर
123			



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: Palghar

Select Taluka: Palghar

Select Village: Saravali

Vibhag Number: 6

Assesment Type	Assesment Range	Rate Rs/-	Unit
हायड्रोइलिक इमिनी	0-0	3210	चौरस मीटर
ग्रिनइली इमिनी/पुखंड	0-0	2940	चौरस मीटर
महाराष्ट्र औद्योगिक विकास क्षेत्र (MIDC) औद्योगिक	0-0.00	3895	चौरस मीटर
महाराष्ट्र औद्योगिक विकास क्षेत्र (MIDC) निवासी	0-0.00	7780	चौरस मीटर
महाराष्ट्र औद्योगिक विकास क्षेत्र (MIDC) वाणिज्य	0-0.00	11660	चौरस मीटर
123			

Stamp Duty Ready Reckoner Market Value Rate for Flat	33,600.00			
No Increase, Flat Located on Ground Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	33,600.00	Sq. Mtr.	3,122.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	2,940.00			
The difference between land rate and building rate (A – B = C)	30,660.00			
Depreciation Percentage as per table (D) [100% - 6%] (Age of the Building – 6 Years)	94%			
Rate to be adopted after considering depreciation	31,760.00	-	2,951.00	-

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

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Price Indicators

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₹25.4 Lac **Special Price by Owner**

2 BHK Flat For Sale in Sethya Lifestyles, Paighar, Paighar

2 Beds **2 Baths** **3 Balconies** **Semi-Furnished**

Carpet Area: 495 sqft · 11.43sqm
Floor: 1 (Out of 4 Floors)
Facing: North

Developer: Build Strong India Pvt. Ltd. & Kaycee Infra Projects Pvt. Ltd.
Project: Sethya Lifestyles
Transaction Type: Resale
Status: Ready to Move
Furnished Status: Semi-Furnished

Contact Owner
Manoj Mishra +919822000000
[Get Phone No.](#)

More Details

Price Breakup: Full Price ₹25.4 Lac
Booking Amount: ₹1.0 Lac
Address: 9a 1104, Paighar, Paighar, Maharashtra

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₹24.2 Lac **Special Price by Owner**

2 BHK Flat For Sale in Sethya Lifestyles, Paighar, Paighar

2 Beds **2 Baths** **3 Balconies** **Unfurnished**

Carpet Area: 470 sqft · 11.03sqm
Floor: 3 (Out of 3 Floors)
Facing: East

Developer: Build Strong India Pvt. Ltd. & Kaycee Infra Projects Pvt. Ltd.
Project: Sethya Lifestyles
Transaction Type: Resale
Status: Ready to Move
Furnished Status: Unfurnished

Contact Owner
Rishida Rishida +919822000000
[Get Phone No.](#)

More Details

Price Breakup: Full Price ₹24.2 Lac
Booking Amount: ₹1.0 Lac
Address: bldg no 6A / 53 shevdi off: Paighar manornighway, paigareast 401404, Paighar, Paighar, Maharashtra



Price Indicators

Build Strong Sathya Lifestyles
By Build Strong India Pvt Ltd in Palghar

₹22.60 L onwards

Request a Call Back

OVERVIEW LOCATION BUY (15) RENT

Gallery

1, 2 BHK

565 - 779 sq.ft.

₹ 22.60 L - 31.16 L

Apartment

Aug-2017

RERA ID: P/20000094880

Unit Configuration

Unit Types	Super Built-Up Area	Carpet Area	Price	Floor Plans Live-in Tour
1 BHK Apartment	565 sq ft	NA	₹ 22.60 L	NA NA
2 BHK Apartment	695 - 779 sq ft	NA	₹ 27.80 L - 31.16 L	NA NA

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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 **13th February 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 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.

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, 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 SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ 18,30,500.00 (Rupees Eighteen Lakh Thirty Thousand Five Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar

B. Chalikwar

Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2024.02.14 10:08:33 +05'30'

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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

Encl. Valuation Report

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