

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Bijayketan Satyananda Pradhan & Mrs. Chandramala Bijayketan Pradhan**

Residential Flat No. 405, 4th Floor, Building No. A-4, "**Harasiddh Park A-3/A-4 Co-Op. Hsg. Soc. Ltd.**", Near Pawar Nagar Bus Stop, Smt. Gladly Alwares Road, Off. Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District - Thane, PIN Code - 400 610, State – Maharashtra, Country – India.

Latitude Longitude - 19°13'39.4"N 72°57'57.7"E

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Valuation Prepared for:

Cosmos Bank

Ghodbunder Branch

Shop No. 4, Cosmos Heritage, Near Tikuji Ni Wadi, Ghodbunder Road, Manpada, Thane (West), PIN Code – 410 209, State - Maharashtra, Country - India.



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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. 405, 4th Floor, Building No. A-4, "Harasiddh Park A-3/A-4 Co-Op. Hsg. Soc. Ltd.", Near Pawar Nagar Bus Stop, Smt. Glady Alwares Road, Off. Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District - Thane, PIN Code - 400 610, State – Maharashtra, Country – India belongs to **Mr. Bijayketan Satyananda Pradhan & Mrs. Chandramala Bijayketan Pradhan.**

Boundaries of the property.

North	: A-1/A-2 Wing, Harasiddh Park Apartment
South	: Triveni Building
East	: Building No. 40, Kanchan Apartment
West	: Pawar Nagar 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 ₹ **66,57,600.00 (Rupees Sixty-Six Lakh Fifty-Seven Thousand Six 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

Manoj
Chalikwar

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.02.23 15:08:39 +05'30'

Auth. Sign.



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Residential Flat No. 405, 4th Floor, Building No. A-4, "**Harasiddh Park A-3/A-4 Co-Op. Hsg. Soc. Ltd.**", Near Pawar Nagar Bus Stop, Smt. Glady Alwares Road, Off. Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District - Thane, PIN Code - 400 610, 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 23.02.2024 for Banking Purpose
2	Date of inspection	22.02.2024
3	Name of the owner/ owners	Mr. Bijayketan Satyananda Pradhan & Mrs. Chandramala Bijayketan Pradhan
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. 405, 4 th Floor, Building No. A-4, " Harasiddh Park A-3/A-4 Co-Op. Hsg. Soc. Ltd. ", Near Pawar Nagar Bus Stop, Smt. Glady Alwares Road, Off. Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District - Thane, PIN Code - 400 610, State – Maharashtra, Country – India. Contact Person: Mrs. Chandramala B. Pradhan - (Owner) Contact No. 8655592800
6	Location, street, ward no	Near Pawar Nagar Bus Stop, Smt. Glady Alwares Road, Off. Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District - Thane
	Survey/ Plot no. of land	Survey No. 303, 300/3, 304/1, 360/2 of Village - Majiwade
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. = 455.00 (Area as per Actual Site Measurement)

		<p>Carpet Area in Sq. Ft. = 423.00 (Area as per Agreement for sale)</p> <p>Built Up Area in Sq. Ft. = 508.00 (Carpet area as per Agreement + 20%)</p>
13	Roads, Streets or lanes on which the land is abutting	Near Pawar Nagar Bus Stop, Smt. Glady Alwares Road, Off. Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District - Thane
14	If freehold or leasehold land	Freehold
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 separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per TMC 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	₹ 14,000.00 Expected rental income per month
	(iv)	Gross amount received for the whole property	Details not provided
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.
	<i>COST OF CONSTRUCTION</i>	
41	Year of commencement of construction and year of completion	Year of Completion – 1996 (As per 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.
	<u>Remark:</u>	

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Ghodbunder Branch to assess fair market value as on 23.02.2024 for Residential Flat No. 405, 4th Floor, Building No. A-4, "**Harasiddh Park A-3/A-4 Co-Op. Hsg. Soc. Ltd.**", Near Pawar Nagar Bus Stop, Smt. Gladys Alwares Road, Off. Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District - Thane, PIN Code - 400 610, State – Maharashtra, Country – India belongs to **Mr. Bijayketan Satyananda Pradhan & Mrs. Chandramala Bijayketan Pradhan.**

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 05.01.2018 between Mr. Mohammed Shakeel Salam (the Transferors) and Mr. Bijayketan Satyananda Pradhan & Mrs. Chandramala Bijayketan Pradhan (the Transferees).
2	Copy of Occupancy Certificate V. P. No. 290 / TMC / TDD / 1095 dated 17.08.1996 issued by Thane Municipal Corporation, Thane.
3	Copy of Commencement Certificate V. P. No. 298 Dated 19.12.1987 issued by Thane Municipal Corporation, Thane.

LOCATION:

The said building is located at Survey No. 303, 300/3, 304/1, 360/2 of Village - Majiwade, Thane (West), Taluka & District - Thane. The property falls in Residential Zone. It is at a traveling distance 5.7 from Thane Station.

BUILDING:

The building under reference is having Part Ground + Part Stilt + 7th 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. 4th Floor is having 6 Residential Flat. The building is having 1 lift.

Residential Flat:

The residential flat under reference is situated on the 4th Floor. It consists of 1 Bedroom + Living Room + Kitchen + 2 Toilets + Passage (i.e. **1 BHK with 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters with safety door, Powder Coated Aluminum sliding windows & Concealed electrification & Concealed plumbing.

Valuation as on 23rd February 2024

The Carpet Area of the Residential Flat	:	423.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	1996 (As per Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	28 years
Cost of Construction	:	508.00 Sq. Ft. X ₹ 2,500.00 = ₹ 12,70,000.00
Depreciation $\{(100-10) \times 28 / 60\}$:	42.00%
Amount of depreciation	:	₹ 5,33,400.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,44,500.00 per Sq. M. i.e., ₹ 13,424.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 1,19,776.00 per Sq. M. i.e., ₹ 11,127.00 per Sq. Ft.
Prevailing market rate	:	₹ 17,000.00 per Sq. Ft.
Value of property as on 23.02.2024	:	423.00 Sq. Ft. X ₹ 17,000.00 = ₹ 71,91,000.00

(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 23.02.2024	:	₹ 71,91,000.00 - ₹ 5,33,400.00 = ₹ 66,57,600.00
Total Value of the property	:	₹ 66,57,600.00
The realizable value of the property	:	₹ 59,91,840.00
Distress value of the property	:	₹ 53,26,080.00
Insurable value of the property (508.00 X 2,500.00)	:	₹ 12,70,000.00
Guideline value of the property (508.00 X 11,127.00)	:	₹ 56,52,516.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 405, 4th Floor, Building No. A-4, "Harasiddh Park A-3/A-4 Co-Op. Hsg. Soc. Ltd.", Near Pawar Nagar Bus Stop, Smt. Gladly Alwares Road, Off. Pokhran Road No. 2, Village – Majiwade, Thane (West), Taluka & District - Thane, PIN Code - 400 610, State – Maharashtra, Country – India for this particular purpose at **₹ 66,57,600.00 (Rupees Sixty Six Lakh Fifty Seven Thousand Six Hundred Only)** as on **23rd 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 **23rd February 2024 is ₹ 66,57,600.00 (Rupees Sixty Six Lakh Fifty Seven Thousand Six 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:

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ANNEXURE TO FORM 0-1

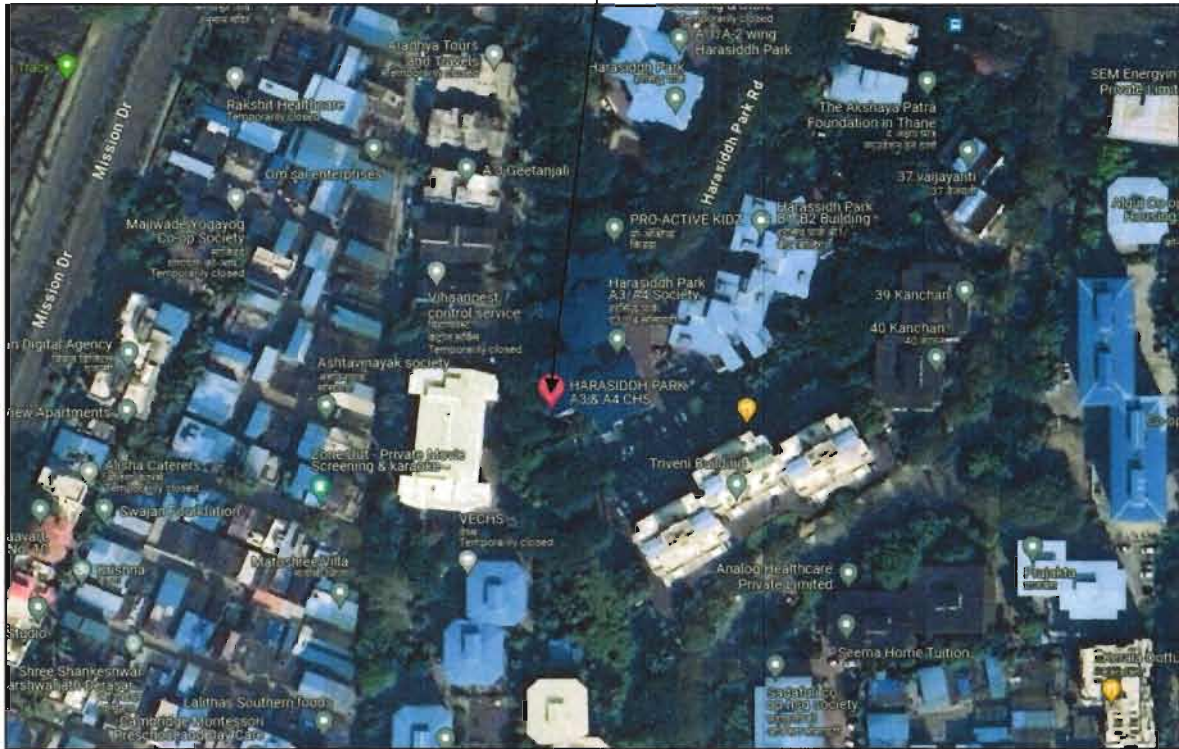
Technical details		Main Building
1.	No. of floors and height of each floor	Part Ground + Part Stilt + 7 th Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 4 th Floor
3.	Year of construction	1996 (As per Occupancy Certificate)
4.	Estimated future life	32 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 with safety door
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	Yes
14.	(i) Internal wiring – surface or conduit	Concealed 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	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	Chequered tiles in open spaces, etc.
23.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System
	Underground sump – capacity and type of construction	R.C.C tank

Actual site photographs



Route Map of the property

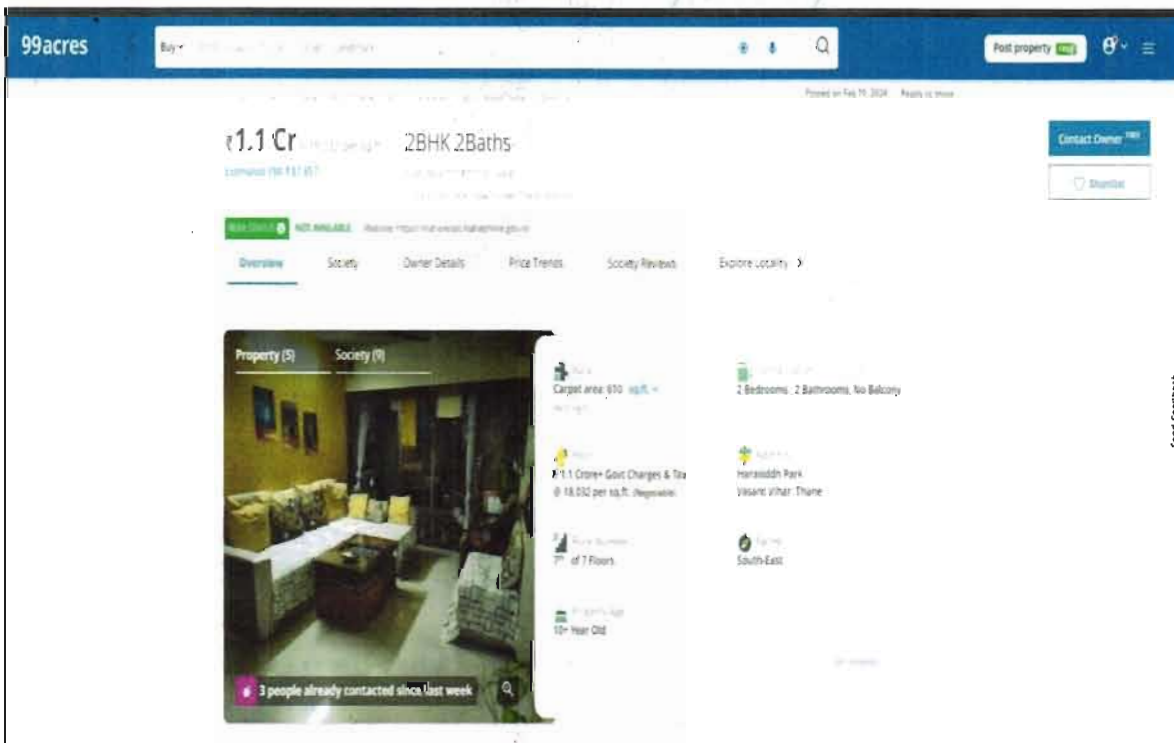
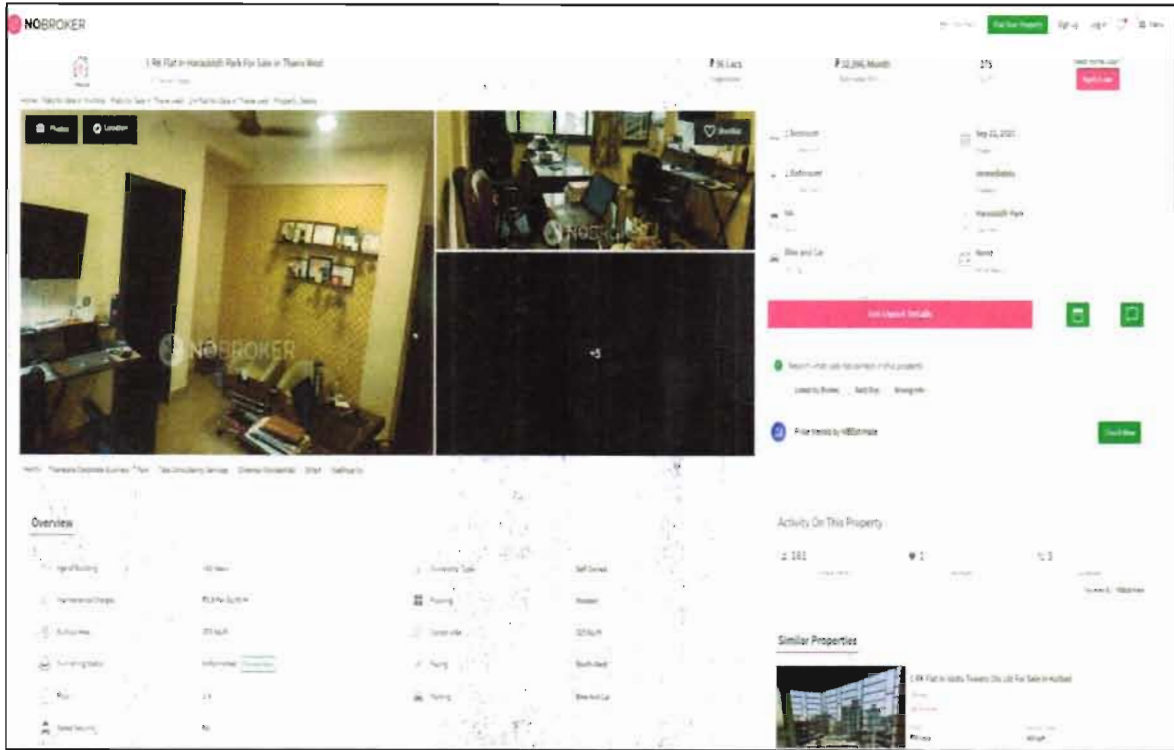
Site u/r



Latitude Longitude - 19°13'39.4"N 72°57'57.7"E

Note: The Blue line shows the route to site from nearest railway station (Thane – 5.7 KM)

Price Indicators



Sales Instance

81273	सूची क्र.2	दुय्यम निबंधक : दु. नि. ठाणे 1
22-02-2024		दस्त क्रमांक : 812/2024
Note:-Generated Through eSearch Module,For original report please contact concern SRO office.		नोंदणी : Regn:63m
गावाचे नाव : माजिवडे		
(1) विलेखाचा प्रकार	सेल डीड	
(2) मोबदला	6600000	
(3) बाजारभाव भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	6479595.36	
(4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:ठाणे म.न.पा.इतर वर्णन :सदनिका नं: 505, माळा नं: 5 वा मजला.बिल्डींग नं ए 2, इमारतीचे नाव: हरसिद्ध पार्क बिल्डींग ए 1- ए 2 को ऑप हौ सो लि. ब्लॉक नं: पवार नगर,पोखरण रोड नं 2.ग्लेडी अल्वारीस मार्ग, रोड : माजिवडे ठाणे, इतर माहिती: सदनिकेचे क्षेत्रफळ 39.301 चौ मी कारपेट((Survey Number : Survey No. 304/1, 360/2,303,300 3 ;))	
(5) क्षेत्रफळ	47.16 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:-सवजी अंबाजी पटेल . वय:-58 पत्ता:-प्लॉट नं: 505, माळा नं: 5 वा मजला, बिल्डिंग नं ए/2. इमारतीचे नाव: हरसिद्ध पार्क बिल्डिंग ए1-ए2 को ऑप हौ सो लि , ब्लॉक नं: ग्लेडी अल्वारीस मार्ग, पोखरण रोड नं 2 समोर , रोड नं: ठाणे प, महाराष्ट्र, ठाणे पिन कोड:-400610 पॅन नं:- AABPP2857P 2): नाव:-धनीबेन सवजी पटेल . वय:-54 पत्ता:-प्लॉट नं: 505, माळा नं 5 वा मजला, बिल्डिंग नं ए/2, इमारतीचे नाव हरसिद्ध पार्क बिल्डिंग ए1-ए2 को ऑप हौ सो लि . ब्लॉक नं: ग्लेडी अल्वारीस मार्ग, पोखरण रोड नं 2 समोर , रोड नं: ठाणे प, महाराष्ट्र, ठाणे पिन कोड:-400610 पॅन नं:- AJKPP3771A	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव -सिताराम आत्माराम मोरे . वय:-60; पत्ता:-प्लॉट नं. 104, माळा नं: - इमारतीचे नाव शिवकृष्ण व्हिला को ऑप हौ सो , ब्लॉक नं. जोधळी बाग रोड, बाल गणपती मंदिर जवळ . रोड नं: चरई ठाणे प, . पिन कोड -400601 पॅन नं:-AFNPM3088A 2): नाव:-शितल सिताराम मोरे . वय:-54; पत्ता:-प्लॉट नं: 104, माळा नं: - इमारतीचे नाव शिवकृष्ण व्हिला को ऑप हौ सो , ब्लॉक नं. जोधळी बाग रोड, बाल गणपती मंदिर जवळ . रोड नं: चरई ठाणे प, . पिन कोड:-400601 पॅन नं:-AYFPM5980J	
(9) दस्तऐवज करून दिल्याचा दिनांक	01/02/2024	
(10)दस्त नोंदणी केल्याचा दिनांक	01/02/2024	
(11) अनुक्रमांक, खंड व पृष्ठ	812/2024	
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	462000	
(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 as on **23rd 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 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 **₹ 66,57,600.00 (Rupees Sixty Six Lakh Fifty Seven Thousand Six Hundred 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,
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Auth. Sign.

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763

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