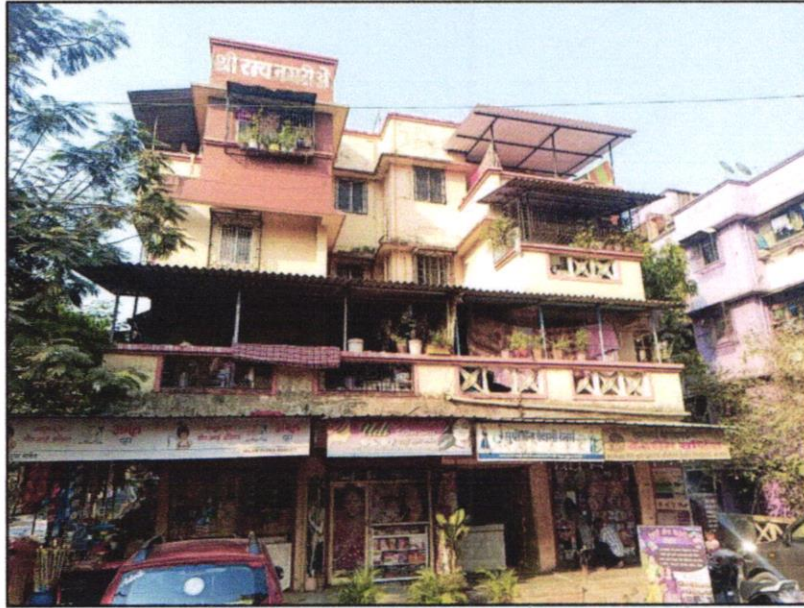


## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Mrs. Kalpana Sandeep Sane & Mr. Sandeep Chandrakant Sane**

Commercial Shop No. 10, Ground Floor, "Shree Ramyanagari - A Co-Op. Hsg. Soc. Ltd.", Plot No. 17 & 18,  
Near Ambedkar Chowk, Village – Katrap, Badlapur (East), Taluka – Ambernath, District – Thane,  
PIN Code – 421 503, State – Maharashtra, Country – India.

Latitude Longitude - 19°09'47.9"N 73°13'42.1"E

### Valuation Prepared for **Cosmos Bank** **Ambernath Branch**

Panvelkar Pride, Shop No. 1 to 4, Plot No. 63 - 64, C. T. S. No. 4740, Near Hutatma Chowk,  
Ambernath (East), 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](mailto:thane@vastukala.org), Tel. : 80978 82976 / 90216 25621

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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](mailto:mumbai@vastukala.org)



## VALUATION OPINION REPORT

The property bearing Commercial Shop No. 10, Ground Floor, "Shree Ramyanagari - A Co-Op. Hsg. Soc. Ltd.", Plot No. 17 & 18, Near Ambedkar Chowk, Village – Katrap, Badlapur (East), Taluka – Ambemath, District – Thane, PIN Code – 421 503, State – Maharashtra, Country – India belongs to **Mrs. Kalpana Sandeep Sane & Mr. Sandeep Chandrakant Sane.**

### Boundaries of the property.

North : Open Plot  
South : Internal Road  
East : Mangal Neel Apartment  
West : Proposed Panvel Highway

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 ₹ **16,51,462.00 (Rupees Sixteen Lakh Fifty One Thousand Four Hundred Sixty 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: 2024.03.02 15:01:47 +05'30'

Auth. Sign.



**Manoj B. Chalikwar**

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01

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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Chandivali Farm Road, Andheri (East),  
Mumbai - 400 072, (M.S.), INDIA

TeleFax : +91 22 28371325/24

mumbai@vastukala.org



Valuation Report of Commercial Shop No. 10, Ground Floor, "Shree Ramyanagari - A Co-Op. Hsg. Soc. Ltd.", Plot No. 17 & 18, Near Ambedkar Chowk, Village – Katrap, Badlapur (East), Taluka – Ambernath, District – Thane, PIN Code – 421 503, 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 02.03.2024 for Banking Purpose
2	Date of inspection	27.02.2024
3	Name of the owner/ owners	<b>Mrs. Kalpana Sandeep Sane &amp; Mr. Sandeep Chandrakant Sane</b>
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	<b>Address:</b> Commercial Shop No. 10, Ground Floor, "Shree Ramyanagari - A Co-Op. Hsg. Soc. Ltd.", Plot No. 17 & 18, Near Ambedkar Chowk, Village – Katrap, Badlapur (East), Taluka – Ambernath, District – Thane, PIN Code – 421 503, State – Maharashtra, Country – India. <b>Contact Person:</b> Mr. Sandeep C. Sane (Owner) Contact No.: 9730501312
6	Location, street, ward no	Plot No. 17 & 18, Near Ambedkar Chowk, Village – Katrap, Badlapur (East), Taluka – Ambernath, District – Thane
	Survey/ Plot no. of land	Plot No. 17 & 18, Survey No. 32/8(P) of Village – Katrap
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential cum Commercial 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
	<b>LAND</b>	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 109.00 Oatla Area in Sq. Ft. = 20.00 Total Carpet Area in Sq. Ft. = 129 (Area as per actual site measurement)



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		<b>Built Up Area in Sq. Ft. = 141.00 (Area as per Agreement for Sale)</b>
13	Roads, Streets or lanes on which the land is abutting	Plot No. 17 & 18, Near Ambedkar Chowk, Village – Katrap, Badlapur (East), Taluka – Ambernath, District – Thane.
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.
	<b>IMPROVEMENTS</b>	
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 – Mr. Mohan Sonwane (Daksha Digital Photo Studio) Rented since – 1.5 Year
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Tenant Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per KBMC norms



		Percentage actually utilized – Details not available
26	<b>RENTS</b>	
	(i) Names of tenants/ lessees/ licensees, etc	Tenant Occupied – Mr. Mohan Sonwane (Daksha Digital Photo Studio)
	(ii) Portions in their occupation	Fully Tenant Occupied
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 12,000.00 Present 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?	N.A.
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.
	<b>SALES</b>	
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





**Valuation as on 02<sup>nd</sup> March 2024**

The Built Up Area of the Commercial Shop	:	141.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	:	2003 (As per Part Occupancy Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	21 Years
Cost of Construction	:	141.00 Sq. Ft. X ₹ 2,500.00 = ₹ 3,52,500.00
Depreciation $\{(100-10) \times 21 / 60\}$	:	31.50%
Amount of depreciation	:	₹ 1,11,038.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 68,600.00 per Sq. M. i.e., ₹ 6,373.00 per Sq. Ft.
Guideline rate (after depreciation)	:	₹ 56,258.00 per Sq. M. i.e., ₹ 5,226.00 per Sq. Ft.
<b>Value of property as on 02.03.2024</b>	:	<b>141.00 Sq. Ft. X ₹ 12,500.00 = ₹ 17,62,500.00</b>

(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)

<b>Depreciated fair value of the property as on 02.03.2024</b>	:	<b>₹ 17,62,500.00 (-) ₹ 1,11,038.00 = ₹ 16,51,462.00</b>
<b>Total Value of the property</b>	:	<b>₹ 16,51,462.00</b>
<b>The realizable value of the property</b>	:	<b>₹ 14,86,316.00</b>
<b>Distress value of the property</b>	:	<b>₹ 13,21,170.00</b>
<b>Insurable value of the property (141.00 Sq. Ft. X 2,500.00)</b>	:	<b>₹ 3,52,500.00</b>
<b>Guideline Value of the property (141.00 Sq. Ft. X 5,226.00)</b>	:	<b>₹ 7,36,866.00</b>

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Commercial Shop No. 10, Ground Floor, "Shree Ramyanagari - A Co-Op. Hsg. Soc. Ltd.", Plot No. 17 & 18, Near Ambedkar Chowk, Village – Katrap, Badlapur (East), Taluka – Ambernath, District – Thane, PIN Code – 421 503, State – Maharashtra, Country – India for this particular purpose at **₹ 16,51,462.00 (Rupees Sixteen Lakh Fifty One Thousand Four Hundred Sixty Two Only) as on 02<sup>nd</sup> March 2024.**





## ANNEXURE TO FORM 0-1

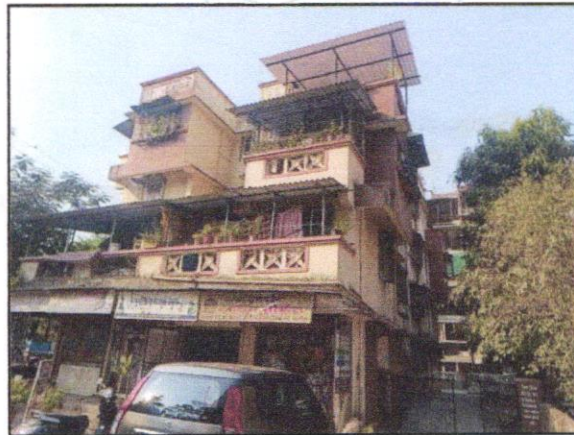
NOTES

## Technical details

## Main Building

1.	No. of floors and height of each floor		Part Ground + Part Stilt + 3 <sup>rd</sup> Upper Floors
2.	Plinth area floor wise as per IS 3361-1966		N.A. as the said property is a Commercial Shop situated on Ground Floor
3.	Year of construction		2003 (As per Part Occupancy Certificate)
4.	Estimated future life		39 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		M. S. Rolling Shutter
10.	Flooring		Vitrified tiles flooring
11.	Finishing		Cement plastering with POP false ceiling
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.	
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		No 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

### Actual site photographs





### Route Map of the property




**Latitude Longitude - 19°09'47.9"N 73°13'42.1"E**

**Note:** The Blue line shows the route to site from nearest railway station (Badlapur – 1.5 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: Thane

Select Taluka: Ambarnath

Select Village: Mauje [Gav] Mauje Katrap No. 10 (Kuk)

Search By:  Survey No.       Location

Enter Survey No: 32

उपविभाग	खुली जमीन	निवासी घटकनिष्ठा	शॉपीस	दुकान	सौदागिक	एकक (Rs./)	Attribute
10/25-एफ.1/2(ब) कावय गावठाणीत उर्वरीत मिळकती	9830	55400	56200	68600	56200	चौ बीटल	संरक्षण मंडल

Stamp Duty Ready Reckoner Market Value Rate for <b>Shop</b>	68,600.00			
No Reduced, Shop Located on Ground Floor	-			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)</b>	<b>68,600.00</b>	<b>Sq. Mtr.</b>	<b>6,373.00</b>	<b>Sq. Ft.</b>
Stamp Duty Ready Reckoner Market Value Rate for <b>Land (B)</b>	9,830.00			
The difference between land rate and building rate (A – B = C)	58,770.00			
Depreciation Percentage as per table (D) [100% - 21%] (Age of the Building – 21 Years)	79%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>56,258.00</b>	<b>Sq. Mtr.</b>	<b>5,226.00</b>	<b>Sq. Ft.</b>

### Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which shop is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

**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**

Shop In Badlapur East, Mumbai For Sale  
Commercial Shop

₹25 Lacs  
3BHK / Sq Ft

₹18,773/Month  
Estimated EMI

162 Sq.Ft  
Built Up Area

Photo Location

Shop

Freehold

Unfurnished

Dec 26, 2023

Reserved

Ground Floor

1 To 5 Year

Immediately

Get Owner Details

Report what was not correct in this property

Locked By Broker Sold Out Wrong Info

NoBroker Services

Create Agreement

Check Loan Eligibility

Estimate Interiors Cost

Book Legal Services

Book Renovations

Amenities

Activity On This Property

Similar Properties

**magicbricks** Buy Rent Sell Home Loans

Save Time & Money with MB Prime Find the right Property by calling Upto 35 Owners directly Join Prime 50% OFF

Posted on: Dec 04, 23 Property ID: 59642503

Contact Owner Sagar

Get Phone No.

₹16.0 Lac EMI: ₹3.7k Get pre-approved loan

Commercial Shop For Sale in Katrap, Badlapur

Ground Floor Overlooking Main Road Unfurnished

Carpet Area 100 sqft ₹16,00,000/sqft

Floor Ground (Out of 5 Floors)

Property Age New Construction

Suitable For Clinic

Main Road Facing

Contact Owner Get Phone No. Last contact made 21 days ago

More Details

Price ₹16 Lac

Address Katrap, Badlapur, Maharashtra

Pantry No Personal Pantry

### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference as on **02<sup>nd</sup> March 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 ₹ **16,51,462.00 (Rupees Sixteen Lakh Fifty One Thousand Four Hundred Sixty 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

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.03.02 15:02:11 +05'30'

*Manoj*  
Auth. Sign.

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