

**SHUKAN**

ARCHITECTS, ENGINEERS & VALUERS

Krishnakant A. Pandat

(B. Arch., B. E. Civil, AIIA, FIIV, MCE, FEIO, FICCI)

Govt. Approved Valuer (Under Wealth tax 34AB Approved),
LCM - 2443, CAT-I - Immovable Properties, LCM - 2443, CAT-II - Agri. Lands,
LCM - 2445, CAT-VII - Plant & Machinery - Movable Property
Registered Engineer . Structural Designer of BMC, MHADA.

- 22, Datani Flats, 2nd Floor, "A-Wing", Chitabhai Patel road, Nr. Union Bank, Ashoknagar, Kandivali (E), Mumbai-400 101.
- Regd. Office :- 501, 5th Floor, Chitrarath Complex, B/h. Hotel President, Nr. Swastik Char Rasta, CG Road, Ahmedabad-9.
- Email - shukanarchitects.valuers@gmail.com

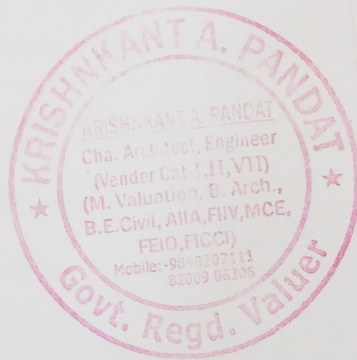
Date: - 17/01/2021

REF - SA/MUMBAI/FLAT/VALU./UBI-GOREGAON-EAST BRANCH-MUMBAI/VIR-RAK/2354

To,
The Chief Manager,
Union Bank of India,
Mohmad Ali Road Branch
Mumbai - 400 003.

VALUATION REPORT
(IN RESPECT OF RESIDENTIAL FLAT)

I. GENERAL		
Purpose for which the valuation is made		: Assessment of fair market value
2.	a) Date of Inspection	: 17/01/2021
	b) Date on which the valuation is made	: 17/01/2021
3.	List of documents produced for perusal	Agreement for sale (Dt. 20/June/1997), Share Certificate Regd No. BOM/HW-HSG/(TC) 607/07 84-85 dtd. 13-11-84 OC DATE-07/JUN/1980
4.	Name of the owner(s) and his his/their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: MS.AARTI PRAKASH DESAI, MR.PRAKASH RATI LAL DESAI,
5.	Brief description of the property	: Residential Flat No. 502 on 5 th floor, RAJESH SUNITA CO-OPERATIVE HOUSING SOCIETY LTD, CTS NO. G-232/G-233/G-234 situated at 6, Gujjar Lane, Santacruz (West) Mumbai 400 054, This property is form of 2 BHK Residential Flat on Ground Plus Six floors of the building Situated in Upper.



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Krishnakant A. Pandat

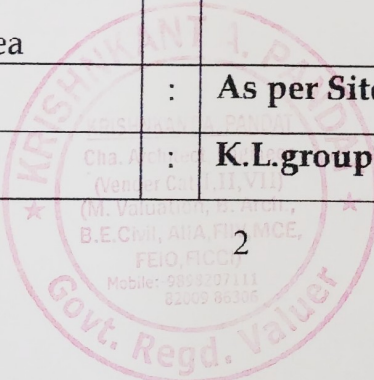
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Date: - 17/01/2021

Locational of property		:	
a)	Plot No./Survey No.	:	CTS NO. G-232/G-233/G-234
b)	Door No.	:	Residential Flat No. 502 on 5 th floor,
c)	T. S. No./Village	:	Gujjar Lane, Santacruz(West)
d)	Ward/Taluka	:	Mumbai
e)	Mandal/District	:	Mumbai - 400 054
f)	Date of issue and validity of layout of approved map/plan	:	N.A
g)	Approved map/plan issuing authority	:	N.A
h)	Whether genuineness of authenticity of approved map/plan is verified	:	N.A
Postal address of the property		:	Residential Flat No. 502 on 5 th floor, RAJESH SUNITA CO-OPERATIVE HOUSING SOCIETY LTD, CTS NO. G-232/G-233/G-234 situated at 6, Gujjar Lane, Santacruz (West) Mumbai 400 054,
City/Town		:	Gujjar Lane, Santacruz(West) Mumbai-400 054
Residential Area		:	Yes
Commercial Area		:	No
Industrial Area		:	No
Classification of the area		:	
i)	High/Middle/Poor	:	Middle class
ii)	Urban/Semi Urban/Poor	:	Urban
Coming under Corporation limit/ Village Panchayat/ Municipality		:	Under Municipal Corporation of Greater Mumbai area limit
Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area/cantonment area		:	No.
Boundaries of the property		:	As per Site Visit
North		:	K.L.group enhancing lifestyl



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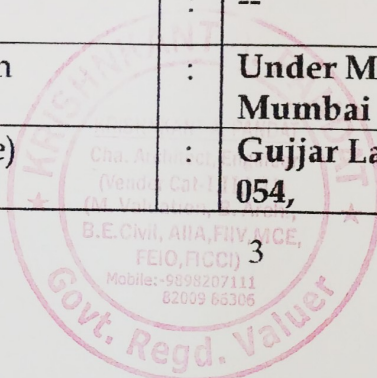
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	South	:	UCO bank	
	East	:	Guru-arjun apartment	
	West	:	Under construction building	
13.	Dimensions of the site	:	A	B
			As per the deed	Actuals
	North	:	N.A	
	South	:	N.A	
	East	:	N.A	
	West	:	N.A	
14.	Extent of the site	:	600.00 Sq. Ft. (Total Built up)	
14.1	Latitude, Longitude & Co-ordinates of flat	:	Longitude - 19°04'44.7"N	Latitude - 72°50'12.7"E
15.	Extent of the site considered for valuation (least of 13 A & 13 B)	:	787.50 Sq. Ft. (Built up + 25% loading) SUB Area	
16.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.	:	Occupied by Owner	
I.	APARTMENT BUILDING			
	Nature of the Apartment	:	Residential Flat	
	Location	:	Residential Flat No. 502 on 5 th floor, RAJESH SUNITA CO-OPERATIVE HOUSING SOCIETY LTD, situated at 6, Gujjar Lane, Santacruz (West) Mumbai 400 054,	
	T. S. No./Survey No./Plot No.	:	CTS NO. G-232/G-233/G-234	
	Block No./Door No.	:	Residential Flat No. 502 on 5 th floor,	
	Ward No.	:	--	
	Village/Municipality/Corporation	:	Under Municipal Corporation of Greater Mumbai area limit	
	Door No. Street or Road (Pin Code)	:	Gujjar Lane, Santacruz (West) Mumbai 400 054,	



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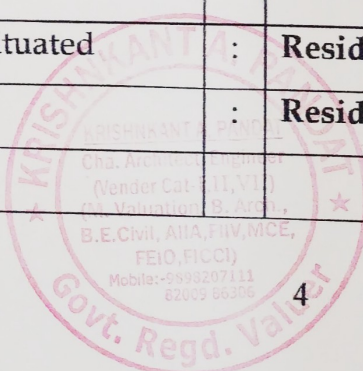
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3.	Description of the locality Residential/Commercial / Mixed	:	Residential
4.	Year of Construction	:	1980
5.	Number of floors	:	Ground + 6 Upper floor
6.	Type of Structure	:	RCC framed structure
7.	Number of Dwelling units in the building	:	NA
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	Available
	Protected Water Supply	:	Municipal Water Supply
	Underground Sewerage	:	Yes.
	Car Parking - Open / Covered	:	Parking space is available
	Is Compound wall existing?	:	Yes
	Is pavement laid around the Building	:	Yes

II	FLAT/RESIDENTIAL UNIT		
..	The floor on which the flat is situated	:	Residential Flat on. 502 on 5 th floor,
..	Door No. of the flat	:	Residential Flat No. 502 on 5 th floor,
..	Specification of the flat		



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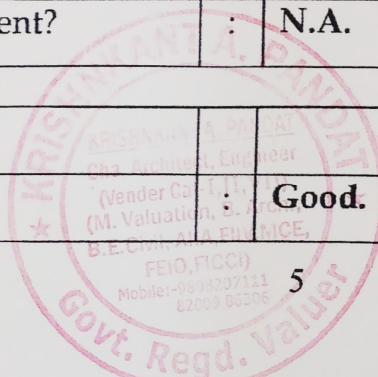
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Date: - 17/01/2021

Roof	:	RCC Slab
Flooring	:	Vitrified tiles
Doors	:	Wooden framed
Windows	:	Aluminium Sliding windows
Fittings	:	Concealed
Finishing	:	Plastic Emulsion Paint internally
4. House Tax	:	} Taxes are as per the Standard norms of M.C. G.M.
Assessment No.	:	
Tax paid in the name of	:	
Tax amount	:	
Electricity Service Connection no.	:	N.A.
Meter Card is in the name of	:	Details not available
How is the maintenance of the flat?	:	--
Sale Deed executed in the name of	:	Shri Pawankumar Bhagwatilal Bhorwat
What is the undivided area of land as per Sale Deed?	:	--
What is the Built up area of the flat?	:	600.00 Sq. Ft. i.e. (55.74 Sq. Mt.)
What is the floor space index (app.)	:	--
What is the Built up Area of the flat?	:	600.00 Sq. Ft. i.e. (55.74 Sq. Mt.)
Is it Posh/ I class / Medium / Ordinary?	:	I class
Is it being used for Residential or Commercial purpose?	:	Residential
Is it Owner - occupied or let out?	:	Occupied by Owner
If rented, what is the monthly rent?	:	N.A.

MARKETABILITY	
How is the marketability?	: Good.



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Date: - 17/01/2021

2.	What are the factors favouring for an extra Potential Value?	:	Well developed residential locality
3.	Any negative factors are observed which affect the market value in general?	:	NA
V	RATE		
.	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 area)	:	Rs. 38, 000/- to Rs. 43, 000/- per sq. ft. on Build Up Area, Situation of the Flat.
	Assuming it is 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)	:	Rs. 38, 000/- to Rs. 43, 000/- per sq. ft. on Build Up Area, Situation of the Flat.
	Break - up for the rate	:	
i)	Building + Services	:	Rs. 1, 750/- Sq. Ft. (Bldg. + serviced)
ii)	Land + Others	:	Rs. 38, 250/- Sq. Ft. (land + amenities)
	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 3, 49,540/- Per Sq. Mt. i.e. 55.74 Sq.Mt. Value = 55.74.00 Sq. Ft. X Rs. 3, 49, 540/- = Rs. 1, 94, 83, 359.6/-
	Insurable value	:	Replacement Cost Rs. 1, 750/- Per Sq. Ft. Total Built up area 600.00/- Sq. Ft. 600.00 Sq. Ft X Rs. 1, 750 Per Sq. Ft. = Rs. 10, 50,000/- Replacement Cost for Insurance purpose



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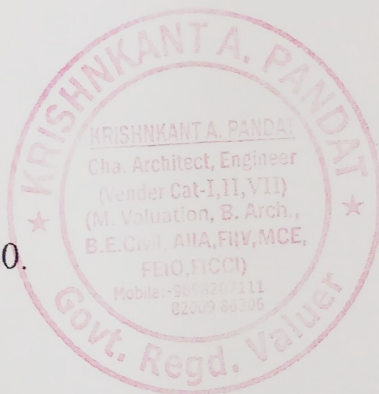
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VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a.	Depreciated building rate	: 50.00% Depreciation taken because the building is 30 Years old
	Replacement cost of flat with Services (v(3)i)	: Rs. 3500/- (-) 50.00% = Rs. 1,750/- Say Rs. 1,750/-
	Age of the building	: 30
	Life of the building estimated	: 60-30 = 30 Years
	Depreciation percentage assuming the salvage value as 10%	: 1.6 for each year
b.	Total composite rate arrived for valuation	:
	Depreciated building rate VI (a)	: Rs. 1,750/- Sq. Ft. (Bldg. + serviced)
	Rate for Land & other V (3) ii	: Rs. 38,250/- Sq. Ft. (land + amenities)
	Total Composite Rate	: Rs. 40,000/- Sq. Ft. (Averagely composite rate)

Date: -31-10-2020.
Place: -Mumbai



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Signature of Panel Valuer



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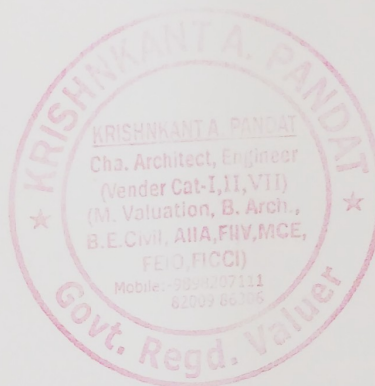
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Date: - 17/01/2021

DETAILS OF VALUATION

Sr. No.	Description	Qty./Area (Sq. Ft.)	Rate Per Unit/ Sq. Ft. Rs.	Estimated Value Rs.
1.	Present value of the Flat No. 502 on 5 th floor,	600.00 Sq. Ft. (Build Up Area)	Rs. 40, 000/- Per Sq. Ft.	2, 40, 00, 000/-
2.	Wardrobes	--	--	--
3.	Others (Allotments/ Separate purchased car park or extended area etc.)	--	--	--
4.	Kitchen Arrangements	--	--	--
5.	Superfine Finish	--	--	--
6.	Other Civil Amenities & Fixed Furniture & Fixtures	--	--	--
7.	Electricity deposits/Electrical fittings etc.	--	--	--
8.	Extra collapsible gates/ grill works etc.	--	--	--
9.	Potential Value, if any.	--	--	--
10.	Others,	--	--	--
TOTAL		Fair Market Value		2, 40, 00, 000/-

(Rupees Two Crore forty Lakh Only)



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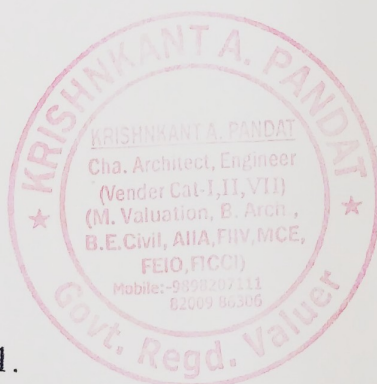
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Date: - 17/01/2021

Summary of Valuation

Fair Market Value	Rs. 2, 40, 00, 000/-
Realizable Value (10% Less than FMV)	Rs. 2, 16, 00, 000/-
Distress sale Value (20% Less than the FMV)	Rs. 1, 92, 00, 000/-



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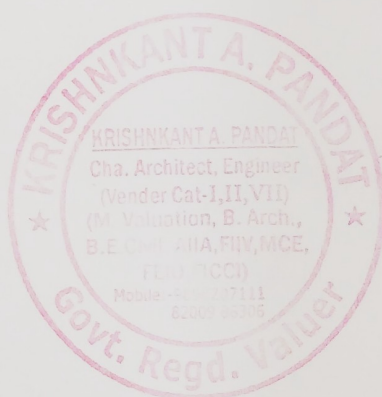
Annexure -V

DECLARATION FROM VALUERS

I hereby declare that -

- a) The information furnished in my valuation report dated 17/01/2021 is true and correct to the best of my knowledge and belief and I have made an Impartial and true valuation of the property.
- b) I have no direct or indirect interest in the property valued;
- c) I have personally inspected the property on 17/01/2021 the work is not sub-contracted to any other valuer and carried out by myself.
- d) I have not been convicted of any offence and sentenced to a term of imprisonment;
- e) I have not been found guilty of misconduct in my professional capacity;
- f) I have read 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.
- g) I have read the International Valuation Standard (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.
- h) I abide by the Code of Conduct for empanelment of valuer in the Bank.
- i) I am registered under Section 34 AB of the Act, 1957
- j) I am the proprietor/partner/authorized official of the firm/company, who is competent to sign this valuation report.
- k) Further, I hereby provide the following information.

Date: -17-01-2021.
 Place: -Mumbai



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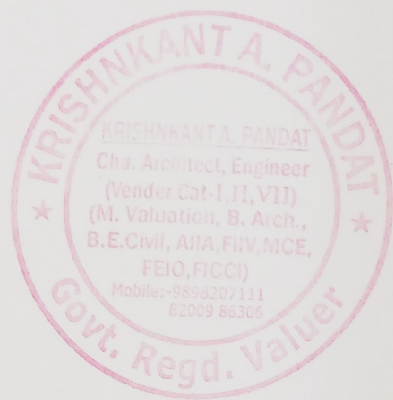
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As a result of my appraisal and analysis, it is my considered opinion that the Present fair Market value of the above property in the prevailing condition With aforesaid specification is **Rs. 2, 40, 00, 000/- (Rupees Two Crore Four Lakhs Only).**

And the distress value **Rs. 1, 92, 00, 000/- (Rupees One Crore Ninety Two Lakhs Only).**



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PANDAT**

Digitally signed by
KRISHNAKANT
AMRUTLAL PANDAT
Date: 2021.01.18
14:03:50 +05'30'

Signature

(Name and Official Seal of the Approved Valuer)



SHUKAN

ARCHITECTS, ENGINEERS & VALUERS

Krishnakant A. Pandat

(B.Arch., B.E. Civil, AIIA, FIIV, MCE, FEIO, FICCI)

Govt. Approved Valuer (Under Wealth tax 34AB Approved),
 LCM - 2443, CAT-I - Immovable Properties, LCM - 2443, CAT-II - Agri. Lands,
 LCM - 2445, CAT-VII - Plant & Machinery - Movable Property
 Registered Engineer - Structural Designer of BMC, MHADA.

- 22, Datani Flats, 2nd Floor, "A-Wing", Chitabhai Patel road, Nr. Union Bank, Ashoknagar, Kandivali (E), Mumbai-400 101.
- Regd. Office :- 501, 5th Floor, Chitrarath Complex, B/h. Hotel President, Nr. Swastik Char Rasta, CG Road, Ahmedabad-9.
- Email - shukanarchitects.valuers@gmail.com

Date: - 17/01/2021

The undersigned has inspected the property detailed in the valuation report date

3rd on March 2021. We are satisfied that the fair and reasonable market value of the property is Rs. 2100000/- (Rs. Two crore sixteen lakhs only).



KRISHNAKANT
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 KRISHNAKANT
 AMRUTLAL PANDAT
 Date: 2021.01.18
 14:04:01 +05'30'

Date:
 Place:

Signature
 (Name of the Branch Manager
 With Office Seal)