

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Rakesh Balu Varade & Mrs. Malti Balu Varade**

Residential Flat No. 204, 2nd Floor, "Gandhali Co-Op. Hsg. Soc. Ltd.", Plot No. 21, Village – Ambernath,
Taluka – Ulhasnagar, District – Thane, PIN – 421 501, State – Maharashtra, Country – India.

Latitude Longitude - 19°12'14.1"N 73°10'37.5"E

Valuation Prepared for:

Cosmos Bank




Veera Desai Road, Andheri (West) Branch

Shop No. 7, Dhanashree Heights, Building No. 42, Off. Veera Desai Road, Andheri (West), Mumbai – 400 053,
State – Maharashtra, Country – India.



Our Pan India Presence at :

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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. 204, 2nd Floor, "Gandhali Co-Op. Hsg. Soc. Ltd.", Plot No. 21, Village – Ambernath, Taluka – Ulhasnagar, District – Thane, PIN – 421 501, State – Maharashtra, Country – India belongs to **Mr. Rakesh Balu Varade & Mrs. Malti Balu Varade.**

Boundaries of the property

North	:	Internal Road
South	:	Balaji Temple Road
East	:	Mahadev Apartment
West	:	Internal Road

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 **₹ 30,69,672.00 (Rupees Thirty Lakh Sixty Nine Thousand Six Hundred Seventy Two 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: 2024.02.16 10:35:37 +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 in Form – 01



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Valuation Report of Residential Flat No. 204, 2nd Floor, "Gandhali Co-Op. Hsg. Soc. Ltd.", Plot No. 21, Village – Ambernath, Taluka – Ulhasnagar, District – Thane, PIN – 421 501, 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 16.02.2024 for Banking Purpose
2	Date of inspection	09.02.2024
3	Name of the owner/ owners	Mr. Rakesh Balu Varade & Mrs. Malti Balu Varade
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 204, 2 nd Floor, "Gandhali Co-Op. Hsg. Soc. Ltd.", Plot No. 21, Village – Ambernath, Taluka – Ulhasnagar, District – Thane, PIN – 421 501, State – Maharashtra, Country – India. Contact Person: Mrs. Kavita Rasoda (Tenant) Contact No. 8888920163
6	Location, street, ward no	Plot No. 21, Village – Ambernath, Taluka – Ulhasnagar, District – Thane, PIN – 421 501
	Survey/ Plot no. of land	Survey No. 70, CTS No. 7462 of Village – Ambernath
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential 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. = 359.00 Balcony Area in Sq. Ft. = 39.00 Dry Balcony Area in Sq. Ft. = 23.00 Total Carpet Area in Sq. Ft. = 421.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 447.00

		(Area as per Agreement for sale) Built Up Area in Sq. Ft. = 536.00 (Carpet Area + 20%) All the above areas are within 6% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale area 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	Plot No. 21, Village – Ambernath, Taluka – Ulhasnagar, District – Thane, PIN – 421 501
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	Copy of Approved Building Plan No. AMC / NRV / 14 – 15 / 124 / 8344 dated 30.04.2014 issued by Ambernath Municipal Council.
	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?	Tenant Occupied - Mrs. Kavita Rasoda
	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	Tenant Occupied - Mrs. Kavita Rasoda
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 8,500.00 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 up on, 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 – 2017 (As per Possession Letter)
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, Veera Desai Road, Andheri (West) Branch to assess fair market value as on 16.02.2024 for Residential Flat No. 204, 2nd Floor, "**Gandhali Co-Op. Hsg. Soc. Ltd.**", Plot No. 21, Village – Ambernath, Taluka – Ulhasnagar, District – Thane, PIN – 421 501, State – Maharashtra, Country – India belongs to **Mr. Rakesh Balu Varade & Mrs. Malti Balu Varade.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 11.12.2014 Between M/s. Shivashree Developers (The Promoter) & Mr. Rakesh Balu Varade & Mrs. Malti Balu Varade (Purchaser's).
2	Copy of Commencement Certificate No. AMC / NRV / BP / 14 – 15 / 124 dated 30.04.2014 issued by Ambernath Municipal Council.
3	Copy of Approved Building Plan No. AMC / NRV / 14 – 15 / 124 / 8344 dated 30.04.2014 issued by Ambernath Municipal Council.
4	Copy of Possession Letter dated 22.10.2017 in the name of Mr. Rakesh Balu Varade & Mrs. Malti Balu Varade issued by M/s. Shivashree Developers.
5	Copy of Society Share Certificate No. 08 dated 26.10.2008 in the name of Mr. Rakesh Balu Varade & Mrs. Malti Balu Varade issued by Gandhali Co-Op. Hsg. Soc. Ltd.

LOCATION:

The said building is located at Survey No. 70, CTS No. 7462 of Village – Ambernath. The property falls in Residential Zone. It is at a travelling distance 1.8 Km. from Ambernath railway station.

BUILDING:

The building under reference is having (Part) Ground + (Part) Stilt + 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 building external condition is good. The building is used for residential purpose. 2nd Floor is having 4 Residential Flat. The building is having 1 Lift.

Residential Flat:

The residential flat under reference is situated on the 2nd Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Passage + Balcony Area + Dry Balcony Area (i.e., **1BHK with 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Aluminum sliding windows & concealed electrification & concealed plumbing.

Valuation as on 16th February 2024

The Built-Up Area of the Residential Flat	:	536.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2017 (As per Possession Letter)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	07 years
Cost of Construction	:	536.00 X 2,600.00 = ₹ 13,93,600.00
Depreciation $\{(100-10) \times 07 / 60\}$:	10.50%
Amount of depreciation		₹ 1,46,328.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 47,800.00 per Sq. M. i.e., ₹ 4,441.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 45,115.00 per Sq. M. i.e., ₹ 4,191.00 per Sq. Ft.
Prevailing market rate	:	₹ 6,000.00 per Sq. Ft.
Value of property as on 16.02.2024	:	536.00 Sq. Ft. X ₹ 6,000.00 = ₹ 32,16,000.00

(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 16.02.2024	:	₹ 32,16,000.00 - ₹ 1,46,328.00 = ₹ 30,69,672.00
Total Value of the property	:	₹ 30,69,672.00
The realizable value of the property	:	₹ 27,62,705.00
Distress value of the property	:	₹ 24,55,738.00
Insurable value of the property (536.00 X 2,600.00)	:	₹ 13,93,600.00
Guideline value of the property (536.00 X 4,191.00)	:	₹ 22,46,376.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 204, 2nd Floor, "**Gandhali Co-Op. Hsg. Soc. Ltd.**", Plot No. 21, Village – Ambernath, Taluka – Ulhasnagar, District – Thane, PIN – 421 501, State – Maharashtra, Country – India for this particular purpose at **₹ 30,69,672.00 (Rupees Thirty Lakh Sixty Nine Thousand Six Hundred Seventy Two Only)** as on **16th February 2024**.

NOTES

1. I, Manoj 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 **16th February 2024 is ₹ 30,69,672.00 (Rupees Thirty Lakh Sixty Nine Thousand Six Hundred Seventy Two 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

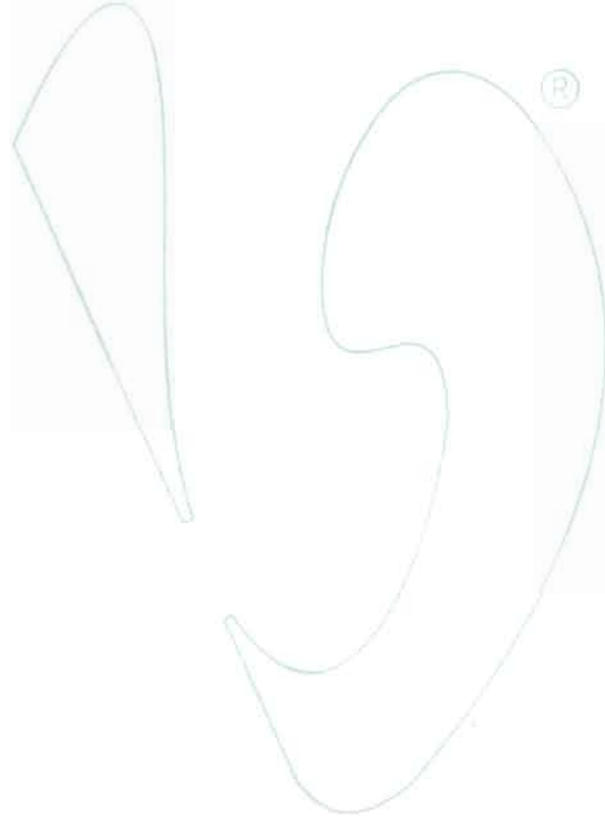
I hereby declare that

- (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	(Part) Ground + (Part) Stilt + 4 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 2 nd Floor
3.	Year of construction	2017 (As per Possession Letter)
4.	Estimated future life	53 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 shutters, Aluminum sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP finished
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.	Concealed plumbing
15.	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(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	6'.0" High, R.C.C. column with B. B. masonry wall
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



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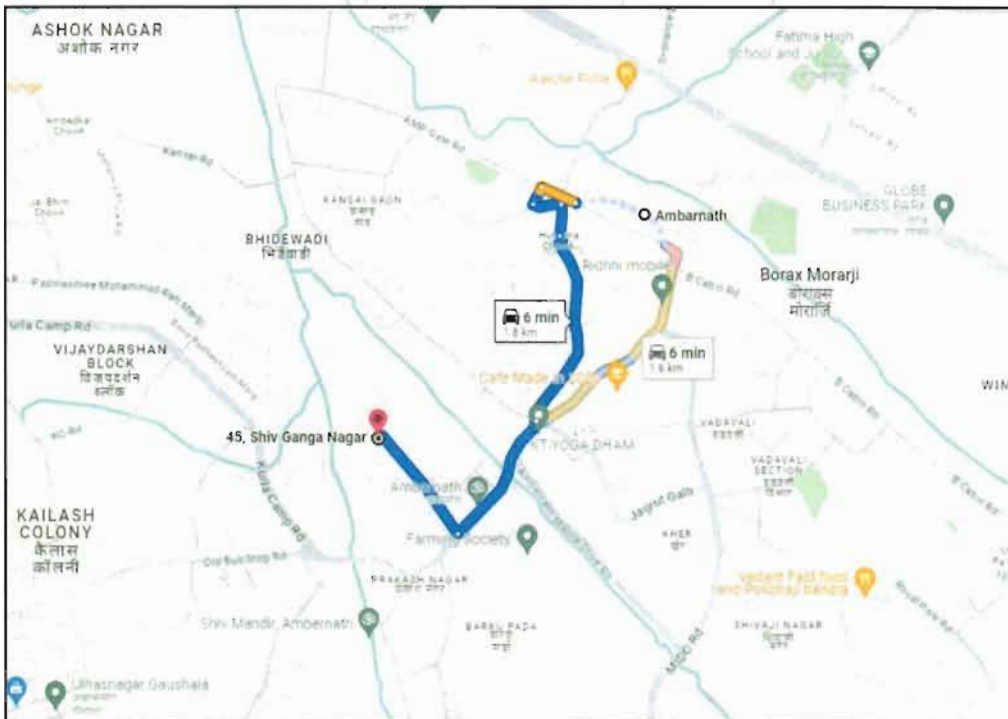
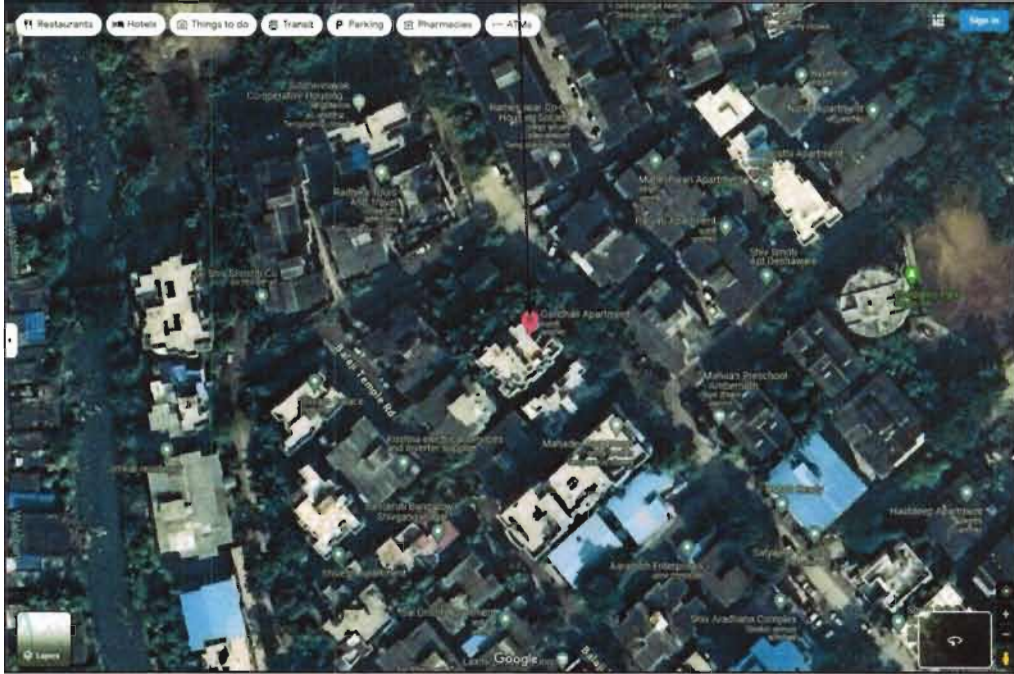


Actual site photographs



Route Map of the property

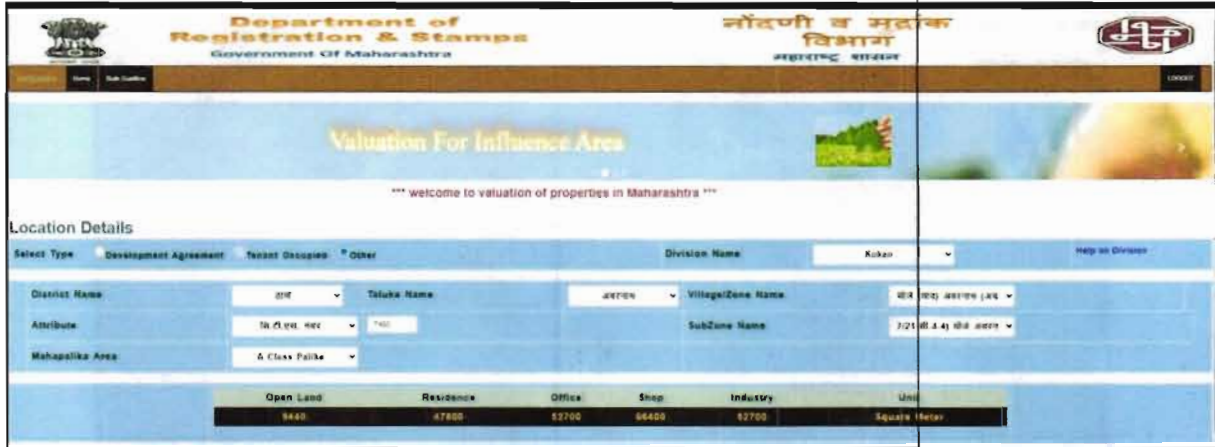
Site u/r



Latitude Longitude - 19°12'14.1"N 73°10'37.5"E

Note: The Blue line shows the route to site from nearest railway station (Ambarnath – 1.8 Km.)

Ready Reckoner Rate



Stamp Duty Ready Reckoner Market Value Rate for Flat	47,800.00			
No Increase by on Flat Located on 2 nd Floor	-			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	47,800.00	Sq. Mtr.	4,441.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	9,440.00			
The difference between land rate and building rate (A – B = C)	38,360.00			
Depreciation Percentage as per table (D) [100% - 7%] (Age of the Building – 7 Years)	93%			
Rate to be adopted after considering depreciation [B + (C x D)]	45,115.00	Sq. Mtr.	4,191.00	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

NOBROKER
Find Your Property

1 BHK Flat in Sai Disha/ Co Op Hsg Soc For Sale in Ambernath
1BHK Flats for Sale in Mumbai | Flats for Sale in Sai Disha/ co op hsg soc for sale in Ambernath | Property Details

₹ 27 Lacs
₹ 11,474/ Month

595
Sq Ft

1 Bedroom

1 Bathroom

105
Sq Ft

1BHK
Property Type

Get Owner Details

Price Trends by NEEstimate

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.2 Per Sq.Ft/M	Flooring	Mosaic/Stone
Builtup Area	105 Sq.Ft	Furnishing Status	Unfurnished View all

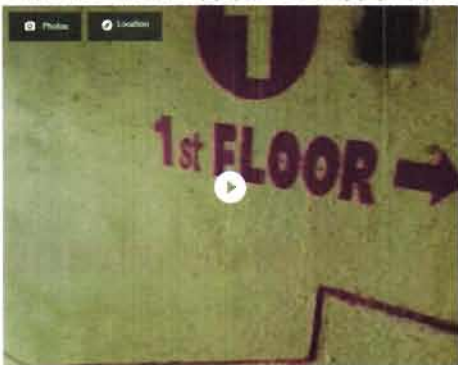
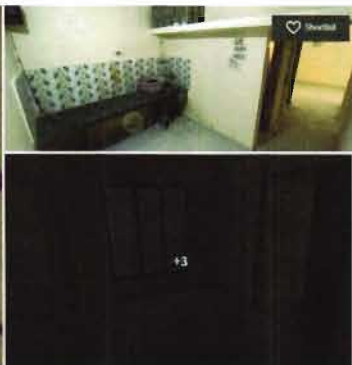
Activity On This Property

± 35 **0** **0**

Similar Properties

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1 BHK Flat in Omkar Chs, Ambernath East For Sale in Ambernath
1BHK Flats for Sale in Mumbai | Flats for Sale in Omkar chs Ambernath East For Sale in Ambernath | Property Details

₹ 32 Lacs
₹ 18,340/ Month

565
Sq Ft

1 Bedroom

1 Bathroom

105
Sq Ft

None
Property Type

Get Owner Details

Price Trends by NEEstimate

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 3.8 Per Sq.Ft/M	Flooring	Marbled Tiles
Builtup Area	105 Sq.Ft	Carpet Area	105 Sq.Ft

Activity On This Property

± 46 **0** **0**

Similar Properties

Sale Instance

1 BHK Flat in Om Dattatray Ambenath For Sale in Shiv Ganga Nagar ₹ 40.5 Lacs

Home - Flats for Sale in Mumbai - Flats for Sale in Shiv Ganga Nagar - 1 BHK Flat for Sale in Shiv Ganga Nagar - Property Details

Neerby: Shanti Sagar, Kalyana Restaurant, Green Market, JMDV VGSB 2, Sa-Arjuna, Jai Shri Bhairav

Overview

Age of Building	Newly Constructed	Ownership Type	Self Owned
Maintenance Charges	₹ 1.4 Per Sq.Ft/M	Flooring	Wooded Tiles
Built-up Area	731 Sq.Ft	Carpet Area	511 Sq.Ft

₹ 23,212 /Month
Estimated EMI

731
Sq.Ft

1 Bedroom
2 Bathroom
2
Bal And Car

Jan 20, 2024
Immediately
Om Dattatray Jr

Full
View Report

Get Owner Details

Price trends by NBEstimate

Report what was not correct in this property
Liked by Broker Sold Out Wrong Info

Activity On This Property

2.7 0

Similar Properties

1 BHK Flat in Shiv Hare Krishna Apt. For Sale in Ambenath East ₹ 35 Lacs

Home - Flats for Sale in Mumbai - Flats for Sale in Shiv Ganga Nagar - 1 BHK Flat for Sale in Shiv Ganga Nagar - Property Details

Neerby: Common's Park, Shanti Sagar, Prabhu-Ganesh-Touris-Ticket, Kalyana Restaurant, Jai Shri Bhairav

Overview

Age of Building	13 Years	Ownership Type	Self Owned
Maintenance Charges	₹ 1.4 Per Sq.Ft/M	Flooring	NA
Built-up Area	565 Sq.Ft	Carpet Area	388 Sq.Ft

₹ 17,294 /Month
Estimated EMI

565
Sq.Ft

1 Bedroom
1 Bathroom
NA
Bike

Feb 2, 2024
Immediately
Shiv Hare Krishna A

View Report

Get Owner Details

Price trends by NBEstimate

Report what was not correct in this property
Liked by Broker Sold Out Wrong Info

Activity On This Property

2.7 0

Similar Properties



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 **₹ 30,69,672.00 (Rupees Thirty Lakh Sixty Nine Thousand Six Hundred Seventy Two Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Cosmos Emp. No. H.O./Credit/67/2019-20

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.02.16 10:36:05 +05'30'

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