

1+1=2

22



Ravindra R. Bhutada
M.E. (Structure), F.I.V.

■ CHARTERED ENGINEER
■ TECHNICAL CONSULTANT
■ GOVT. REGD. APPROVED VALUER
IOV Regd. No. F-23070
IBBI Regd. No. IBBI/RV/04/2020/12983

Latur Office : 1) Shop No. 61, New Adarsh Colony Shopping Complex, AUSA Road, Latur - 413531

☎ 9422071531, 9373842968 E-mail : ravindrabhutadaltr@yahoo.com

2) Flat No. 101, 1st Floor, "Shrinivas Chambers-A", Naik Chowk, Ring Road, Latur - 413531 ☎ 7588114531

Pune Office : Office No. 04, Ground Floor, Swami Samarth Complex, Nana Peth Pune - 411011

☎ 9850158949

Mumbai Office : Flat No. 501, 5th Floor, Building No. 15, "D.B. Ozone", Near Thakur Mall, Mahajanwadi, Dahisar (East),

Mumbai - 400068. ☎ 7744889655

REF: -TN-DEC-2023-2024/02

To,
State Bank of India
Chinchpokli RACPC

VALUATION REPORT

(IN RESPECT OF FLATS)

(To be filled in by the Approved Valuer)

	Name of the Valuer	Ravindra R. Bhutada M.E. (Structure), F.I.V. Registered Valuer & Chartered Engineer Registration No.: IBBI/RV/04/2020/12983 Chartered Engineer: IEI R.No.M-1705355		
I. GENERAL				
1.	Purpose for which the valuation is made	To estimate Realizable Value of property for Bank Loan Purpose		
	a) Date of inspection	4th DEC. 2023		
	b) Date on which the valuation is made	4th DEC. 2023		
List of documents produced for perusal				
3.	i) Copy of Index-2	15040/2021	Dated : 21/10/2021	Thane-9
	ii) Copy of CC Certificate No.	5889/2015	Dated : 21/11/2015	
	iii) Copy of OC Certificate No.	9970/2019	Dated : 13/09/2019	
4.	Name of the owner(s)/ Intended purchasers and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	Pournima M Wadkar,		
5.	Brief description of the property	Residential Flat		
	Location of property	Residential Flat Premises, Flat No. 003, Ground Floor, "OM HERITAGE", House No. 706/03, Sector 19 at Village CBD Belapur, Pambrij Road at Village Shahbaz, Ta. Navi Mumbai, Dist. Thane-400 614.		
	Landmark	Pambrij Road at Village Shahbaz,		
6.	a) Plot No. / Survey No.	House No. 706/03, Sector 19		
	b) Door No.	Flat No. 003		
	c) T. S. No. / Village	Belapur, Shahbaz		
	d) Ward / Taluka	Navi Mumbai		
	e) Mandal / District	Thane		
	f) Date of issue and validity of layout of approved map / plan	NA		



	g) Approved map / plan issuing authority	:	NMMC
	h) Whether genuineness or authenticity of approved map / plan is verified	:	No
	i) Any other comments by our empaneled valuers on authentic of approved plan	:	NA
7.	Postal address of the property	:	Residential Flat Premises, Flat No. 003, Ground Floor, "OM HERITAGE", House No. 706/03, Sector 19 at Village CBD Belapur, Pambrij Road at Village Shahbaz, Ta. Navi Mumbai, Dist. Thane-400 614.
8.	City / Town	:	Shahbaz
	Residential Area	:	Yes Residential
	Commercial Area	:	NA
	Industrial Area	:	NA
9	Coming under Corporation limit / Village Panchayat / Municipality	:	NMMC
10	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	NO
11	Boundaries of the property	:	As per Visit
	East	:	Abhishek Apartment
	West	:	Road
	South	:	Road
	North	:	Gopal Kunj Building
12	Dimensions of the site	:	
	East	:	---
	West	:	---
	South	:	---
	North	:	---
13	Extent of the site	:	Carpet area – 458.33 Sq. Ft. Built up – 550.00 Sq. Ft. (51.10 Sq. Mt.)
14	Latitude, Longitude & Co-ordinates of flat	:	19°00'57.3"N 73°02'10.1"E
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	Carpet area – 458.33 Sq. Ft. Built up – 550.00 Sq. Ft. (51.10 Sq. Mt.)
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	occupied by the owner
3. FLAT BUILDING			
1.	Nature of the Flat	:	Residential 1 BHK Flat
2.	Location	:	Belapur, Shahbaz
	T. S. No.	:	House No. 706/03, Sector 19
	Block No.	:	---
	Ward No.	:	---
	Village/ Municipality / Corporation	:	NMMC
	Door No., Street or Road (Pin Code)	:	Flat No. 003 (400 614)
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	2019
5.	Number of Floors	:	G + 5 Floors



	Type of Structure	: RCC Framed Structure
7.	Number of Dwelling units in the building	: Per Floor 3 Flats
8.	Quality of Construction	: Good
9.	Appearance of the Building	: Good
10	Maintenance of the Building	: Good
11	Facilities Available	
	Lift	: Yes
	Protected Water Supply	: Yes
	Underground Sewerage	: Yes
	Car Parking - Open/ Covered	: Open
	Is Compound wall existing?	: Yes
	Is pavement laid around the Building	: Yes
12. Flat		
1	The floor on which the flat is situated	: Ground Floor.
2	Door No. of the flat	: Flat No. 003
3	Specifications of the flat	
	Roof	: RCC Slab
	Flooring	: Vitrified tiles flooring, Imported Granite kitchen platform with glazed tiles as dado
	Doors	: Wooden flush door
	Windows	: Aluminum section/Glass windows
	Fittings	: Superior
	Finishing	: Sand face plaster with cement paint from out side
	House Tax	: Not yet started
4	Assessment No.	: NA
	Tax paid in the name of	: ---
	Tax amount	: ---
5	Electricity Service Connection no.	: ---
	Meter Card is in the name of	: ---
6	How is the maintenance of the flat?	: Not yet started
7	Sale Deed executed in the name of	: Pournima M Wadkar
8	What is the undivided area of land as per Sale Deed?	: NA
9	What is the plinth area of the flat?	: Documented Built up – 550.00 Sq. Ft (51.10 Sq. Mt.)
10	What is the floor space index (app.)	: As per D.P. Plan Applicable
11	What is the Carpet Area of the flat?	: Carpet area – 458.33 Sq. Ft.
12	Is it being used for Residential or Commercial purpose?	: Residential
13	Is it Owner-occupied or let out?	: Owner-occupied
13. Marketability		
1	How is the marketability?	: Good
2	What are the factors favouring for an extra Potential Value?	: Nothing Specific
3	Any negative factors are observed which affect the market value in general?	: Not Observed



RATE		
1	After analysing 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)	: Refer Annexure for Comparable Instances/ SaleInstance/ Web Instances/ Comparable Listings
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	: Refer Annexure for Comparable Instances/ SaleInstance/ Web Instances/ Comparable Listings
Break - up for the rate		
3	i) Building + Services	: Rs. 2,000/- Per Sq.Ft.
	ii) Land + Others	: Rs. 11,100/- Per Sq.Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: i) Rs. 92,300/- per Sq. Mtr. Built up Area - 51.10 Sq. Mtr. X Rs. 92,300/- = Rs. 47,16,530/-
VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a.	Depreciated building rate	: 0.90
	Age of the building	: Building is 04 year Old
	Estimated future life of building	: 56 yrs under normal condition
	Depreciation percentage assuming the salvage value as -	: NA
	Total composite rate arrived for valuation	:
	Building rate	Rs. 2,000/- Per Sq.Ft.
b.	Rate for Land & other	: Rs. 11,100/- Per Sq.Ft.
	Total Composite Rate	: Rs. 13,100/-per Sq. Ft. on carpet



s of Valuation:

VALUATION DETAILS:			
DESCRIPTION	Quantity In Sq. Ft.	Rate Rs/Sq. Ft.	Present value (Rs.)
1. Carpet area	458.33 Sq. Ft.	Rs. 13,100/-	Rs. 60,04,123/-
Car Parking			----
2. Superfine finish & Furniture			----
3. Interior decorations			----
4. Potential Value, if any?			----
5. Share of common amenities, if any?			----
TOTAL (After Completion)			Rs. 60,04,123/-
		Say	Rs. 60,04,000/-
	Rental value (Per month)		Rs. 15,000/-
	Distress Value		Rs. 45,03,000/-

There is no specific definition of realizable value in International Valuation Standards; hence we have considered the Market Value as Realizable Value.

(Note: The realizable value mentioned in the report is inclusive of GST payable on under construction flat & exclusive of Stamp duty & Registration charges.)

The Approach for Valuation is Market Approach & method adopted is comparable listing/Transaction method as per International Valuation Standards. The rate for valuation is estimated by market survey & by comparing offer rates/transacted rates of comparable properties in the vicinity of the subject property & making suitable Adjustments w.r.t. parameters/aspects such as physical, social, economic, legal and technical aspects.

Photograph of owner/representative with property in background is 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. 60,04,000/- (Rupees Sixty Lacs Four Thousands Only).

Date: 4th DEC. 2023
Place: Mumbai
RAVINDRA BHUTADA
CHARTERED ENGINEERS
IER R. No. M-1705355
GOVT. REGD. APPROVED VALUERS
F. No. 129/04/2020/12983

RAVINDRA
RAMINIWAS
BHUTADA

Digitally signed by RAVINDRA
RAMINIWAS BHUTADA
Date: 2023.12.05 20:20:10
+05'30'



Signature, Ravindra R. Bhutada (Panel Valuer)
(Name and Official Seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated 4th DEC. 2023, we are satisfied that the fair and reasonable market value of the property.

Rs. 60,04,000/- (Rupees Sixty Lacs Four Thousands Only).

Date: 4th DEC. 2023

(Name of the Branch Manager with office Seal)

Encl: Photographs & Location map of the property
TO BE OBTAINED FROM VALUERS ALONGWITH THE VALUATION REPORT

1. Declaration-cum-undertaking from the valuer (Annexure-I)
2. Model code of conduct for valuer (Annexure II)

ANNEXURE - IV
DECLARATION - CUM - UNDERTAKING

I, Ravindra R. Bhutada, son of Ramniwas R. Bhutada do hereby solemnly affirm and state that:

- a) I am a citizen of India
- b) I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
- c) The information furnished in my valuation report is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d) The subject property has been personally inspected by our representative. The work is not sub-contracted to any other valuer and carried out by myself.
- e) Valuation report is submitted in the format as prescribed by the Bank.
- f) I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g) I have not been removed / dismissed from service / employment earlier
- h) I have not been convicted of any offence and sentenced to a term of imprisonment
- i) I have not been found guilty of misconduct in professional capacity
- j) I have not been declared to be unsound mind
- k) I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l) I am not an undischarged insolvent
- m) I have not been levied a penalty under section 271J of Income - tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income - tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- n) I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o) My PAN number / GST number as applicable is **ACLPB3488Q**
- p) I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q) I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r) I have read the Handbook on Policy, Standards and procedure for Real Estate, Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability
- s) I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable
- t) I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration)
- u) I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)
- v) I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)
- w) My CIBIL Score and credit worthiness is as per Bank's guidelines.
- x) I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- y) I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.

Date: 4th DEC. 2023

Place: Mumbai.



urther, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Proposed Residential Flat
2	Purpose of valuation and appointing authority	Residential Loan Purpose & SBI
3	Identity of the valuer and any other experts involved in the valuation;	Ravindra R. Bhutada (Panel Valuer)
4	Disclosure of valuer interest or conflict, if any;	NA
5	1. Date of appointment 2. Valuation / inspection date 3. Date of report	4th DEC. 2023 4th DEC. 2023
6	Inspections and/or investigations undertaken;	Visual Inspection
7	Nature and sources of the information used or relied upon;	For Area details: Ownership documents provided by clients. For Rates: Website Instances, i.e. Magicbricks, 99 acres, Housing.com, etc.
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Visual Inspection, followed by market survey, inspecting documents & drafting report IVS
9	Restrictions on use of the report, if any;	For Bank Purpose Only
10	Major factors that were taken into account during the valuation;	1. Actual Site Inspection 2. Market Survey 3. Comparable Listings/ Transactions
11	Major factors that were not taken into account during the valuation;	NA
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	It is declared that we have no direct or indirect interest in the above said property and this valuation is based on best of our knowledge, belief and experience & is based on the documents given by bank / client & as per observation at the time of visit.

Date: 4th DEC. 2023
Place: Mumbai.

**RAVINDRA
RAMNIWAS
BHUTADA**

Digitally signed by
RAVINDRA
RAMNIWAS BHUTADA
Date: 2023.12.04
20:23:09 +05'30



Ravindra R. Bhutada

RAVINDRA BHUTADA
CHARTERED ENGINEERS
IER R. No. M-1705355
GOVT. OF MAHARASHTRA APPROVED VALUERS
1020112002

(Annexure – V)
MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his / its business, follow high standards of integrity and fairness in all his / its dealings with his / its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationship.
3. A valuer shall endeavour to ensure that he / it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his / its expertise or deny his / its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his / its professional dealings by ensuring that his / its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he / it or any of his / its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his / its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he / it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuation" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.



RAVINDRA BHUTADA

SITE VISIT PHOTOS



REGISTERED VALUER
04/2020/
12983

READY RECKONER

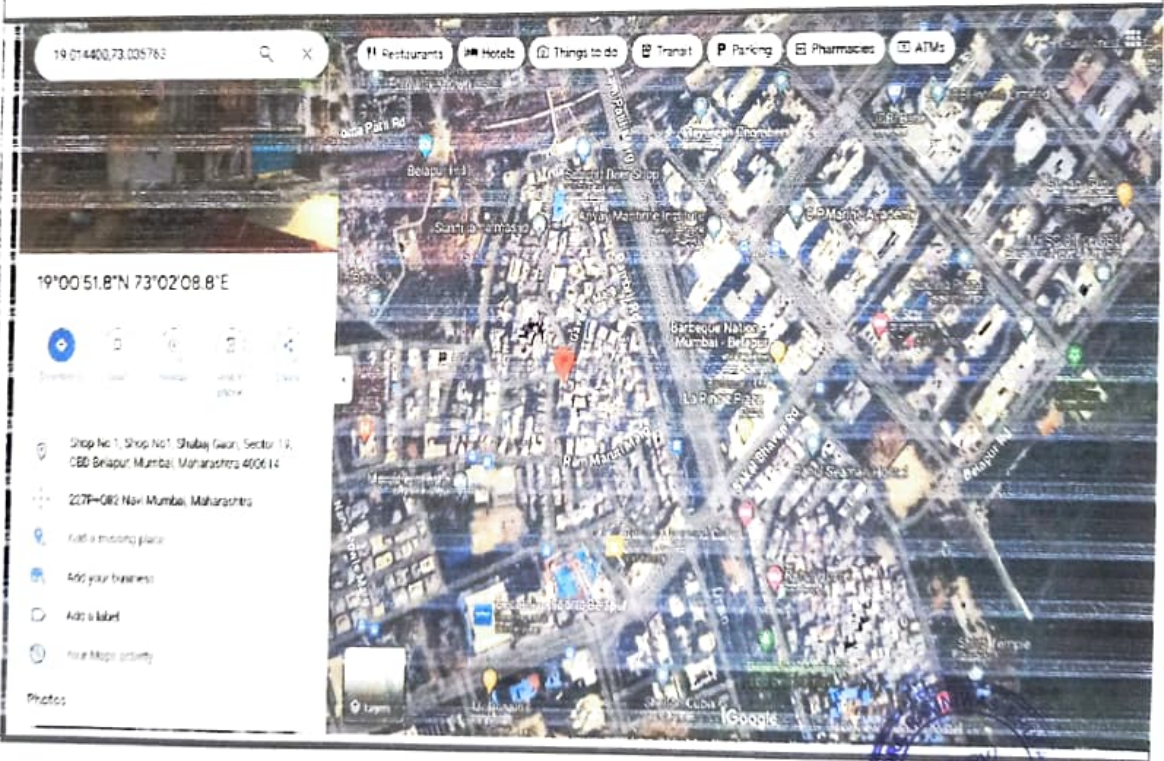
DIVISION / VILLAGE : BELAPUR
 Commence From 1st April 2023 To 31st March 2024

Type of Area	Urban Area	Local Body Type	Class 'C' Corporation
Local Body Name	Navi Mumbai Municipal Corporation		
Land Mark	Land: Belapur Node Sector No. 19 and 20.		

				Rate of Land + Building in ₹ per sq. m. Built-Up		
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
27	27/346	3400	92300	105500	115300	105500

(Record Not Available)

COGNITIVE MAP OF BELAPUR



IBB/MUM/04/2020/12983
 REGISTERED VALUER

4067336

04-12-2023

Note:-Generated Through eDisplay v2.1
Module.For original report please contact
concern SRO office.

सूची क्र. २

दुय्यम विवधक सह दु नि ठाणे ६

दस्तावेज क्रमांक 4067/2023

नादणी :

Regn:63m

गाव : बेलापूर

(1)दस्तावेज प्रकार	अभिहस्तानरणपत्र
(2)भाषदमा	4900000
(3)वाजाराभाव (भाषदपट्ट्याच्या बाबतीतपट्ट्याचा आकारणी देता कि पट्ट्याचे न नमूद करावे)	4492979.4
(4)भूमापन ,वाटद्विम्मा व परक्रमांक (अमन्याम)	1) इतर माहिती : मदनिका नं 204 दुसरा मजला साई जक्ती ऑफ बेलापूर जहावाज साई जक्ती को ऑपरेटिव्ह होमिंग सोसायटी ली प्लॉट नं झेड-5 आणि झेड - 6 सेक्टर 19/20 जहावाज गाव सो वी डी बेलापूर नवी मुंबई(क्षेत्र 40 . 565 चौगुम मीटर कार्पेट) दस्त क्र टनन 6-10945-2022 दि. 25/08/2022 अन्वये मृ शु व नो फी वसूल नवी मुंबई मनपा
(5)क्षेत्रफळ	1) 40.565 चौ.मीटर
(6)आकारणी किंवा जुबी दण्यात असून तेव्हा	
(7)दस्तावेज करून देणाऱ्या / निहून देणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश अमन्याम प्रतिवादीचे नाव व पत्ता	1) मनीषा उत्तम भोईर पार्टील 50 प्लॉट नं : - माला नं : - इमारतीचे नाव : - ब्लॉक नं : - गेड नं : राहणार २०६ दुसरा मजला साई जक्ती को ऑपरेटिव्ह होमिंग सोसायटी ली प्लॉट नं झेड-५ आणि झेड - ६ सेक्टर १९ . २० जहावाज गाव सो वी डी बेलापूर नवी मुंबई महाराष्ट्र ठाणे . 400614
(8)दस्तावेज करून घेणाऱ्या पक्षकारांचे नाव किंवा दिवाणी न्यायालयाचा हुकूमनामा किंवा आदेश अमन्याम प्रतिवादीचे नाव व पत्ता	1) मोहम्मद आशिक 40 प्लॉट नं : - माला नं : - इमारतीचे नाव : - ब्लॉक नं : - गेड नं : राहणार १०२ चौथा मजला सवा अपार्टमेंट सालुददिन स्कुल च्या वाजूला पिराणीपाडा भिवंडी ठाणे महाराष्ट्र THANE. 421302
(9)दस्तावेज करून दिव्याचा दिनांक	21/03/2023
(10)दस्त नादणी केल्याचा दिनांक	21/03/2023
(11)अनुक्रमांक,अव व पृष्ठ	4067/2023
(12)वाजाराबाबतप्रमाण मूद्राक शुल्क	100
(13)वाजाराबाबतप्रमाण नादणी शुल्क	100
(14)अन्य	
मन्याकनामाटी विवरण घेतलेला नपशील .	

Agreement Value	Rs. 49,00,000/-	Carpet Area- 436.64/- sq .ft.
Sale Instance Carpet Rate	Rs. 11,222/- Sq. Ft. (Rs. 1,20,793 /- sq.mtr.)	With Out Car Parking
Consider market rate	Rs. 13,100/- Sq. Ft.	With Out Car Parking



SALE INTANCE CARPET Rate: 12,363/- Sq. Ft.

99acres

Buy - (City/Locality, Project/Society/Landmark)

Posted on Feb 28, 2023 Ready to move

View Property in New Mumbai | View in New Mumbai | View in Mumbai | View in Maharashtra | View in India | View in World

₹68 Lac or 11,111 per sq.ft. **2BHK 2Baths**
 Flat/Apartment for Sale
in On Request Sector 20 Belpur, New Mumbai

NO BROKERAGE **NO KYC** **NO KYC AVAILABLE** Website: https://www.99acres.com/
[Overview](#) [Project Details](#) [Price Trends](#) [Registry Record](#) [Location Map](#) [Contact Agent](#)



- Area**
Carpet area: 553 sq.ft. + 111 sq.ft.
- Price**
₹ 68 Lac+ Govt Charges & Tax @ 12,363 per sq.ft. [View Price Details](#)
- Floor Number**
7th of 4 Floors
- Overlooking**
Main Road
- Configuration**
2 Bed rooms, 2 Bathrooms, Two Parking
- Availability**
On Request
Sector 20 Belpur, New Mumbai
- Facing**
West
- Property Age**
5 To 10 Year Old

2 people already contacted since last week

Places nearby
Sector 20 Belpur, New Mumbai, Mumbai

[View All On](#)

- [CIDCO Pay & Park](#) [SGC Mall](#) [CIDCO Pay & Park](#) [Iqra the Truth Masjid](#) [Ganesh Mandir](#) [Sai Baba Mandir](#)

SALE INTANCE BSA Rate: 13,000/- Sq. Ft.

NOBROKER Buy

[My Savings](#)

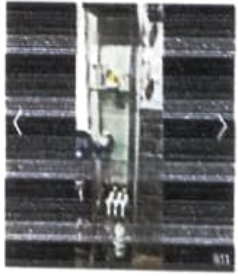
[Sector 19](#) [Add more...](#) [Save Search](#)

Filters **Premium Filters** **2 BHK Flat in Omkar Villa For Sale in Sector 19, Belpur**

Near BCI Sector 19 [Explore Nearby](#)

- BHK Type**
1 RK 1 BHK 2 BHK 3 BHK 4 BHK 4+ BHK
- New Builder Projects**
- Price Range:** ₹ 0 to ₹ 10 Cr
- Property Status**
Under Construction Ready
- Furnishing**

₹90 Lacs **₹51,583/Month** **750 sqft**
₹12,000 per sq.ft. Estimated EM Bulbs



- Don't Know**
Facing
- 2 BHK**
Apartment Type
- 2**
Bathrooms
- Car**
Parking

[Get Owner Details](#)

Nearby: [Grand Central Mall](#) [Barbeque Nation](#) [McDonald's](#) [The Landmark](#)



सूची क्र.2

दुय्यम निबंधक : दु.नि. ठाणे 9

दस्तावेज क्रमांक : 15040/2021

मोहरी :

Regn 63m

भाषाचे माध्यम : वेलापुर

विशेषांक इतर

कारवाया

मोहरणा

5800000

) बाजारभावाबाबतच्या बाबतितपट्टाकार
काफी देणे वी पट्टेदार ते मसुर करावे)

3995722

) कु.आचन, पोटहिल्ला व बाळग्यांफ(बनल्यात)

1) पामिकेचे माध्यम मधी मुंबई वनवा इतर वर्जन : इतर माहिती: फ्लॉट नं-003, तळ वनवा क्षेत्र हुरिटेज हाऊस न-708/03
महाबाज सेक्टर-19 सीबीडी वेलापुर मधी मुंबई (SECTOR NUMBER : 19 :)

) डेव्हलप

1) 550 चौ.फूट

) व्यापारी किंवा दुधी देण्यात कोणते सेवा.

) दस्तऐवज करन देना-बा/मिडून ठेवना-बा
काराचे माध्यम किंवा दिवाची न्यायालयाचा
कुमनामा किंवा कोर्टान बनल्यात, इतिहासिचे माध्यम
पत्ता1): माध्यम-महेश मोदीराम कुमार - बच:-48; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे माध्यम. -, फ्लॉट नं. हाऊस न-692
महाबाज सी बी डी वेलापुर मधी मुंबई, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-400814 पिन नं:-ASQP770008) दस्तऐवज करन देना-बा पत्रकाराचे व किंवा
दिवाची न्यायालयाचा कुमनामा किंवा कोर्टान
बनल्यात, इतिहासिचे माध्यम व पत्ता1): माध्यम-पोर्षिमा मोहन बाबकर - बच:-48; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे माध्यम. -, फ्लॉट नं. 02, न्यू मडल को
ऑफ ही को मि सेक्टर-4 ऐरोमी मधी मुंबई, रोड नं. -, महाराष्ट्र, ठाणे. पिन कोड:-400708 पिन नं:-AAPPW18780

(9) दस्तऐवज करन दिव्याचा दिनांक

21/10/2021

(10) दस्तऐवज मोहरी केव्याचा दिनांक

21/10/2021

(11) अनुक्रमांक, बच व पत्र

15040/2021

(12) बाजारभावाबाबतचे मुद्रांक मूल्य

348000

(13) बाजारभावाबाबतचे मोहरी मूल्य

30000

(14) शेर

मह दुय्यम निबंधक वर्ग 2 ठाणे क्र. 9

मुद्रांकनामाची विचारणा घेतलेला तपशील :-

मुद्रांक मूल्य आकारणाना निघलेला अनुषंग :- (i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.





नवी मुंबई
महानगरपालिका
प्लॉट नं. ३०६/०१, व्हॉर्क नं. ४१८ सि.टी.एस. नं. शहावाज, येलापूर, नवी मुंबई.
प्री मुंबई-२०१५
फोन नं. १ २७२७ ७७ ७७

Navi Mumbai
Municipal Corporation
3RD FLOOR, SEAPUR SEAPUR CHD,
SEAPUR SEAPUR - 420 654.
TEL. NO. 2757 76 76

ज.क. / नमुंमपा / घांतर / नरवि / प्र.क. की २२७०/२०;
दिनांक : ११.०९.२०१९

भोगवटा प्रमाणपत्र

नवी मुंबई येथील घा नं. ७०६/०१, व्हॉर्क नं. ४१८ सि.टी.एस. नं. शहावाज, येलापूर, नवी मुंबई. या जागेचे मालक श्री. महेश मोतीराम कुंभार यांनी जागेवरील बांधकाम दि. २१.११.२०१५ दाखला संबंधीत वास्तुविशारद आकृती वास्तुविशारद, यांनी सादर केलेला आहे. सदर जागेची पाहणी दि. २९.११.२०१८ रोजी वास्तुविशारदासह करण्यात आलेली आहे. जागेवरील बांधकाम विकास नियंत्रण नियंत्रण नियमावलीतील तात्पुरतीनुसार करण्यात आलेले असून बांधकाम प्रारंभ प्रमाणपत्र दि. २१.११.२०१५ मध्ये नमूद केलेल्या शर्ती प्रमाणे पूर्ती केलेली आहे. त्यामुळे सार जागेत रडिव्यास वापर करण्यास हरकत नाही

खेवफळाची तपशील खास्तीप्रमाणे आहे.

रडिव्यासवलील बांधकाम क्षेत्र :- ८८३.८० चौ. मी
एकूण :- ८८३.८० चौ. मी
कालनीवलील बांधकाम क्षेत्र :- ८०.३९ चौ. मी

ट न व - ९
दस्ता क. १५०४० / २०२१
१२ / ३६



सहाय्यक संचालक, नवी मुंबई महानगरपालिका



OZA ASSOCIATES

Pal R. Oza Prop.

REGISTERED CONSULTING ENGINEER,
VT. APPROVED VALUER, PLANNER,
ESTIMATOR, R.C.C., DESIGNER
IE No. M123142-6, CAT No. 1/546/1999-2000,
TV No. 24333, M.I.C.A., B.E. CIVIL

15



AN ISO 9001:2015 CERTIFIED CO.
Tel: 0240-2321506, 9823162241
022-26425387
Email: ozaassociate@rocketmail.com
info@ozaassociates.com



**VALUATION REPORT
FOR
STATE BANK OF INDIA
CHINCHPOKLI RACPC
OF**

Mrs. Pournima Mohan Wadkar

**"RESIDENTIAL FLAT"
19°00'57.6"N 73°02'09.6"E**

**Flat No. 003, Ground Floor, 'Om Heritage', House
No. 706/03, at Shahabaj Village, Sector-19, CBD
Belapur, Navi Mumbai, Tal. & Dist. Thane.**



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OZA ASSOCIATES**Opal R. Oza Prop.**

CHARTERED CONSULTING ENGINEER,
GOVT. APPROVED VALUER, PLANNER,
ESTIMATOR, R.C.C., DESIGNER
MIE No. MI23142-6, CAT No. I/546/1999-2000,
FIV No. 24333, M.I.C.A., B.E. CIVIL

Ref. No. OZA/VAL/SBI/CCPL/2021-22/ 9477

Date: 11/10/2021

To,

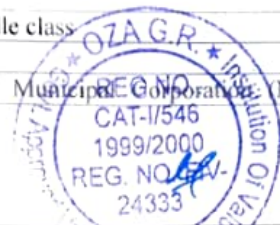
State Bank of India,

RACPC Branch,

Chinchpokli, Mumbai

VALUATION REPORT

I. GENERAL		
1	Purpose for which valuation is made	: To determine the Fair Market Value of the property
2	a) Date of inspection	: 09/10/2021
	b) Date on which the valuation is made	: 11/10/2021
3	List of documents produced for perusal	: Draft Agreement for Sale
		: Commencement Certificate Dated 21/11/2015
		: Occupation Certificate Dated 13/09/2019
4	Name of the owner(s) and their address(es) with Phone no. (details to be shared of each owner in case of joint ownership)	: Mrs. Pournima Mohan Wadkar (Proposed Buyer/s)
5	Brief description of the property	: Flat No. 003, Ground Floor, 'Om Heritage', House No. 706/03, at Shahabaj Village, Sector-19, CBD Belapur, Navi Mumbai, Tal. & Dist. Thane.
6	Location of property	
	a) Plot No. / Survey No.	: Sector No. 19
	b) Door No.	: Flat No. 003
	c) C.T. S. No. / Village	: CBD Belapur, Village Shahabaj
	d) Ward / Taluka	: Taluka Thane
	e) Mandal / District	: District Thane
	f) Landmark	: Near Sunni Jama Masjid
	g) Date of issue and validity of layout of approved map/plan	: Not Provided
	h) Approved map/plan issuing authority	: Navi Mumbai Municipal Corporation Authority
	i) Whether genuineness or authenticity of approved map/plan is verified	: Not Provided
	j) Any other comments by our empanelled valuers on authenticity of approved plan	: Not Provided
7	Postal address of the property	: See 5.
8	City / Town	: Belapur
	Residential Area, Commercial Area, Industrial Area or Mixed area	: Residential and commercial area
9	Classification of the area	
	i) High / Middle / Poor	: High and Middle class
	ii) Urban / Semi Urban / Rural	: Urban
10	Coming under Corporation / Village Panchayat /	: Navi Mumbai Municipal Corporation (NMMC)





	Municipality limit	Authority
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	No
12	Boundaries of the property	A
	Dimensions of the side	B
	North	As per Sale Deed
	South	As per Site Investigation
	East	Ganpati Kala Kendra
	West	Radha Krishna Apts.
		Anuroday Building
		Sai Krupa Building
13	Extent of the site	N.A.
14	Latitude, Longitude & Co-ordinates of flat	19°00'57.6"N 73°02'09.6"E
15	Extent of the site considered for valuation (least of 13 A & 13 B)	N.A.
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	Tenant occupied since 4 years for Rs. 8,000.00/- per month
II. APARTMENT BUILDING		
1	Nature of the Apartment	1BHK residential apartment
2	Location	
	C.T.S. No.	Sector No. 19
	Block No.	House No. 706/03
	Ward No.	-
	Village / Municipality / Corporation	Village Shahabaj, NMMC Authority
	Door No. Street or Road (PIN Code)	400614
3	Description of the locality (Residential / Commercial / Mixed)	Mixed Area
4	Year of Construction	2019 (As per OC, actual may vary)
5	Number of Floors	Ground + 5 Floors
6	Type of Structure	RCC Framed Structure
7	Number of Dwelling units in the building	-
8	Quality of Construction	Good
9	Appearance of the Building	Good
10	Maintenance of the Building	Good
11	Facilities Available	
	Lift	Yes
	Protected Water Supply	Yes
	Underground Sewerage	Yes
	Car Parking – Open / Covered	No
	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. 003
3	Specification of the flat	
	Roof	RCC





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OZA ASSOCIATES**pal R. Oza Prop.**

REGISTERED CONSULTING ENGINEER,
 A.T. APPROVED VALUER, PLANNER,
 ESTIMATOR, R.C.C., DESIGNER
 AIE No. M123142-6, CAT No. J546/1999-2000
 FIV No. 24333, M.T.C.A., B.E. CIVIL

	Flooring	:	Vitrified Tiling and wooden laminate
	Doors	:	TW Flush Doors and Wooden Doors
	Windows	:	Aluminum Frame sliding windows
	Fittings	:	Concealed
	Finishing	:	Plaster
4	House Tax	:	N.A.
	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	:	Mrs. Pournima Mohan Wadkar (Proposed Buyer/s)
8	What is the undivided area of land as per sale deed	:	N.A.
9	What is the plinth area of the flat?	:	Built up Area: 51.10 Sq. Mtr. equivalent to 550.00 Sq. Ft. (20% loading on Carpet Area for Built up Area)
10	What is the floor space index (approx.)?	:	Not Known
11	What is the Carpet Area of the flat?	:	Carpet Area: 42.58 Sq. Mtr. equivalent to 458.33 Sq. Ft. (As per Draft Agreement for Sale)
12	Is it Posh / I class / Medium / Ordinary?	:	Ordinary
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	Let out
15	If rented, what is the monthly rent?	:	Rs. 8,000.00/- per month
IV MARKETABILITY			
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	i) Situated in main city area ii) Situated close to public amenities
3	Any negative factors are observed which affect the market value in general?	:	Not Any
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 if available)	:	Rs. 6,000.00/- to Rs 20,000.00/- per Sq. Ft. for Carpet Area in the locality for similar type of property (varying based on amenities and location)
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	:	
3	Break-up for rate	:	
	1. Building + Services	:	-
	2. Land + Others	:	-
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 48,600.00/- per Sq. Mtr. for Built up Area Rs. 4,515.05/- per Sq. Ft. for Built up Area (As per Govt. Ready Reckoner Year 2015-16)



VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	Depreciated building rate
	Replacement cost of flat with services {V(3)i}
	Age of the building
	Life of the building estimates
	Depreciation percentage assuming the salvage value as 10%
	Depreciation Ratio of the building
b	Total composite rate arrived for valuation
	Depreciated Building Rate VI (a) Rate for Land & other V (3) ii
	Area
	Total Composite Rate

DETAILS OF VALUATION:**Rate Justification:****Jurisdiction**

- As per the latest price trend available in the market from the property search for similar types of properties for Residential flat in this locality Price ranges from Rs. 6,000.00/- to Rs. 20,000.00/- per Sq. Ft. for Carpet Area.
- As per our opinion the fair market value of **Rs. 15,300.00/- per Sq. Ft. for Carpet Area of the flat** is reasonable and worth. Considering all the factors such as amenities, location, special features, allotted car parking spaces, provided and the sale instances in the locality.

Sr. No.	Description	Qty. (Sq. Ft.)	Rate per unit (Rs.)	Estimated Value (Rs.)
1.	Present value of the flat (Inclusive of car parking spaces)	458.33 Sq. Ft. Carpet Area	Rs. 15,300.00/-	Rs. 70,12,449.00/-
2.	Interior Decorations which carry a potential value, if any	--	-	-
3.	Others (Allotments/separate purchased car park or extended area etc.)	--	-	-
	Total			Rs. 70,12,449.00/-
	Say in Rs/-			Rs. 70,12,000.00/-



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Gopal R. Oza Prop.
REGISTERED CONSULTING ENGINEER,
GOVT APPROVED VALUER, PLANNER,
ESTIMATOR, R.C.C., DESIGNER
MIE No. M123142-6, CAT No. I/546/1999-2000.
FIV No. 24333, M.I.C.A., B.E. CIVIL

- i. Realizable Value :- Rs. 70,12,000.00/-
- ii. Rental Value of the Property :- Approximately Rs. 14,000.00/- per month
- iii. Insurance Value :- Rs. 8,80,000.00/-

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. 70,12,000.00/- (Rupees Seventy Lacs and Twelve Thousand only).**

Place: Mumbai

Date: 11/10/2021



The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____ . We are satisfied that the fair and reasonable market value of the property is Rs. _____ (Rs. _____ only).

Date:

Signature
(Name of the Branch Manager with office seal)

Enclosures:

1. Photograph of owner/representative with property in background to be enclosed.
2. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites
3. Sale instance / price trends in the locality
4. Government Ready Reckoner Rate
5. Declaration-cum-undertaking from the valuer (Annexure-I)
6. Model code of conduct for valuer (Annexure II)



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REG. NO. MI23142-6, CAT No. I/546/1999-2000.
FIV No. 24333, M.I.C.A., B.E. CIVIL

DECLARATION-CUM-UNDERTAKING

(ANNEXURE-I)

I, **Gopal R. Oza** son of **Rameshwar Oza** do hereby solemnly affirm and state that:

- a. I am a citizen of India
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
- c. The information furnished in my valuation report dated 11/10/2021 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. My representative has personally inspected the property on 09/10/2021. The work is not subcontracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the Bank.
- f. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- f. I have not been removed/dismissed from service/employment earlier
- g. I have not been convicted of any offence and sentenced to a term of imprisonment
- h. I have not been found guilty of misconduct in professional capacity
- i. I have not been declared to be unsound mind
- j. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- k. I am not an undischarged insolvent
- l. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income Tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- m. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- n. My PAN Card number is **AAFPO1816P** and GSTIN as applicable is **27AAFPO1816P2ZA**
- o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- q. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability
- r. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable
- s. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration)
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- u. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- v. I am the proprietor, authorized official of the firm, who is competent to sign this valuation report.
- w. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LEMS/LOS) only.
- x. Further, I hereby provide the following information.

Sr.	Particulars	Valuer comment
1.	Background information of the asset being valued	Residential Flat
2.	Purpose of valuation and appointing authority	To determine the Fair Market Value of the property
3.	Identity of the valuer and any other experts	Gopal R. Oza



DIVISION/VILLAGE : SHAHBAZ

Commence From 1st April 2021 To 31st March 2022

Type of Area	Urban	Local Body Type	Corporation - Class "C"			
Local Body Name	Navi Mumbai Municipal Corporation					
Land Use	Land : Sahabaz (Part) Non-Agriculture Area					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
31	32/366	17600	48600	50800	75400	50800

Survey No. 460A, 460B, 460C

Compare With Previous Year



SIMILAR TYPES OF PROPERTY AND PRICE TREND FROM ONLINE PROPERTY SEARCH


₹2.5 Cr 3BHK 3Baths

REERA STATUS: NOT AVAILABLE

Overview Dealer Details Recommendations

Rate = Price / Carpet Area
 = 2,50,00,000.00 / 1200.00
 = Rs. 20,833.33/- per Sq. Ft.

Property 1:



Photos (1/5)

- Carpet area: 1200 sq. ft.
- 3 Bedrooms, 3 Bathrooms, 3+ Balconies with Servant Room
- ₹ 2.5 Crore @ 20,833 per sq. ft. (Negotiable)
- deep palace, Shahbaz Village, Mumbai Navi
- 2nd of 7 Floors
- East
- Main Road
- 0 to 1 Year Old

Why should you consider this property?

East Facing, Full Power Backup, 24*7 Water, Fresh Construction, Close to Hospital, Close to Market, Overlooking Main Road, Parking Available

Vitrified Flooring, Separate entry for servant room

Resale 1 Covered, Freehold 1, 24*7 Water, Vitrified Full, Unfurnished F57922734

1 BHK Apartment ₹46.0 L EM starts at ₹24,36 K

₹13.14 K/sq.ft

350 sq.ft Build Up Area

₹13.14 K/sq.ft Avg. Price

4 Year Age of property

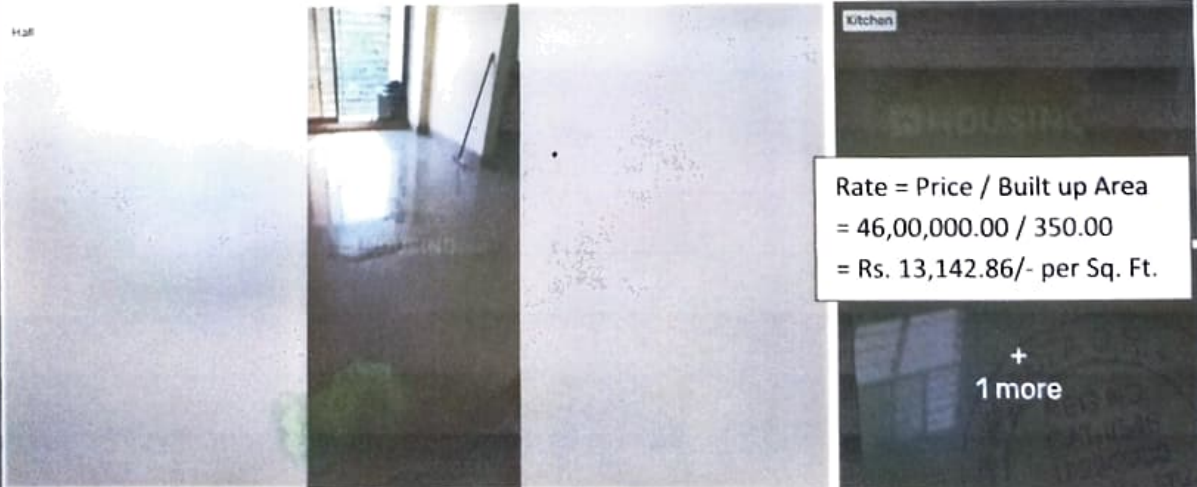
Ready to move in Possession status

Higher 1 of 4 floors

Unfurnished Furnishing

Rate = Price / Built up Area
 = 46,00,000.00 / 350.00
 = Rs. 13,142.86/- per Sq. Ft.

+ 1 more



Hall, Kitchen

Contact Owner

SIMILAR TYPES OF PROPERTY AND PRICE TREND FROM ONLINE PROPERTY SEARCH

Home / New Mumbai / Project 107 / 1 BHK Apartment

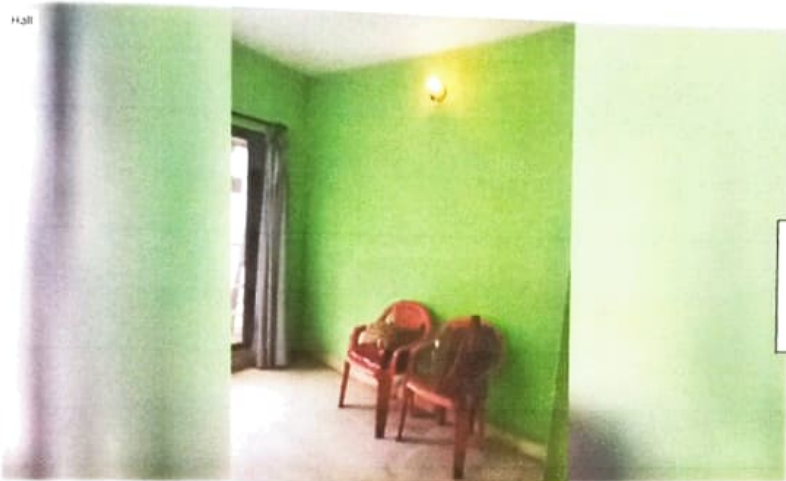
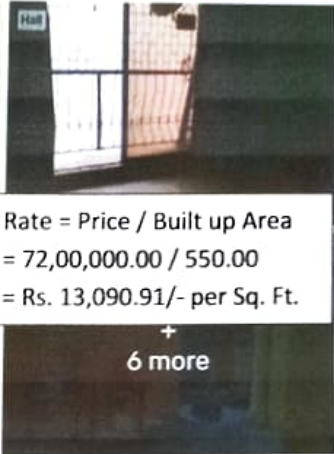
1 BHK Apartment

Project Name: C-27 Sector 26, Bhamburda, New Mumbai

₹72.0 L EMI starts at ₹58.13 K

₹13.09 K/sq.ft

[Contact Owner](#)

Rate = Price / Built up Area
 = 72,00,000.00 / 550.00
 = Rs. 13,090.91/- per Sq. Ft.

+
6 more

550 sq.ft Build Up Area	₹13.09 K/sq.ft Avg. Price	10 Year Age of property	Ready to move in Possession status	Higher 1 of 3 floors	Unfurnished Furnishing
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₹ 55.0 Lac 465 Sq-ft 1 BHK Flat for Sale in , Saga...

Project Name: New Mumbai

[Contact Now](#)

<p>PROPERTY DETAILS</p>  <p>Request Photos</p>	<p>LOCALITY DETAILS</p>	<p>PRICE TRENDS</p> <p>Bathroom: 1</p> <p>Super Area: 465 sqft = ₹ 124.15 K</p> <p>Transaction: Ready to Move</p> <p>Furnishing: Furnished</p> <p>Contact Owner</p>
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Rate = Price / Super Area
 = 55,00,000.00 / 465.00
 = Rs. 11,827.96/- per Sq. Ft.

Transaction: Resale (Get Documents Verified)

Floor: 3 (Out of 4 Floors)

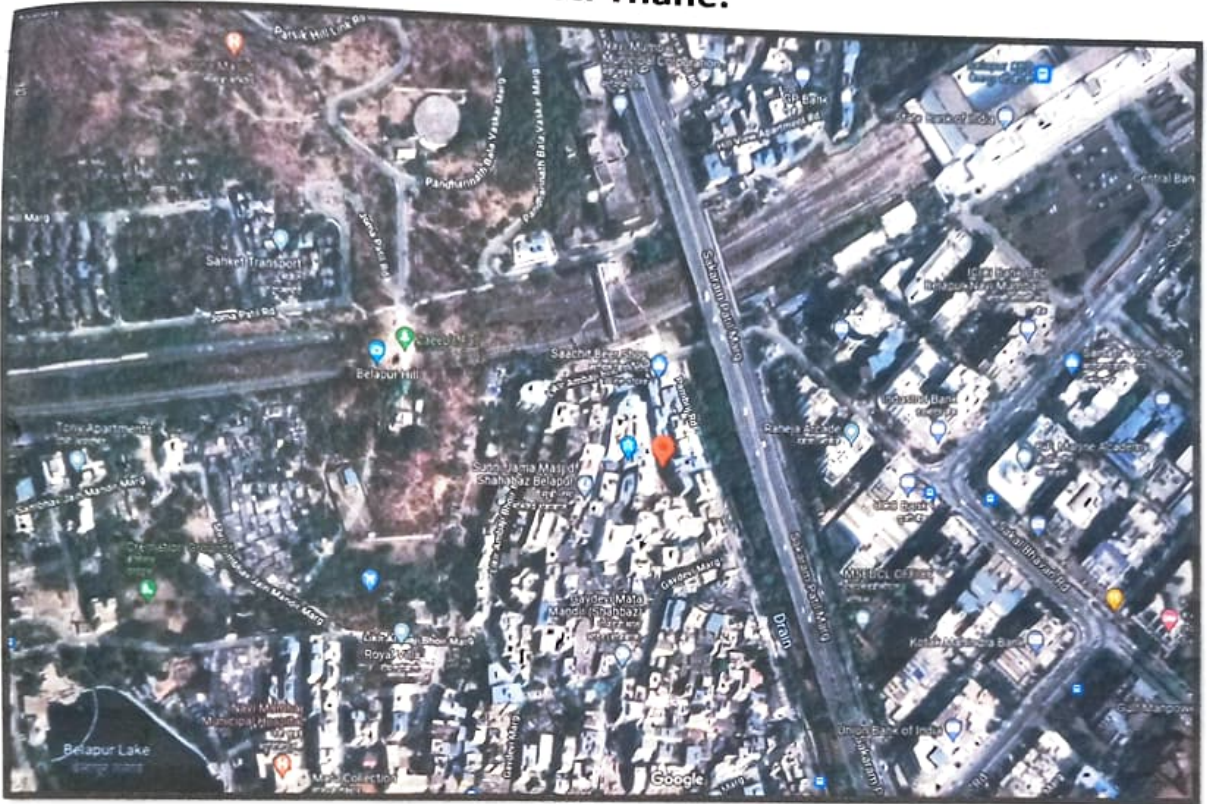
Parking: None

[Save Property](#) Don't want to share your details with the agent right now? [Save Property for Later](#)



Through Google Maps

Flat No. 003, Ground Floor, 'Om Heritage', House No. 706/03, at shahabaj Village, Sector-19, CBD Belapur, Navi Mumbai, Tal. & Dist. Thane.



Longitude and Latitude - 19°00'57.6"N 73°02'09.6"E



