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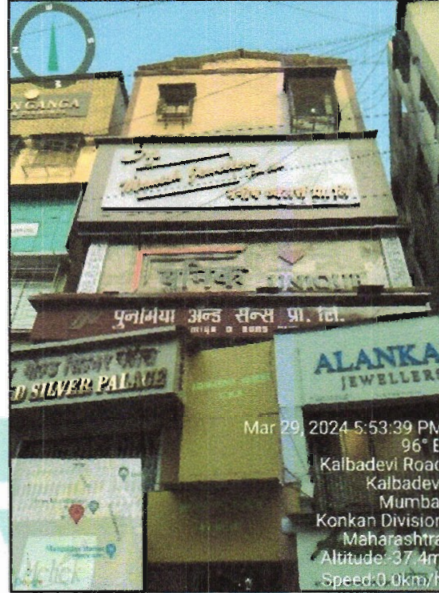
MSME Reg No: UDYAM-MH-18-0083617

An ISO 9001 : 2015 Certified Company

CIN: U74120MH2010PTC207869

## Vastukala Consultants (I) Pvt. Ltd.

### Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Owner: **Mr. Chunilal Malshi Shah**

Commercial Shop No. 29, Ground Floor, "**Abhinandan Market Premises Co. Op. Soc. Ltd.**", 215/217,  
Abhinandan Cloth Market, Champa Wadi, Kalbadevi Road, Mumbai, Pin Code – 400 002,  
State – Maharashtra, Country – India.

Latitude Longitude: 18°57'04.5"N 72°49'46.4"E

#### Intended User:

**Cosmos Bank**

**Zaveri Bazar Branch**

19/21, Cosmos Bank Building, Vithalwadi, Zaveri Bazar, Mumbai, Pin Code – 400 002,  
State - Maharashtra, Country - India.



#### Our Pan India Presence at :

- |              |          |             |             |
|--------------|----------|-------------|-------------|
| 📍 Nanded     | 📍 Thane  | 📍 Ahmedabad | 📍 Delhi NCR |
| 📍 Mumbai     | 📍 Nashik | 📍 Rajkot    | 📍 Raipur    |
| 📍 Aurangabad | 📍 Pune   | 📍 Indore    | 📍 Jaipur    |

#### Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,  
Powai, Andheri East, **Mumbai: 400072, (M.S), India**

+91 2247495919

[mumbai@vastukala.co.in](mailto:mumbai@vastukala.co.in)

[www.vastukala.co.in](http://www.vastukala.co.in)

## Vastukala Consultants (I) Pvt. Ltd.

Valuation Report: Cosmos Bank / Zaveri Bazar Branch/ Mr. Chunilal M. Shah (8028/2306499) Page 2 of 15

Vastu/Mumbai/05/2024/8028/2306499

28/15-359-VVSBS

Date: 28.05.2024

### VALUATION OPINION REPORT

The property bearing Commercial Shop No. 29, Ground Floor, "Abhinandan Market Premises Co. Op. Soc. Ltd.", 215/217, Abhinandan Cloth Market, Champa Wadi, Kalbadevi Road, Mumbai, Pin Code – 400 002, State – Maharashtra, Country – India belongs to **Mr. Chunilal Malshi Shah**.

#### Boundaries of the property:

North	Goverdhanlal Bansilal Building
South	Madanlal Ramjilal Sopariwala Building
East	Ganesh Bhavan
West	Kalbadevi Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose at **₹ 70,03,500.00 (Rupees Seventy Lakh Three Thousand Five Hundred Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this 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: 2024.05.28 17:33:37 +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



#### Our Pan India Presence at :

- |            |        |           |           |
|------------|--------|-----------|-----------|
| Nanded     | Tirane | Ahmedabad | Delhi NCR |
| Mumbai     | Nashik | Rajkot    | Raipur    |
| Aurangabad | Pune   | Indore    | Jaipur    |

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Commercial Shop No. 29, Ground Floor, "Abhinandan Market Premises Co. Op. Soc. Ltd.", 215/217, Abhinandan Cloth Market, Champa Wadi, Kalbadevi Road, Mumbai, Pin Code – 400 002, 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 28.05.2024 for Bank Loan Purpose.
2	Date of inspection	29.03.2024
3	Name of the owner/ owners	<b>Mr. Chunilal Malshi Shah</b>
4	If the property is under joint Ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Commercial Shop No. 29, Ground Floor, "Abhinandan Market Premises Co. Op. Soc. Ltd.", 215/217, Abhinandan Cloth Market, Champa Wadi, Kalbadevi Road, Mumbai, Pin Code – 400002, State – Maharashtra, Country – India
6	Location, street, ward no	Abhinandan Cloth Market, Champa Wadi, Kalbadevi Road
7	Survey/ Plot no. of land	New Survey No. 1456 & C.S. No. 1561 of Bhuleshwar Division
8	Is the property situated in residential/ commercial/ mixed area/ industrial area?	Commercial Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Offices, 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 and Private cars
	<b>LAND</b>	
12	Area of land supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 120.00 (Area as per Actual site measurement)  <b>Built up Area in Sq. Ft. = 115.00</b> <b>(Area as per Index No. II)</b>
13	Roads, Streets or lanes on which the land is abutting	Near Surti Hotel, Kalbadevi Road, Champa Wadi
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 increase 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.	N.A.
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?	Owner Occupied
25	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
26	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per MCGM norms Percentage actually utilized – Details not available
<b>RENTS</b>		
(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	₹ 23,500.00 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.
<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
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Commercial Shop in the 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.
<b>COST OF CONSTRUCTION</b>		
41	Year of commencement of construction and year of completion	Year of Construction – 1974 (As per Agreement)
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.
45	<b>Remarks:</b> Area as per Actual site measurement Carpet Area is 120.00 Sq. Ft. and Built up Area as per Index No. II is 115.00 Sq. Ft. For the purpose of valuation we have considered area as per Index II.	



## **PART II- VALUATION**

### **GENERAL:**

Under the instruction of Cosmos Bank, Zaveri Bazar Branch, we have valued Commercial Shop No. 29, Ground Floor, "Abhinandan Market Premises Co. Op. Soc. Ltd.", 215/217, Abhinandan Cloth Market, Champa Wadi, Kalbadevi Road, Mumbai, Pin Code – 400 002, State – Maharashtra, Country – India belongs to Mr. Chunilal Malshi Shah.

### **We are in receipt of the following documents:**

1	Copy of Share Certificate No. 28/1 in the name of Mr. Chunilal Malshi Shah
2	Copy of Society Letter date 05.11.2019 in the name of Mr. Chunilal Malshi Shah
2	Copy of Agreement date 30.11.1979 b/w. Abhinandan Commercial Centre Pvt. Ltd. (the Owner) AND M/s. Malshi Meghji & Co. (the Unit Holder)
3	Copy of Previous Valuation Report No, 12159 / 2018 date 18.04.2018 issued by Praksis Consultants & Valuers Pvt. Ltd.

### **LOCATION:**

The said building is located New Survey No. 1456 & C.S. No. 1561 of Bhuleshwar Division, Abhinandan Cloth Market, Champa Wadi, Kalbadevi Road, Mumbai, Pin Code – 400 002, State – Maharashtra, Country – India . The property falls in Commercial Zone. It is at a travelling distance 1.8 Km. from Marine Lines railway station.

### **BUILDING:**

The building under reference is having Ground + Mezzanine + 4<sup>th</sup> upper floors. It is a R.C.C. Framed Structure framed with 9" thick external walls and 6" thick internal POP finished 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 commercial purpose. The building is without Lift.

### **Commercial Shop:**

The Commercial Shop under reference is situated on the Ground Floor. It consists of working area only. It is finished with Vitrified tiles flooring, M.S. Rolling Shutter, Concealed electrification. The internal condition of Shop is normal.



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**Valuation as on 28<sup>th</sup> May 2024**

The Built up Area of the Commercial Shop	115.00 Sq. Ft.
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**Deduct Depreciation:**

Year of Construction of the building	: Year of Construction – 1974 (As per Agreement)
Expected total life of building	: 60 Years
Age of the building as on 2024	: 50 Years
Cost of Construction	: 115.00 Sq. Ft. X ₹ 2,800.00 = ₹ 3,22,000.00
Depreciation	: 75.00%
Amount of depreciation	: ₹ 2,41,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 3,58,100.00 Sq. M. i.e., ₹ 33,268.00 Sq. Ft.
Guideline rate (After Depreciate)	: ₹ 2,31,845.00 Sq. M. i.e., ₹ 21,539.00 Sq. Ft.
Prevailing market rate	: ₹ 63,000.00 per Sq. Ft.
<b>Value of property as on 28.05.2024</b>	: 115.00 Sq. Ft. X ₹ 63,000.00 = ₹ 72,45,000.00

(Area of property x market rate of developed land & Residential premises as on 2024-25 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

<b>Depreciated fair value of the property as on 28.05.2024</b>	: ₹ 72,45,000.00 ₹ - ₹ 2,41,500.00 = ₹ 70,03,500.00
<b>Value of the property</b>	: ₹ 70,03,500.00
<b>The realizable value of the property</b>	: ₹ 63,03,150.00
<b>Distress value of the property</b>	: ₹ 56,02,800.00
<b>Insurable value of the property (115.00 X 2,800.00)</b>	: ₹ 3,22,000.00
<b>Guideline value of the property (115.00 X 21,593.00)</b>	: ₹ 24,76,985.00

Taking into consideration above said facts, we can evaluate the value of Commercial Shop No. 29, Ground Floor, "Abhinandan Market Premises Co. Op. Soc. Ltd.", 215/217, Abhinandan Cloth Market, Champa Wadi, Kalbadevi Road, Mumbai, Pin Code – 400 002, State – Maharashtra, Country – India for this particular purpose at ₹ 70,03,500.00 (Rupees Seventy Lakh Three Thousand Five Hundred Only).



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## 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 **28<sup>th</sup> May 2024** is **₹ 70,03,500.00 (Rupees Seventy Lakh Three Thousand Five Hundred Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

### **PART III- DECLARATION**

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:



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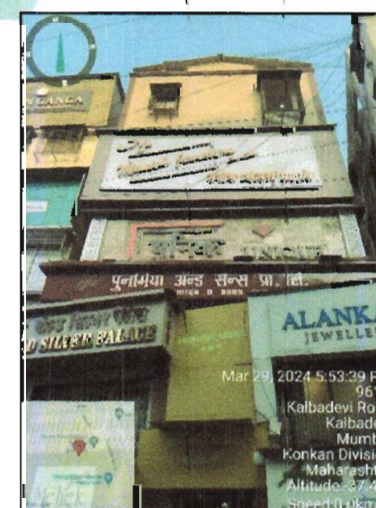
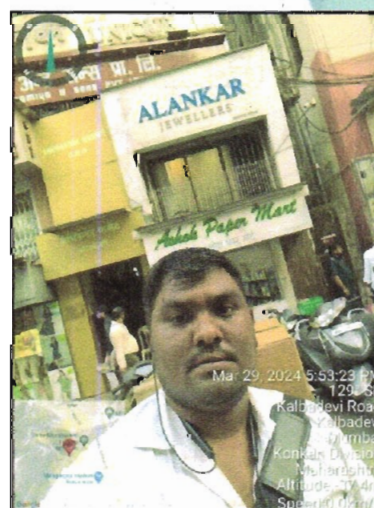




## ANNEXURE TO FORM 0-1

Technical details		Main Building
1.	No. of floors and height of each floor	Ground + Mezzanine + 4 <sup>th</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	Year of Construction – 1974 (As per Agreement)
4.	Estimated future life	10 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
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	-
	(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	Cement concrete in open spaces, etc.
23.	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

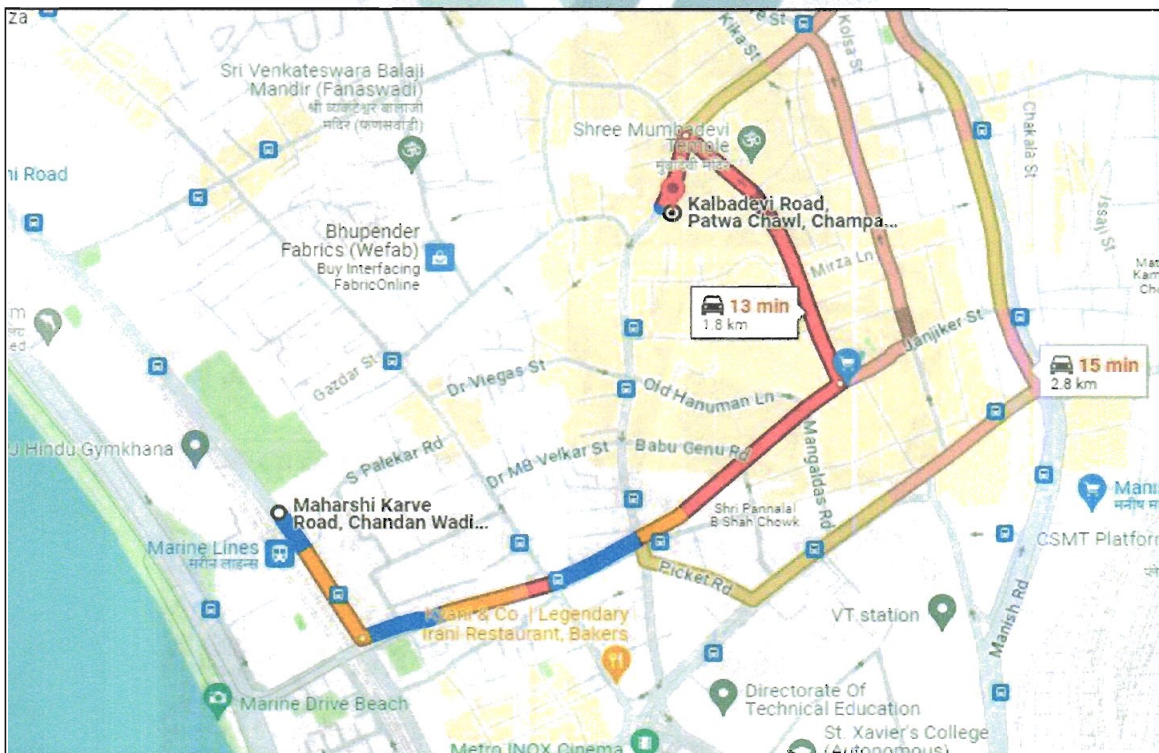
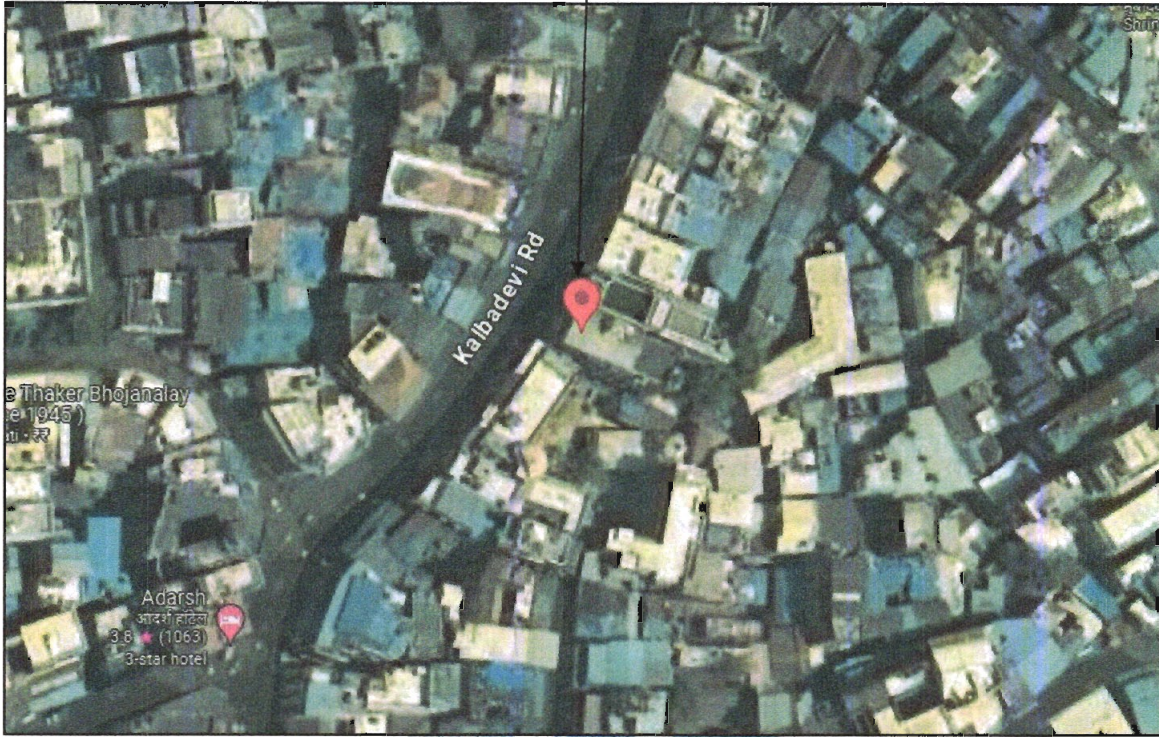
## Actual site photographs





## Route Map of the property

Site u/r



**Latitude Longitude: 18°57'04.5"N 72°49'46.4"E**

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



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## Ready Reckoner


**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: 2024-2025      Language: English

Selected District: MumbaiMain

Select Village: पुणेघर डिव्हीजन

Search By:  Survey No.       Location

Enter Survey No: 1561      Search

उपविभाग	खुली जमीन	निवासी मरचिका	आडीस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
5/45-रस्ता : हाकबादेवी रोड	105590	199240	306700	358100	199240	चौ. मीटर	सि.टी.एस. नंबर

Stamp Duty Ready Reckoner Market Value Rate for <b>Shop</b>	3,58,100.00			
No Increase by Shop Located on Ground Floor	-			
<b>Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)</b>	<b>3,58,100.00</b>	Sq. Mtr.	33,268.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for <b>Land (B)</b>	1,05,590.00			
The difference between land rate and building rate (A – B = C)	2,52,510.00			
Depreciation Percentage as per table (D) [100% - 50%] (Age of the Building – 50 Years)	50%			
<b>Rate to be adopted after considering depreciation [B + (C x D)]</b>	<b>2,31,845.00</b>	Sq. Mtr.	21,539.00	Sq. Ft.

### Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistore 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**

**Shop In Kalbadevi, Mumbai For Sale**  
Shrikrishna, near Juma Masjid

₹ 1.5 Crores  
₹ 1.13 Lacs/Month  
340 Sq.Ft  
170 Sq.Ft

Home / Commercial Properties for Sale in Mumbai / Commercial Properties for Sale in Kalbadevi / Shops for Sale in Kalbadevi / Property Details

Photos Location

Shop  
Freehold  
Semi-Furnished  
Jan 19, 2024

Public  
1  
More Than 10 Years  
Apr 6, 2024

Contact

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

**NoBroker Services**

Create Agreement  
Check Loan Eligibility  
Estimate Interiors Cost  
Book Legal Services  
Book Renovator

**Activity On This Property**

100 Views 0 Shares

**NOBROKER**

**Shop In Kalbadevi, Mumbai For Sale**  
Bhuleshwar, near Mumbai Devi Mandir

₹ 1.8 Crores  
₹ 1.35 Lacs/Month  
200 Sq.Ft  
90,000 / Sq. Ft

Home / Commercial Properties for Sale in Mumbai / Commercial Properties for Sale in Kalbadevi / Shops for Sale in Kalbadevi / Property Details

Photos Location

Shop  
Freehold  
Unfurnished  
May 23, 2024

None  
Parking  
Ground Floor  
Of Total 2 Floors  
More Than 10 Year  
Age of Property  
Immediately  
Available From

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Nearby: Metro INOX Cinema Sterling Cinema Liberty Cinema Central Plaza Chhatrapati Shivaji Terminus



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

This exercise is to assess **Fair Market Value** of the property under reference for **Bank Loan** purpose as on date **28<sup>th</sup> May 2024**.

The term Fair Market 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 knowledgeable 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.



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### 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 neighbourhood 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 is at **₹ 70,03,500.00 (Rupees Seventy Lakh Three Thousand Five Hundred Only).**

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Manoj Chalikwar

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2024.05.28 17:33:50 +05'30'

Auth. Sign.

Director

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



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