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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Palak Vijay Sukheja & Vijay Chanderlal Sukheja**

Residential Flat No. 1110, 11th Floor, Building Type - A, "J. P. Regency Phase - 1", Palegaon Road,
Village – Pale, Ambernath (East), Taluka – Ambernath, District – Thane, PIN Code – 421 501,
State – Maharashtra, Country – India.

Latitude Longitude - 19°11'24.5"N 73°10'29.1"E

Valuation Done for:

Cosmos Bank

Ambernath Branch

Panvelkar Pride, Shop No. 1 to 4, Plot No. 63 - 64, C. T. S. No. 4740, Near Hutatma Chowk,
Ambernath (East), State – Maharashtra, Country – India.



Thane . 101, 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S),INDIA
Email :thane@vastukala.co.in| Tel : 80978 82976 / 90216 25621

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Regd. Office

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

☎️ **+91 2247495919**

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Vastu/Thane/05/2024/8630/2306260

10/01-120-PASH

Date: 10.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1110, 11th Floor, Building Type - A, "J. P. Regency Phase - 1", Palegaon Road, Village – Pale, Ambernath (East), Taluka – Ambernath, District – Thane, PIN Code – 421 501, State – Maharashtra, Country – India belongs to **Palak Vijay Sukheja & Vijay Chanderlal Sukheja**.

Boundaries of the property.

North : Internal Road & Om Sai Tower
South : Sai Enclave (Under Construction Building)
East : JP Harmony
West : 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 ₹ 29,39,400.00 (Rupees Twenty Nine Lakh Thirty Nine Thousand Four 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.**

**Manoj
Chalikwar**
Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Encl: Valuation report in Form – 01

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.05.10 11:39:18 +05'30'

Auth. Sign.



Thane: 10th 1st Floor, Beth Shalom, Near Civil Hospital, Thane (W) - 400601, (M.S), INDIA
Email: thane@vastukala.co.in | Tel.: 80978 82976 / 90216 25621

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+91 2247495919

mumbai@vastukala.co.in

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**Valuation Report of Residential Flat No. 1110, 11th Floor, Building Type - A, "J. P. Regency Phase - 1",
Palegaon Road, Village – Pale, Ambarnath (East), Taluka – Ambarnath, District – Thane,
PIN Code – 421 501, 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 10.05.2024 for Banking Purpose
2	Date of inspection	10.05.2024
3	Name of the owner/ owners	Palak Vijay Sukheja & Vijay Chanderlal Sukheja
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 1110, 11 th Floor, Building Type - A, "J. P. Regency Phase - 1", Palegaon Road, Village – Pale, Ambarnath (East), Taluka – Ambarnath, District – Thane, PIN Code – 421 501, State – Maharashtra, Country – India. Contact Person: Palak Sukheja (Owner) Contact No.: 9890730781
6	Location, street, ward no	Palegaon Road
	Survey/ Plot no. of land	Survey No. 54/3B, 54/3D, 57/1 of Village - Pale
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. = 380.00 Terrace Area in Sq. Ft. = 53.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 321.00 Balcony, Cupboard & Open Terrace Area in Sq. Ft. = 105.00 Total Carpet Area = 426.00 (Area as per Agreement for Sale)



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		Built up Area in Sq. Ft. = 469.00 (Total carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Palegaon 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?	Owner Occupied
	if the property owner occupied, specify portion and extent of area under owner-occupation	Fully Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per AMC 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	₹ 6,000.00 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?		N.A.
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details		N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner		N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars		N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?		N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?		N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof		Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium		Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?		N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?		N. A.
	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	Year of Completion – 2019 (As per Occupancy Certificate.)
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, the attached open Terrace area is covered with A.C. sheet roofing.	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ambernath Branch to assess fair market value as on 10.05.2024 for Residential Flat No. 1110, 11th Floor, Building Type - A, "J. P. Regency Phase - 1", Palegaon Road, Village – Pale, Ambernath (East), Taluka – Ambernath, District – Thane, PIN Code – 421 501, State – Maharashtra, Country – India belongs to **Palak Vijay Sukheja & Vijay Chanderlal Sukheja**.

We are in receipt of the following documents:

1	Copy of Agreement for sale dated 30.06.2020 b/w. M/s. Dipti Home Makers Pvt. Ltd. (Vendor) and Palak Vijay Sukheja & Vijay Chanderlal Sukheja (Purchaser)
3	Copy of Occupancy Certificate No. Javak No. ANP / NRV / 19 – 20 / 1014 dated 25.10.2019 issued by Ambernath Municipal Council.
4	Copy of RERA Certificate No. P51700013777 dated 25.10.2017

LOCATION:

The said building is located at Survey No. 54/3B, 54/3D, 57/1 of Village - Pale. The property falls in Residential Zone. It is at a travelling distance 3.5 Km. from Ambernath railway station.

BUILDING:

The building under reference is having Part Ground + Part Stilt + 12 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 chequered tile floor finish. The building external condition is good. The building is used for residential purpose. 11th Floor is having 10 Residential Flat. 2 Lift are provided in building.

Residential Flat:

The property is a Residential Flat located on 11th Floor. The composition of Flat is having 1 Bedroom + Living + Kitchen + Bath + WC + Terrace Area. The residential flat is finished with Vitrified tiles flooring, Teak wood door



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frame with flush shutters with MS safety door, Powder Coated Aluminum sliding windows & Concealed electrification & concealed plumbing.

Valuation as on 10th May 2024

The Carpet Area of the Residential Flat	:	426.00 Sq. Ft.
--	----------	-----------------------

Deduct Depreciation:

Year of Construction of the building	:	2019 (As per Occupancy Certificate.)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	05 years
Cost of Construction	:	469.00 Sq. Ft. X ₹ 2,800.00 = ₹ 13,13,200.00
Depreciation	:	N.A., as the property age is below 5 years
Amount of depreciation	:	Nil
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 29,260.00 per Sq. M. i.e. ₹ 2,718.00 per Sq. Ft.
Value of property as on 10.05.2024	:	426.00 Sq. Ft. X ₹ 6,900.00 = ₹ 29,39,400.00

(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)

Total Fair value of the property as on 10.05.2024	:	₹ 29,39,400.00
Total Value of the property	:	₹ 29,39,400.00
The realizable value of the property	:	₹ 26,45,460.00
Distress value of the property	:	₹ 23,51,520.00
Insurable value of the property	:	₹ 13,13,200.00
Guideline Value of the property	:	₹ 12,74,742.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 1110, 11th Floor, Building Type - A, "J. P. Regency Phase - 1", Palegaon Road, Village – Pale, Ambernath (East), Taluka – Ambernath, District – Thane, PIN Code – 421 501, State – Maharashtra, Country – India for this particular purpose at ₹ 29,39,400.00 (Rupees Twenty Nine Lakh Thirty Nine Thousand Four Hundred Only) as on 10th May 2024.



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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 **10th May 2024 is ₹ 29,39,400.00 (Rupees Twenty Nine Lakh Thirty Nine Thousand Four 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

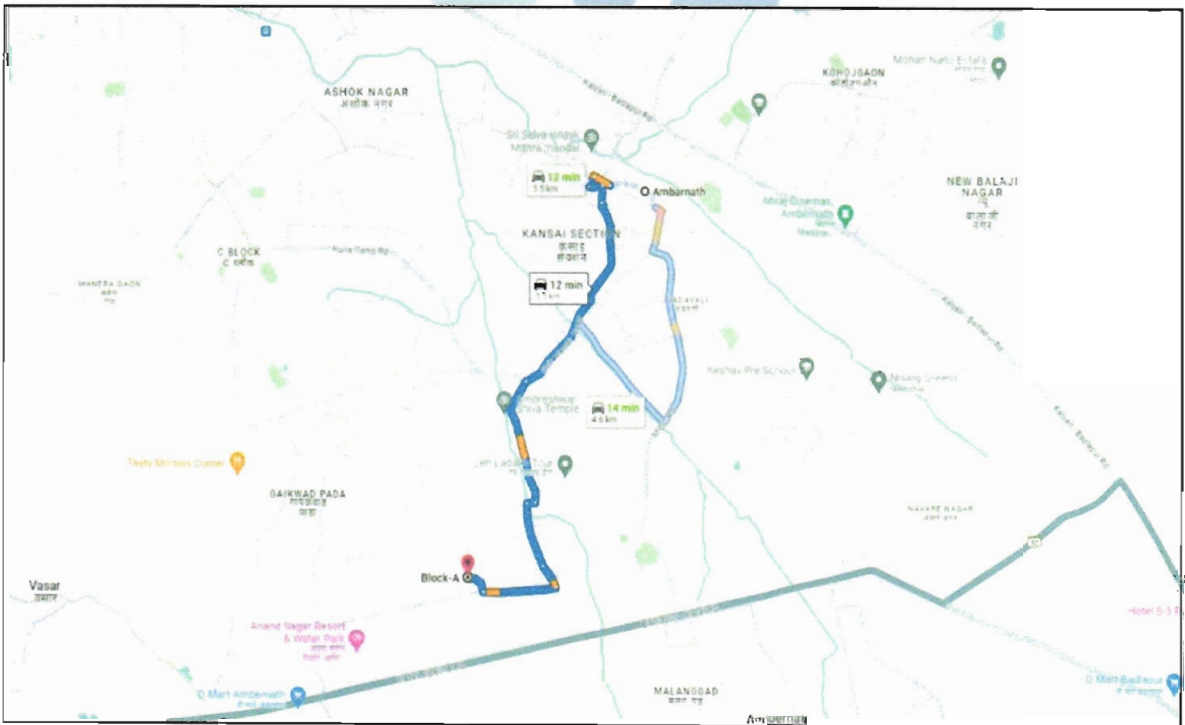
Technical details		Main Building
1.	No. of floors and height of each floor	Part Ground + Part Stilt + 12 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 11 th Floor
3.	Year of construction	2019 (As per Occupancy Certificate.)
4.	Estimated future life	55 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 with MS safety door
10.	Flooring	Vitrified tiles flooring
11.	Finishing	Cement plastering with POP false Ceiling
12.	Roofing and terracing	R.C.C. Slab
13.	Special architectural or decorative features, if any	No
14.	(i) Internal wiring – surface or conduit	Concealed electrification
	(ii) Class of fittings: Superior/ Ordinary/ Poor.	Concealed plumbing
15.	Sanitary installations	
	(i) No. of water closets	As per Requirement
	(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	2 Lifts
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

Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude - 19°11'24.5"N 73°10'29.1"E

Note: The Blue line shows the route to site from nearest railway station (Ambarnath – 3.5 Km.)




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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)

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Year: Language:

Selected District:

Select Taluka:

Select Village:

Vibhag Number: **2**

Assesment Type	Assesment Range	Rate Rs/-	Unit
विरायत शेत जमीन	0-1.25	466100	हेक्टर
विरायत शेत जमीन	1.26-2.50	616700	हेक्टर
विरायत शेत जमीन	2.51-5.00	713500	हेक्टर
विरायत शेत जमीन	5.01-7.50	946300	हेक्टर
विरायत शेत जमीन	7.51-10.00	1092400	हेक्टर
विरायत शेत जमीन	10.01-12.50	1145800	हेक्टर
विरायत शेत जमीन	12.51-च्या पुढे	1292000	हेक्टर
निवासी	0-0.00	26600	चौरस मीटर
		12	

Price Indicators

NOBROKER

1 BHK Flat in JP Regency For Sale in Ambenath East
 JP Regency, Near Sector, Ambenath East, Thane, Maharashtra, India.

₹42 Lacs Non-negotiable | ₹24,072/Month Estimated EMI | 700 Sq. Ft. | [Apply Now](#)

1 Bedroom | 2 Bathroom | 3 | Bike and Car | Jan 11, 2024 | Immediately | JP Regency | None

[Get Ownership Details](#)

Report what was not correct in this property
 Listed by Broker | See Out | Wrong Info

Price trends by H/Estimate

Overview

Age of Building	15 Years	Ownership Type	Self Owned
Maintenance Charges	₹24 Per Sq. Ft./M	Parking	NA
Carpet Area	700 Sq. Ft.	Carpet Area	459 Sq. Ft.
Possession Status	Ready Apply Now	Facing	East
Floor	4/12	Parking	Bike And Car

Activity On This Property

Similar Properties

99acres

Buy | Enter Locality | Project | Society | Landmark

₹32 Lac @ 1,00,000 per sq.m | 1BHK 1Bath
 Estimated EMI ₹25,559 | Flat/Apartment for Sale
 JP Regency, Ambenath East, Thane

REGA STATUS REGISTERED | Registration No: P51700013777 | Website: <https://mahaneerai.mahaonline.gov.in/>

Overview | Society | Owner Details | Price Trends | Registry Record | Society Reviews

Property (9) | Society (16)

Area: Carpet area: 344.32 sq.ft. (30 sq.m)

Price: ₹32 Lac + Govt Charges & Tax @ 1,00,000 per sq.m

Floor Number: 5th of 12 Floors

Configuration: 1 Bedroom, 1 Bathroom, 1 Balcony

Address: JP Regency, Ambenath East, Thane

Property Age: 1 to 5 Year Old | [View Construction Status](#)

Places nearby
 5/12, Ambenath East, Thane | [View All \(9\)](#)



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Price Indicators

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Home > Property in Thane > Ambarnath East > Apartment in Ambarnath East > 1 BHK > 600 Sq.ft

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Unlock exclusively Reserved Owner Properties

Join Prime @ 50% OFF

Posted on: Jan 05, 24

Property ID: 63957061

₹ 35.0 Lac

EMI - ₹ 16k | [How much loan can I get?](#)

1 BHK Flat For Sale in JP Regency, **Ambarnath East, Thane**

1 Bed | 1 Bath | 1 Balcony | Furnished

Carpet Area
491 sqft *
₹ 7128/sqft

Floor
1 (Out of 12 Floors)

Furnished Status
Furnished

Developer
JP Developers

Transaction Type
Resale

Age Of Construction
New Construction

Project
JP Regency

Status
Ready to Move

Contact Owner

Get Phone No.

Contact Owner

Get Phone No.

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Home > Property in Thane > Ambarnath East > Apartment in Ambarnath East > 1 BHK > 550 Sq.ft

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Shortlists Properties

Communicates with Owners

Live Video Call

Join Prime @ 50% OFF

Posted on: Apr 14, 24

Property ID: 67523891

₹ 30.0 Lac

EMI - ₹ 14k | [How much loan can I get?](#)

1 BHK Flat For Sale in JP Regency, **Ambarnath East, Thane**

1 Bed | 1 Bath | 1 Balcony | Unfurnished

Carpet Area
450 sqft *
₹ 6667/sqft

Floor
8 (Out of 11 Floors)

Facing
North - West

Developer
JP Developers

Transaction Type
Resale

Lifts
2

Project
JP Regency

Status
Ready to Move

Furnished Status
Unfurnished

Contact Owner

Get Phone No.

Last contact made 21 days ago

Contact Owner

Get Phone No.

Download Brochure



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **10th 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 ₹ 29,39,400.00 (Rupees Twenty Nine Lakh Thirty Nine Thousand Four Hundred Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**
Director

Manoj B. Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.05.10 11:39:48 +05'30'

Auth. Sign.



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