

**To,
THE CHIEF MANAGER.
BANK: BANK OF INDIA.
BRANCH: VASAI (WEST).**

VALUATION REPORT OF

IMMOVABLE PROPERTY FOR

**Mr. Rahul Harshad Mathuria.
Mrs. Deepali Rahul Mathuria.**

IMMOVABLE PROPERTY ADDRESS

**Flat No. 404, 4th Floor, 'D' Wing,
Building – Srishti Namaah,
Sector 2A, Mira Road (East),
Dist. – Thane – 401 107.**

VALUATION REPORT SUMMARY (PAGE 3 TO 8)

Client Name	:	Mr. Rahul Harshad Mathuria. Mrs. Deepali Rahul Mathuria.
Details of the Property	:	Flat No. 404, 4th Floor, 'D' Wing, Building – Srishti Namaah, Sector 2A, Mira Road (East), Dist. – Thane – 401 107.
Type of Property	:	Residential Flat (3 BHK)
RERA Carpet Area	:	1053 Sq. ft.
Built up Area	:	1158.3 Sq. ft
Fair Market Value of the Property After Completion	:	Rs. 2,07,87,208.00
Fair Market Value of the Property as on date (5%)	:	Rs. 10,39,000.00
Realizable Market Value of the Property After Completion	:	Rs. 1,97,48,000.00
Realizable Market Value of the Property as on date	:	Rs. 9,87,000.00
Distress Sale Value of the Property After Completion	:	Rs. 1,66,30,000.00
Distress Sale Value of the Property as on date	:	Rs. 8,31,000.00
Govt. Stamp Duty Ready Recknor Valuation (Inculding Car Parking)	:	Rs. 1,15,15,530.27
Insurance value of property	:	Rs. 32,54,823.00
Agreement value	:	Rs. 1,89,08,554/- (Dated 28.11.2023)
Residual Life of Building	:	60 years after completion of work
Authorized Signature		

Mr. Sanjay E. Joshi
Govt.Regd (IBBI & Wealth Tax) Valuer.
Date : 04-05-2024.

VALUATION REPORT			
I.	GENERAL	:	Ref No: V(W)/24/24390
1	Purpose for which the valuation is made	:	To ascertain of fair market value of Property for Bank purpose.
2	a) Date of inspection	:	04-05-2024.
	b) Date on which the valuation report is made	:	04-05-2024.
3	List of documents produced for perusal (Xerox copy of Documents)		
	a) Building Authentic Document's		Sale Agreement, C.C, Approved Plan, RERA Certificate
	i) Sale Agreement	:	Sale Agreement is dated 28.11.2023 executed between Eversmile Properties Pvt. Ltd. (Promoter) & Mr. Rahul Harshad Mathuria & Mrs. Deepali Rahul Mathuria (Allottees).
	ii) Commencement Certificate	:	MNP/NR/1561/2023-2024 Dated 14.08.2023.
	iii) Approved Plan	:	MBMNP/NR/1561/2023-2024 Dated 14.08.2023. (Upto 29th Floor)
	iv) RERA Certificate	:	P51700047329
	b) Society Document	:	
	i) Share Certificate	:	Building is under Counstruction.
4	Name of the Purchasers / Owner's / Intending Purchaser's of the property	:	Mr. Rahul Harshad Mathuria. Mrs. Deepali Rahul Mathuria. (Joint Ownership)
5	Brief description of the property	:	The property is a Residential Flat, Located on Flat No. 404, 4th Floor, 'D' Wing, Building – Srishti Namaah , Situated at Sector 2A, Mira Road (East), Dist. – Thane – 401 107 , Village – Penkarpada, Taluka - Thane . The property is at 5 Minutes Vehicle from Mira Road Railway Station. The Building consists of 2 Basement + Part Ground & Part Podium + 1st to 33rd Upper Floors with 4 Lifts.
6	Location of property		
	a) Plot No. / Survey No.	:	New Survey No. 66, 68 & 69.
	b) Door No.	:	Flat No. 404.
	c) T. S. No. / Village	:	Penkarpada.
	d) Ward / Taluka	:	Thane.
	e) Mandal / District	:	Thane.

	f) Date of issue and validity of layout of approved map / plan	:	14.08.2023.				
	g) Approved map / plan issuing authority	:	MBMC				
	h) Whether genuineness or authenticity of approved map / plan is verified	:	Yes				
	i) Any other comments by our empaneled Valuers on authentic of approved plan	:	No Comments				
7	Postal address of the property	:	Flat No. 404, 4th Floor, 'D' Wing, Building – Srishti Namaah, Sector 2A, Mira Road (East), Dist. – Thane – 401 107.				
8	City / Town	:	Thane.				
	Residential Area	:	Yes				
	Commercial Area	:	No				
	Industrial Area	:	No				
9	Classification of the area						
	i) High / Middle / Poor	:	Middle				
	ii) Urban / Semi Urban / Rural	:	Urban				
10	Coming under Corporation limit / Village Panchayat / Municipality	:	MBMC				
11	Is it leasehold, the name of lesser/ lessee, nature of lease, dates of commencement and termination of lease and terms of renewal of lease.	:	Free Hold				
12	Boundaries of the property						
	North	:	Poonam Estate Cluster 3.				
	South	:	C Tower/ Sector 3.				
	East	:	H Tower.				
	West	:	Shristi Road.				
13	Dimensions of the site/Flat	:	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">A</th> <th style="width: 50%; text-align: center;">B</th> </tr> </thead> <tbody> <tr> <td style="text-align: center; vertical-align: middle;">97.83 Sq. Mtrs. = 1053 Sq. ft. RERA Carpet Area (As per Agreement)</td> <td style="text-align: center; vertical-align: middle;">1158.3 Sq. ft. Built up (As per Calculation)</td> </tr> </tbody> </table>	A	B	97.83 Sq. Mtrs. = 1053 Sq. ft. RERA Carpet Area (As per Agreement)	1158.3 Sq. ft. Built up (As per Calculation)
A	B						
97.83 Sq. Mtrs. = 1053 Sq. ft. RERA Carpet Area (As per Agreement)	1158.3 Sq. ft. Built up (As per Calculation)						
14	Extent of the site	:	N.A.				
15	Latitude, Longitude & Co-ordinates of flat	:	Latitude - 19.2708769 Longitude - 72.8680535				
16	Extent of the site considered for valuation (least of 13 A & 13 B)	:	1053 Sq. Ft. RERA Carpet area				
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Building is under construction. Monthly Rent is Rs.45,000/- to 55,000/- (Approx.) (After Completion)				

II. APARTMENT BUILDING			
1	Nature of the Apartment	:	Residential Building
2	Location		
	T.S.No.	:	New Survey No. 66, 68 & 69.
	Village/ Municipality/Corporation	:	MBMC
	Door No.	:	Flat No. 404.
	Nearest Landmark	:	Near Poonam Cluster 3.
3	Description of the locality Residential / Commercial / Mixed	:	Residential area.
4	Year of Construction	:	Building is Under Construction.
	Age of Building	:	Building is Under Construction.
	Estimated Future Life	:	60 years after completion of work
5	Number of Floors	:	2 Basement + Part Ground & Part Podium + 1st to 33rd Upper Floors.
6	Type of Structure	:	RCC framed structure
7	Number of Dwelling units in	:	Building is Under Construction.
8	Quality of Construction	:	Building is Under Construction.
9	Appearance of the Building	:	Building is Under Construction.
10	Maintenance of the Building	:	Building is Under Construction.
11	Facilities Available		
	Lift	:	4 Lifts
	Protected Water Supply	:	Building is Under Construction.
	Underground Sewerage	:	Building is Under Construction.
	Car Parking - Open/ Covered	:	Building is Under Construction.
	Is Compound wall existing? is pavement laid around the Building	:	Building is Under Construction.
		:	Building is Under Construction.
III FLAT			
1	The floor on which the flat is situated	:	4th floor
2	Door No. of the flat	:	Flat No. 404.
3	Specifications of the flat	:	3 BHK
	Roof	:	Building is Under Construction.
	Flooring	:	Building is Under Construction.
	Doors	:	Building is Under Construction.
	Windows	:	Building is Under Construction.
	Fittings & Finishing	:	Building is Under Construction.
4	House Tax	:	N.A.
	Assessment No.	:	N.A.
	Tax paid in the name of	:	N.A.
	Tax amount	:	N.A.
5	Electricity Account no.	:	N.A.
	Meter Card is in the name of	:	N.A.
6	How is the maintenance of flat?	:	Building is Under Construction.
7	Sale Deed executed in the name of	:	Mr. Rahul Harshad Mathuria. Mrs. Deepali Rahul Mathuria.
8	What is the undivided area of land as per Sale Deed?	:	N.A.- Valuation is only for flat.

9	What is the plinth area of the flat?	:	1053.00 Sq. Ft. RERA Carpet are: 39.72 Sq. ft. Terrace
10	What is the floor space index (app.)	:	As per local norms.
11	What is the Builtup Area of the flat?	:	1158.30 Sq. Ft. Built up area
12	Is it Posh/I class/Medium	:	Building is Under Construction.
13	Is it being used for Residential or Commercial purpose?	:	Building is Under Construction.
14	Is it Owner-occupied or let out?	:	Building is Under Construction.
15	If rented, what is monthly rent?	:	Monthly Rent is Rs.45,000/- to 55,000/- (Approx.) (After Completion)
IV MARKETABILITY			
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Good Elevation, Infrastructure well provided.
3	Any negative factors are observed which affect the market value in general?	:	No
V 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 with respect to adjacent properties in the areas)	:	Rs.14,000 to Rs.18,500/ Sq. ft. RERA Builtup area (10% loading)
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).	:	Rs. 16,000.00 /Sq. ft. RERA Builtup area
3	Break - up for the rate		
	i) Building + Services	:	Rs. 2,810.00 /Sq.ft
	ii) Land + Others	:	Rs. 13,190.00 /Sq.ft
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 94,500.00 /Sq.Mtrs For Flat Rs. 36,400.00 /Sq.Mtrs For Land
	Project Size wise increase	:	Rs. 99,225.00
	Floor Rise	:	Rs. 99,225.00
	After Depreciation Value	:	Rs. 99,225.00 /Sq.Mtrs
	Rate in Sq. Ft.	:	Rs. 9,218.23
	Rate for Flat (A)	:	Rs. 1,06,77,473
	Car Parking Area (No-1)	:	27.88 /Sq.Mtrs
	Car Parking Value (B)	:	Rs. 6,91,598.25
	Terrace Area	:	39.72
	Terrace Value	:	Rs. 1,46,459.20
	Total Value GV (A+B)	:	Rs. 1,15,15,530

VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION				
a.	Depreciated building rate	:	N.A as Under Construction	
	Replacement cost of flat	:	1158.30 X Rs. 2,810.00	Rs. 32,54,823.00
	Age of the building	:	Building is Under Construction.	
	Life of the building estimated	:	60 years after completion of work	
	Depreciation percentage assuming the salvage value as 10%	:	N.A as Under Construction	
	Depreciated Ratio of the building	:	N.A as Under Construction	
b.	Total composite rate arrived for valuation	:	N.A as Under Construction	
	Depreciated building rate VI (a)	:	N.A as Under Construction	
	Rate for Land & other V (3)ii	:	N.A as Under Construction	
	Total Composite Rate	:	Rs. 16,000.00 /Sq.ft for Builtup area.	
VII DETAILS OF VALUATION.				
Sr. No.	Description	Area in Sq. ft.	Unit Rate (Rs./ sq. ft.)	Estimated/ Present Value (Rs.)
1	Market Value of the flat (After Completion of Bldg.)	1158.30	Rs. 16,000.00	Rs. 1,85,32,800.00
2	Terrace Value	39.72	Rs. 6,400.00	Rs. 2,54,208.00
3	Car Parking			Rs. 20,00,000.00
4	Fair Market Value 100% (After Completion of Bldge) Rupees Two Crore Seven Lakh EightySeven Thousand Two Hundred Eight Only			Rs. 2,07,87,208.00
5	Realizable Value of the Property (Less 05%) Rupees One Crore NinetySeven Lakh FourtyEight Thousand Only			Rs. 1,97,48,000.00
6	Distress Value of the Property (Less 20%) Rupees One Crore SixtySix Lakh Thirty Thousand Only			Rs. 1,66,30,000.00
Fair Market Value of the Property at 5% Work Completed				
1	Fair Market Value (As on Date) 5% Rupees Ten Lakh ThirtyNine Thousand Only			Rs. 10,39,000.00
2	Realizable Value of the Property (Less 5%) Rupees Nine Lakh EightySeven Thousand Only			Rs. 9,87,000.00
3	Distress Value of the Property (Less 20%) Rupees Eight Lakh ThirtyOne Thousand Only			Rs. 8,31,000.00

Remarks

- 1 All the civic amenities are available within the proximity of the said building.
- 2 We observe that the guideline value of the said flat is significantly less as compared to its market value.
- 3 We have valued the property, Building is under construction found. Only 1st Podium work is completed (2 Basement + Part Ground & Part Podium + 1st to 33rd Upper Floors). Our enquiry during site visit it is assumed that 5% work is completed. Total Value of flat is (Rs.2,07,87,208/-) this Value will be after completion of building. We have given as on date valuation i.e. 5% completed and market value of flat is Rs.10,39,000/-. This is for your kind information.

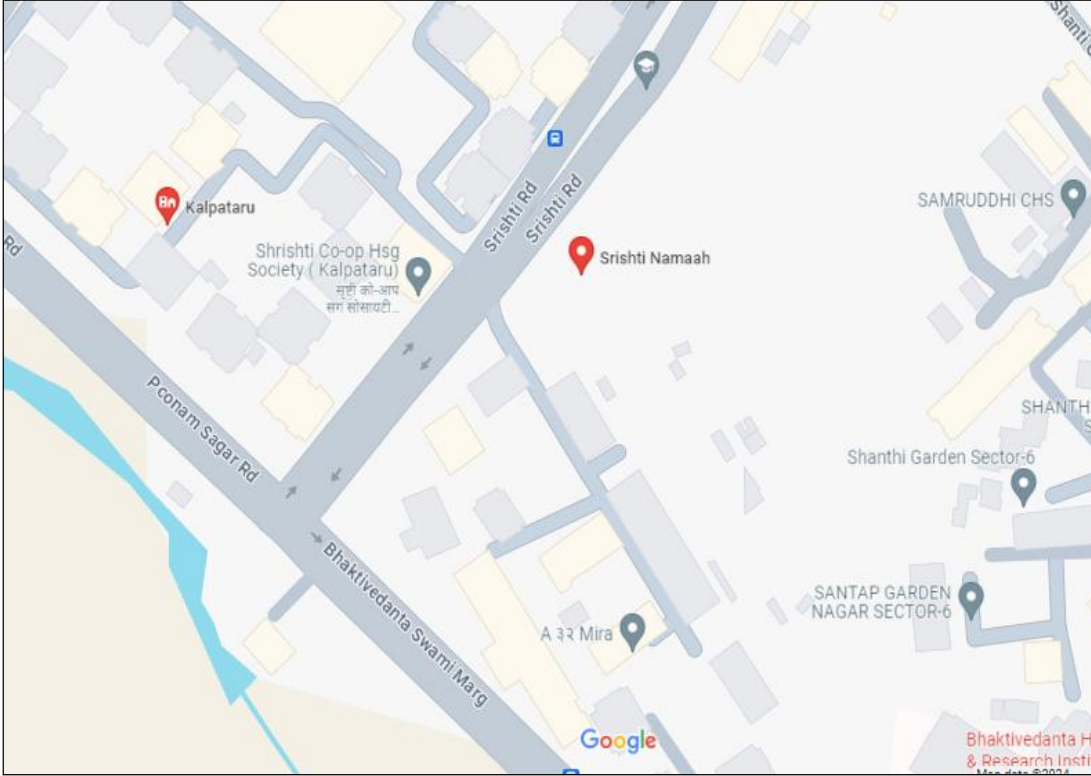
Certificate

- 1 The information furnished is true and correct to the best of my knowledge and belief.
- 2 I have no direct or indirect interest in the property valued.
- 3 We have / our representative has personally inspected the right property on **04.05.2024** and valued the right property
- 4 I have not been found guilty of misconduct in my professional capacity.
- 5 The legal documents pertaining to the ownership of the above said property has been referred to on its face value and that is presumed that Bank has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify valid or legal or marketable title of any of the parties over the property. Our report does not cover verification of ownership, title clearance, or legality and subject to adequacy of engineering / structural design.
- 6 In future, in case the account becomes NPA, the forced sale value/realizable value of assets will depend upon the prevailing market conditions at that time.
- 7 The value varies with the purpose and time.
- 8 We are not aware of any outstanding dues – such as society taxes, out goings etc., if any pertaining to the unit under consideration. As no details were furnished, we have assumed that all taxes are paid to date.


Authorized Signature

Mr. Sanjay E. Joshi
Govt.Regd (IBBI & Wealth Tax) Valuer.
Date : 04-05-2024.

Map:-



Govt. 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: Thane

Select Taluka: Thane

Select Village: Mauje [Gav] Penkarpada No. 4 (Mira Bhs)

Search By: Survey No. SubZones

Enter Survey No: Search

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिसदुकाने	औद्योगिक	एकक (Rs./)	Attribute
4/21-पी) भु. भाग मौजे पेणकरपाडा गांवातील रेल्वे लाईनच्या पुर्वेकडील सर्व मिळकती संज्ञे क्रमांक	36400	94500	107200	118200	107200	चौ. मीटर सर्वेक्षण नंबर

Reference No.01

114393 06-05-2024 Note:-Generated Through eSearch Module.For original report please contact concern SRO office.	सूची क्र.2	दुयम निबंधक: सह दु.नि. ठाणे 10 दस्ता क्रमांक: 114/2024 नोदणी: Regn 63m
गावाचे नाव: पेणकरपाडा		
(1) वित्तिका प्रकार	करारनामा	
(2) मीटरदला	10794060	
(3) बाजारभाव/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी वेते की पट्टेदार ते नमुद करावे	7124800	
(4) भू, मापन, पॉटहिसा व परक्रमांक(असल्यास)	1) पालिकेचे नाव:मिरा-भाईंदर मनपाहतर वर्णन -, इतर माहिती: मौजे पेणकरपाडा,वॉर्ड क्र. पी.मीरा रोड(पूर्व),ठाणे येथील न्यू सर्व्हे नं. 66(P)या मिळकतीवर बांधण्यात येणाऱ्या सुठी या गृह संकुल मधील सेक्टर - 2A,विंग C मधील 7व्या मजल्यावरील 58.34 चौ. मी. रेंरा कारपेट आणि 2.23 चौ. मी. क्षेत्रफळाच्या ओपन बाल्कनी सह निवासी सदनिका क्र. 704 तसेच एक व्हेइकल पार्किंग स्पेस सह हा या कराराचा विषय आहे.((Survey Number : न्यू सर्व्हे नं. 66(P);))	
(5) क्षेत्रकळ	58.34 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या लिहून देवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-एव्हरसमाईल प्रॉपर्टीज प्रा. लि. तर्फे अधिकृत खाशरीकर्ता सचिन गोंधळी यांच्यातर्फे कबुली जबाबकारिता कु. मु. म्हणून योगेश बांदेकर वय:-47 पत्ता:-पॉट नं. -, माळा नं. -, इमारतीचे नाव:- ब्रॉक नं. -, रोड नं. :15, जुने ब्रॉक फेव्हरी कंपाऊड, सेक्टर -अय, सुठी होमिंग कॉम्प्लेक्स, पेणकरपाडा, मीरा रोड, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401107 पिन नं:-AAACE1576C	
(8)दस्तऐवज करून देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-अपरा राजेश गुप्ता - वय:-26, पत्ता:-पॉट नं. -, माळा नं. -, इमारतीचे नाव:-, ब्रॉक नं. -, रोड नं. बी:207, श्री लक्ष्मी नारायण कॉम्प्लेक्स, जेसल पार्क/विजया बँकच्या वर भाईंदर पूर्व, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401105 पिन नं:-BZPPG6990J 2): नाव:-राजेश कुमार देवप्रकाश गुप्ता - वय:-53, पत्ता:-पॉट नं. -, माळा नं. -, इमारतीचे नाव:-, ब्रॉक नं. -, रोड नं. बी:207, श्री लक्ष्मी नारायण कॉम्प्लेक्स, जेसल पार्क/विजया बँकच्या वर भाईंदर पूर्व, ठाणे, महाराष्ट्र, ठाणे. पिन कोड:-401105 पिन नं:-AGXPG3655Q	
(9) दस्तऐवज करून दिल्याचा दिनांक	18/12/2023	
(10)दस्त नोंदणी केल्याचा दिनांक	02/01/2024	
(11)अनुक्रमांक,खंड व पृष्ठ	114/2024	
(12)बाजारभावामागे मुद्रांक शुल्क	756000	
(13)बाजारभावामागे नोंदणी शुल्क	30000	

Reference No.02

99acres
Buy ▾ Enter Locality / Project / Society / Landmark

Home > Property in Mira Bhayandar > Flats in Mira Bhayandar > Flats in Mira Road > Flats in Mira Road East > 2 BHK Flats in Mira Road East

₹ 1.14 Cr

@ 17,118 per sq.ft.

Estimated EMI ₹ 91,332

2BHK 2Baths

Flat/Apartment for Sale

in Sriшти Namaah, Mira Road East, Mira Bhayandar, Maharashtra

RERA STATUS REGISTERED | Registration No: P51700029367 | Website: <https://maharera.t.mahaonline.gov.in/>

Overview
Society
Dealer Details
Price Trends
Registry Record
Society Reviews
Locality

Videos (1)
Property (1)
Society (25)

K PBM 01 | APARTMENT NO. 02 | 11 TO 22ND FLOOR

Area

Super Built up area 1103 sq.ft. (102.47 sq.m.)

Built Up area: 902 sq.ft. (83.8 sq.m.)

Carpet area: 668 sq.ft. (62.06 sq.m.)

Price

₹ 1.14 Crore+ Govt Charges & Tax @ 17,118 per sq.ft. (Negotiable) [View Price Details](#)

Floor Number

11th of 34 Floors

Overlooking

Park/Garden, Main Road

Configuration

2 Bedrooms , 2 Bathrooms, 1 Balcony [View Floor Plan](#)

Address

Sriшти Namaah
Mira Road East, Mira Bhayandar

Facing

North-East

Possession in

Dec 2025 [View Construction Status](#)

EXTERNAL PHOTOGRAPH OF THE PROPERTY.

Image (A)



Image (B)



Image (C)



Image (D)



We certified that the photos enclosed in the report are of the property having Address Flat No. 404, 4th Floor, 'D' Wing, Building – Srishti Namaah, Situated at Sector 2A, Mira Road (East), Dist. – Thane – 401 107, Village – Penkarpada, Taluka - Thane.

To,
THE CHIEF MANAGER.
BANK: BANK OF INDIA.
BRANCH: VASAI (WEST).

GST No:	27AAACB0472C1Z9	
T. Invoice No:	Ref No: V(W)/24/24390	
Date:	04-05-2024.	
Client:	Mr. Rahul Harshad Mathuria. Mrs. Deepali Rahul Mathuria.	
Sr.No.	Particular	Amount (in Rs.)
1	Professional charges to towards Valuation of Property at Flat No. 404, 4th Floor, 'D' Wing, Building – Srishti Namaah, Sector 2A, Mira Road (East), Dist. – Thane – 401 107.	Rs. 3,000.00
	CGST @9%	Rs.270.00
	SGST @9%	Rs.270.00
Grand Total		Rs. 3,540.00
Rupees Three Thousand Five Hundred Fourty Only		

Pan no: AABPJ9022A
GSTIN No : 27AABPJ9022A1Z9
(SAC Code. 997224)
Bank of India, Borivali Link Road,
Branch - A/C No. – 018010110006593
IFSC Code – BKID0000180.

Sanjay E. Joshi Details:

NOTES:

- 1 Payments to be made directly to the accounts assistant in our office. Company's printed official receipt duly signed by the accounts assistant must be obtained against payment made in cash or cheques as it will be considered as the only valid evidence for such payment.
- 2 It will be deemed that you have accepted this bill in full in the event you have not logged any written objection with us within 15days of the date thereof.
- 3 Interest @ 18% P.A. will be charged to you on the amount under this bill remaining unpaid after
- 4 Subject to Jurisdiction of Mumbai Courts only.

Authorized Signature

Sanjay E Joshi
(Government Approved Valuer)