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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mrs. Anita Yashwant Dixit & Mr. Yashwant Rampratap Dixit**

Residential Flat No. A-2/19, 3rd Floor, Wing – A, "**Darshan 'A' Building Co-op. Hsg. Soc. Ltd.**", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India.

Latitude Longitude - 19°25'04.7"N 72°49'10.1"E

Intended Users

Cosmos Bank

Bandra (West) Branch

16, Lubina Turner Road, Opp. Tava Restaurant, Bandra (West), Mumbai – 400 050,
State – Maharashtra, Country – India.

Our Pan India Presence at :

- | | | | |
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Regd. Office

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

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Valuation Report: Cosmos Bank / Bandra (West) Branch / Mrs. Anita Yashwant Dixit (8554/2305975) Page 2 of 15

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Vastu/Mumbai/05/2024/8554/2306197
06/09-57-PRVS
Date: 06.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. A-2/19, 3rd Floor, Wing – A, "Darshan 'A' Building Co-op. Hsg. Soc. Ltd.", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India belongs to **Mrs. Anita Yashwant Dixit & Mr. Yashwant Rampratap Dixit.**

Boundaries of the property.

North	:	Nirmal Shopping Center Building
South	:	Bharat Shopping Center Building
East	:	Talathi office
West	:	Nallasopara Station Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose for **₹ 22,99,500.00 (Rupees Twenty Two Lakh Ninety Nine 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 valuation report.

Hence certified

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

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Auth. Sign.




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- | | | | |
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|  Aurangabad |  Pune |  Indore |  Jaipur |

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Residential Flat No. A-2/19, 3rd Floor, Wing – A, "Darshan 'A' Building Co-op. Hsg. Soc. Ltd.", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, 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 06.05.2024 for Bank Loan Purpose
2	Date of inspection	04.05.2024
3	Name of the owner/ owners	Mrs. Anita Yashwant Dixit & Mr. Yashwant Rampratap Dixit
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership
5	Brief description of the property	Address: Residential Flat No. A-2/19, 3 rd Floor, Wing – A, "Darshan 'A' Building Co-op. Hsg. Soc. Ltd.", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India. Contact Person: Mrs. Anita Yashwant Dixit (Owner) Contact No. 9082800965
6	Location, street, ward no	Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India.
	Survey/ Plot no. of land	Old Survey No. 398 (Old), Hissa No. 2 Part, New Survey No. 97 / 2 / A / 1, at Village – Achole
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 316.00 (Area as per Actual Site Measurement) Built Up Area in Sq. Ft. = 360.00 (Area as per Agreement for Sale)



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13	Roads, Streets or lanes on which the land is abutting	Nallasopara Station Road
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.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Seller Occupied
	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible – As per local norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.

	(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	N.A.
	(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.
		SALES	
38		Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39		Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40		If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
		COST OF CONSTRUCTION	
41		Year of commencement of construction and	Year of Completion – 1981 (As per Agreement)

	year of completion	
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.
Remark: As per site inspection, 1RK Flat converted into 1BHK.		

PART II- VALUATION**GENERAL:**

Under the instruction of Cosmos Bank, Bandra (West) Branch to assess fair market value as on 06.05.2024 for Residential Flat No. A-2/19, 3rd Floor, Wing – A, "**Darshan 'A' Building Co-op. Hsg. Soc. Ltd.**", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India belongs to **Mrs. Anita Yashwant Dixit & Mr. Yashwant Rampratap Dixit**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 29.04.2024 Between Mr. Valjibhai Kanjibhai Chitroda & Mrs. Shanta Valjibhai Chitroda (The Transferors) and Mrs. Anita Yashwant Dixit & Mr. Yashwant Rampratap Dixit (The Transferees).
2	Copy of Commencement Certificate No. 184 / 79 – 80 dated 17.11.1979 issued by Gram Panchayat Achole.
3	Copy of Property Tax No. NL23 / 38 / 43 dated 01.04.2023 in the name of Mr. Valjibhai Kanjibhai Chitroda & Mrs. Shanta Valjibhai Chitroda issued by Vasai Virar City Municipal Corporation.

LOCATION:

The said building is located at Old Survey No. 398 (Old), Hissa No. 2 Part, New Survey No. 97 / 2 / A / 1, at Village – Achole, Taluka – Vasai, District – Palghar – 401209. The property falls in Residential Zone. It is at a walkable distance 61 Mtr. from Nallasopara railway station.

BUILDING:

The building under reference is having Ground + 3 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with Kadappa stone finish. The building is used for residential purpose. 3rd Floor is having 6 Residential Flats. The building is without lift. As per site inspection, building external repairing work was in progress.

Residential Flat:

The residential flat under reference is situated on the 3rd Floor. As per site inspection, 1RK Flat converted into 1BHK. It consists of 1 Bedroom + Living Room + Kitchen + W.C + Bath (i.e., **1 BHK with W.C. + Bath**). The residential flat is finished with Vitrified flooring, Teak wood door frame with flush shutters, Aluminum sliding windows & Concealed electrification & Concealed plumbing. The internal condition of flat is good.



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Valuation as on 6th May 2024

The Built- Up Area of the Residential Flat	:	360.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	Year of Completion – 1981 (As per Agreement)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	43 Years
Cost of Construction	:	360.00 X 2,500.00 = ₹ 9,00,000.00
Depreciation $\{(100-10) \times 43 / 60\}$:	64.50%
Amount of depreciation	:	₹ 5,80,500.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 60,400.00 per Sq. M. i.e., ₹ 5,611.00 per Sq. Ft.
Guideline rate (after depreciate)	:	₹ 43,028.00 per Sq. M. i.e., ₹ 3,997.00 per Sq. Ft.
Prevailing market rate	:	₹ 8,000.00 per Sq. Ft.
Value of property as on 06.05.2024	:	360.00 Sq. Ft. X ₹ 8,000.00 = ₹ 28,80,000.00

(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)

Depreciated fair value of the property as on 06.05.2024	:	₹ 28,80,000.00 - ₹ 5,80,500.00 = ₹ 22,99,500.00
Total Value of the property	:	₹ 22,99,500.00
The realizable value of the property	:	₹ 20,69,550.00
Distress value of the property	:	₹ 18,39,600.00
Insurable value of the property (360.00 X 2,500.00)	:	₹ 9,00,000.00
Guideline value of the property (As per Index II)	:	₹ 20,21,000.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. A-2/19, 3rd Floor, Wing – A, "Darshan 'A' Building Co-op. Hsg. Soc. Ltd.", Opp. Nallasopara Railway Station, Nallasopara (East), Palghar – 401 209, State – Maharashtra, Country – India for this particular purpose at **₹ 22,99,500.00 (Rupees Twenty Two Lakh Ninety Nine Thousand Five Hundred Only)** as on **6th May 2024**.

NOTES

1. I, Manoj B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **6th May 2024 is ₹ 22,99,500.00 (Rupees Twenty Two Lakh Ninety Nine 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

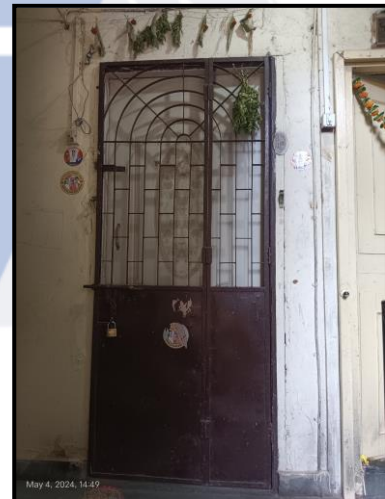
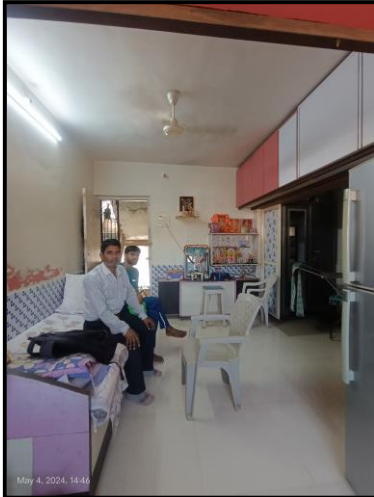
- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

	Technical details	Main Building
1.	No. of floors and height of each floor	Ground + 3 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 3 rd Floor
3.	Year of construction	1981 (As per Agreement)
4.	Estimated future life	43 Years Subject to proper, preventive periodic maintenance & structural repairs
5.	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6.	Type of foundations	R.C.C. Foundation
7.	Walls	All external walls are 9" thick and partition walls are 6" thick.
8.	Partitions	6" thick brick wall
9.	Doors and Windows	Teak wood door frame with flush shutters, Aluminium sliding windows
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP finished

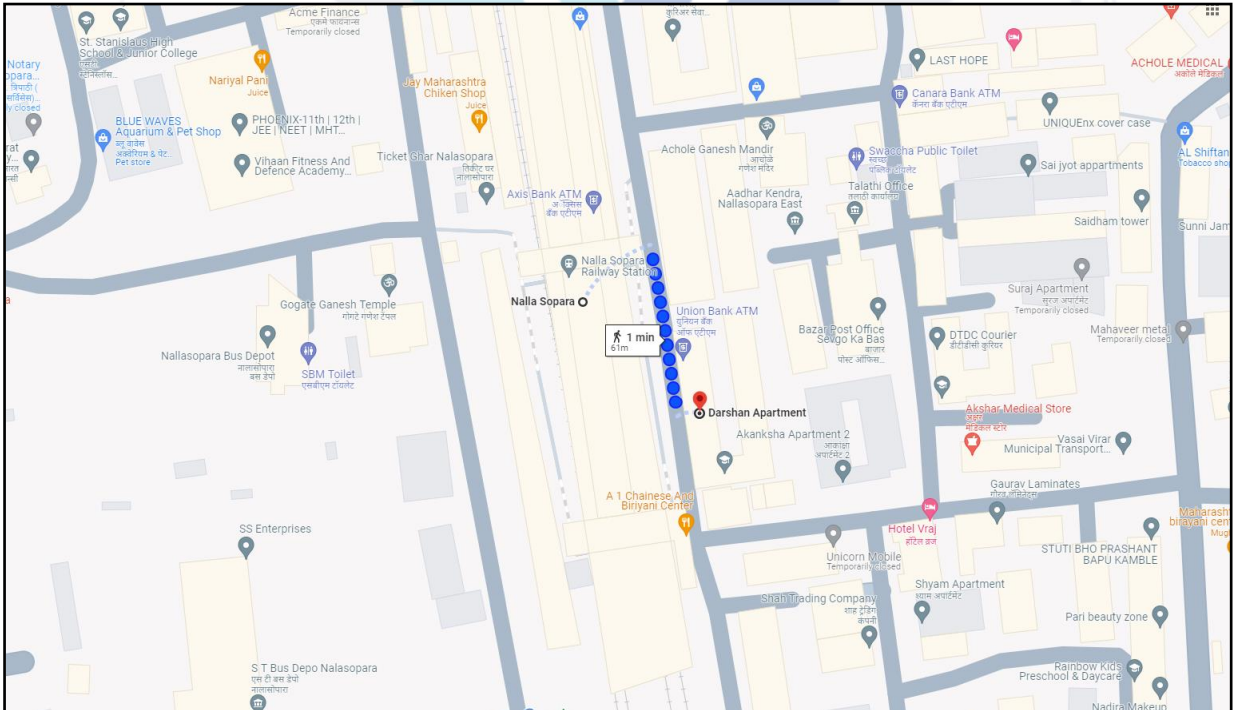
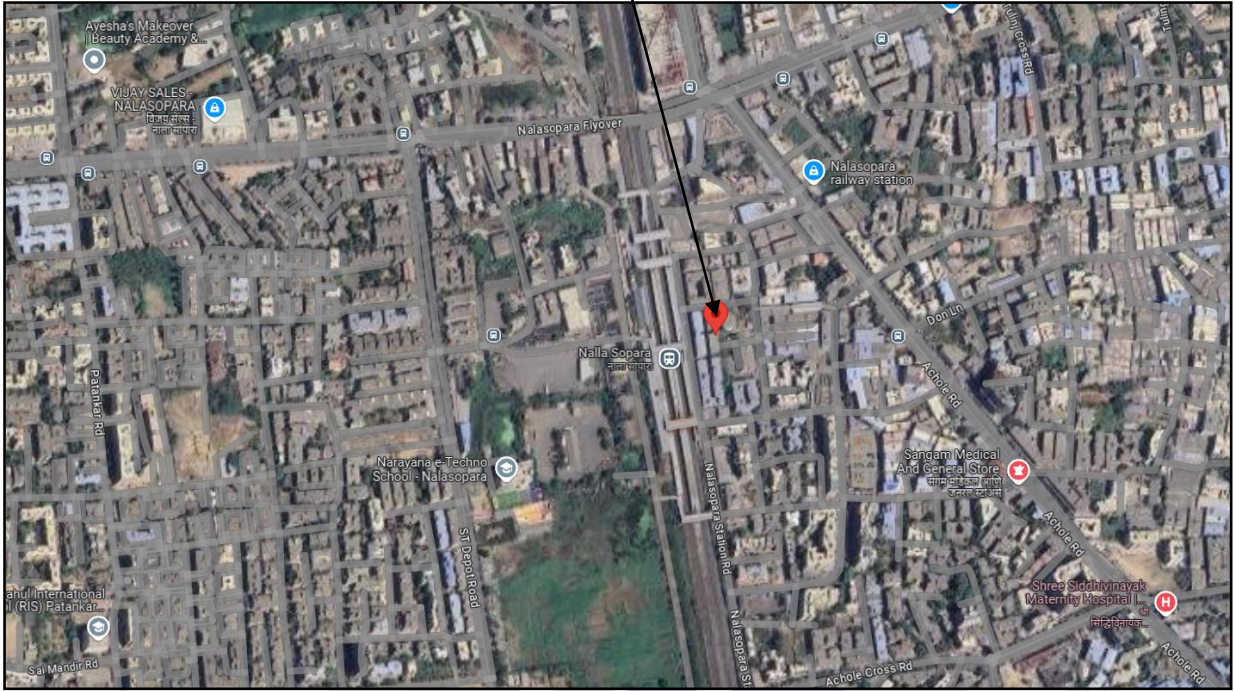
12	Roofing and terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No
14	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15	Sanitary installations	As per Requirement
	(i) No. of water closets	
	(ii) No. of lavatory basins	
	(iii) No. of urinals	
(iv) No. of sink		
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
No1	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 - 19°10'02.7"N 72°57'19.1"E

Note: The Blue line shows the route to site from nearest railway station (Nallasopara – 61 Mtr.)




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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: Language:

Selected District:

Select Taluka:

Select Village:

Search By: Survey No. SubZones

Enter Survey No:

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
5- सभाज्य तिनशेतीच्या जमिन	20000	60400	69300	81000	69300	चौ. मीटर	सर्वेक्षण नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	60,400.00			
Reduced by 15% on Flat Located on 3 rd Floor	9,060.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	51,340.00	Sq. Mtr.	4,770.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	20,000.00			
The difference between land rate and building rate (A – B = C)	31,340.00			
Depreciation Percentage as per table (D) [100% - 43%] (Age of the Building – 43 Years)	57%			
Rate to be adopted after considering depreciation [B + (C x D)]	37,864.00	Sq. Mtr.	3,518.00	Sq. Ft.

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 flat 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
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Price Indicators

NOBROKER
Pay Rent Post Your Property Sign up



1 BHK Flat in New Ajay Apartment For Sale in Nala Sopara
Moregaon Talao near Achole Ganesh Mandir



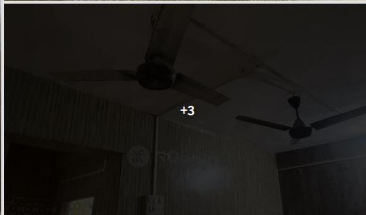
₹ 39 Lacs
Non-negotiable

₹ 22,352/Month
Estimated EMI

550
Sq.Ft

Home / Flats for Sale in Mumbai / Flats for Sale in Nalasopara east / 1bhk Flat for Sale in Nalasopara east / Property Details

Photos
Location

Nearby: Miraj Cinemas Fun Fiesta DMart Domino's Pizza Sahakari Bhandar Windavan Gardens

1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

NA
Balcony

Bike
Parking

Mar 26, 2024
Posted On

Immediately
Possession

New Ajay Apartment
Apartment

None
Power Backup

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Price trends by NBEstimate

Overview


Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹2.7 Per Sq.Ft/M	Flooring	NA
Builtup Area	550 Sq.Ft	Furnishing Status	Unfurnished Furnish Now

Activity On This Property

37 Unique Views 0 Shortlists 0

Similar Properties

NOBROKER
Pay Rent Post Your Property Sign up



1 BHK Flat in Sajawat Complex For Sale in Nalasopara East
Achole Road, Sangam Medical

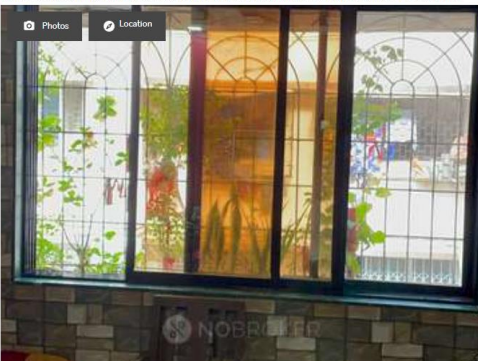


₹ 42 Lacs
Negotiable

₹ 24,072/Month
Estimated EMI

500
Sq.Ft

Home / Flats for Sale in Mumbai / Flats for Sale in Nalasopara east / 1bhk Flat for Sale in Nalasopara east / Property Details

Photos
Location

Nearby: Miraj Cinemas Fun Fiesta DMart Domino's Pizza Sahakari Bhandar Windavan Gardens

1 Bedroom
No. of Bedroom

1 Bathroom
No. of Bathroom

NA
Balcony

Bike and Car
Parking

Apr 15, 2024
Posted On

Immediately
Possession

Sajawat Complex
Apartment

Full
Power Backup

Get Owner Details

Report what was not correct in this property

Listed by Broker Sold Out Wrong Info

Price trends by NBEstimate

Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	NA	Flooring	Vitrified Tiles
Builtup Area	500 Sq.Ft	Carpet Area	410 Sq.Ft

Activity On This Property

35 Unique Views 1 Shortlists 0

Similar Properties

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **6th May 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 **₹ 22,99,500.00 (Rupees Twenty Two Lakh Ninety Nine Thousand Five Hundred Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Cosmos Emp. No. H.O./Credit/67/2019-20

Auth. Sign.