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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Vinod Ransingh Tamrakar & Mrs. Sucheta Vinod Tamrakar**

Residential Flat No. 904, 9th Floor, "Saryu", Neelkanth Valley II, CTS No. 2754, Survey No. 41, Vihari (Khopoli)
Taluka - Khalapur, District - Raigad, PIN - 410 203, State - Maharashtra, Country - India.

Latitude Longitude - 18°47'20.2"N 73°20'59.5"E

Intended User:

Cosmos Bank

Mulund (East) Branch

Ground + 1st Floor of Shop No. 2, 1st Floor of Shop No. 1, "Romell Vasanti", Vasanti Vihar Co-op. Hsg. Soc. Ltd.,
Navghar Road, Mulund (East), Mumbai – 400 081, State – Maharashtra, Country – India.

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Valuation Report Prepared For: Cosmos Bank / Mulund (East) Branch / Mr. Vinod Ransingh Tamrakar (8811/2306554) Page 2 of 17

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Vastu/Mumbai/05/2024/8811/2306554
31/23-414-JAVS
Date: 31.05.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 904, 9th Floor, "Saryu", Neelkanth Valley II, CTS No. 2754, Survey No. 41, Vihari (Khopoli), Taluka - Khalapur, District - Raigad, PIN - 410 203, State - Maharashtra, Country - India belongs to **Mr. Vinod Ransingh Tamrakar & Mrs. Sucheta Vinod Tamrakar**.

Boundaries of the property.

North : Road
South : Open Land
East : Road / Open Land
West : Open Land

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 **₹ 34,02,000.00 (Rupees Thirty Four Lakhs Two Thousand 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

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

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Regd. Office

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Valuation Report of Residential Flat No. 904, 9th Floor, "Saryu", Neelkanth Valley II2, CTS No. 2754, Survey No. 41, Vihari (Khopoli), Taluka - Khalapur, District - Raigad, PIN - 410 203, 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 31.05.2024 for Bank Loan Purpose
2	Date of inspection	28.05.2024
3	Name of the owner/ owners	Mr. Vinod Ransingh Tamrakar & Mrs. Sucheta Vinod Tamrakar
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. 904, 9 th Floor, "Saryu", Neelkanth Valley II, CTS No. 2754, Survey No. 41, Vihari (Khopoli), Taluka - Khalapur, District - Raigad, PIN - 410 203, State - Maharashtra, Country - India. Contact Person: Ms. Megha Sharma (Tenant) Contact No.: 9209273299
6	Location, street, ward no	Vihari (Khopoli), Taluka - Khalapur, District - Raigad
7	Survey/ Plot no. of land	CTS No. 2754C, Survey No. 41
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. = 502.00 Balcony Area in Sq. Ft. = 93.00 Covered Terrace Area in Sq. Ft. = 27.00 Total Carpet Area in Sq. Ft. = 622.00 (Area as per Actual Site Measurement) Carpet Area in Sq. Ft. = 428.00



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		Terrace Area in Sq. Ft. = 58.00 Total Area in Sq. Ft. = 486.00 (Area as per Agreement for Sale) Built-up Area in Sq. Ft. = 535.00 (Carpet Area + 10%)
13	Roads, Streets or lanes on which the land is abutting	Vihari (Khopoli), Taluka - Khalapur, District - Raigad
14	If freehold or leasehold land	Freehold
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?	Tenant 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 KMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Ms. Megha Sharma
	(ii) Portions in their occupation	Entire Flat
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 12,000.00 Present rental income per month
	(iv) Gross amount received for the whole property	Information not available
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	Information not available
29	Give details of the water and electricity charges, if any, to be borne by the owner	Information not available
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	Information not available
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	Information not available
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	Information not available
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?	Information not available
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?	Information not available
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	Information not available
	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 – 2021 (As per Building Completion 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.
<p>Remark: As per Site Inspection, Actual Total Carpet area 622.00 Sq. Ft (Including terrace Area) is more than Carpet area 486.00 Sq. Ft. mentioned in the documents provided to us. We have considered area mentioned in the documents. Hence, to give proper weightage to the value of the property, higher rate is considered</p>		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Mulund (East) Branch to assess fair market value as on 31.05.2024 for Residential Flat No. 904, 9th Floor, “Saryu”, Neelkanth Valley II, CTS No. 2754, Survey No. 41, Vihari (Khopoli), Taluka - Khalapur, District - Raigad, PIN - 410 203, State - Maharashtra, Country - India belongs to **Mr. Vinod Ransingh Tamrakar & Mrs. Sucheta Vinod Tamrakar.**

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 09.05.2022 between M/s. Neelkanth Properties (the Promoter) AND Mr. Vinod Ransingh Tamrakar & Mrs. Sucheta Vinod Tamrakar (the Allottee).
2	Copy of Full Occupancy Certificate No. CBRKC/FO/2022/APL/00115 dated 22.07.2022 issued by Khopoli Municipal Council.
3	Copy of Full Occupancy Certificate No. KMC/TP/BP/2109/ dated 08.09.2021 issued by Khopoli Municipal Council.
4	Copy of Commencement Certificate No. KMC / BV / BP / 3674 dated 24.12.2018 issued by Khopoli Municipal Council.

LOCATION:

The said building is located at CTS No. 2754, Survey No. 41 of Vihari (Khopoli), Taluka - Khalapur, District - Raigad. The property falls in Residential Zone. It is at a travelling distance 650m. from Khopoli railway station.

BUILDING:

The building under reference is having 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 building is used for residential purpose. 9th Floor is having 4 Residential Flats. The building is having 2 Lifts.



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Residential Flat:

The residential flat under reference is situated on the 9th Floor. It consists of Living + Dining Area + Kitchen + 2 Bedrooms + 2 Toilets + Passage + Open Balcony + Covered Terrace Area (i.e., **2BHK with 2 Toilets**). The residential flat is finished with Vitrified tiles flooring, Teak wood door frame with flush shutters, Powder coated Aluminum sliding windows, Concealed electrification & plumbing etc.

Valuation as on 31st May 2024

The Carpet Area of the Residential Flat	:	486.00 Sq. Ft.
--	----------	-----------------------

Deduct Depreciation:

Year of Construction of the building	:	2021 (As per Building Completion Certificate)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	03 Years
Cost of Construction	:	535.00 X 2,600.00 = 13,91,000.00
Depreciation $\{(100-10) \times 03 / 60\}$:	N.A. the building age is below 5 years
Amount of depreciation	:	N.A.
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 40,950.00 per Sq. M. i.e. ₹ 3,804.00 per Sq. Ft.
Guideline rate (after depreciate)	:	N.A. the building age is below 5 years
Prevailing market rate	:	₹ 7,000.00 per Sq. Ft.
Value of property as on 31.05.2024	:	486.00 Sq. Ft. X ₹ 7,000.00 = ₹ 34,02,000.00

(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 31.05.2024	:	₹ 34,02,000.00
Total Value of the property	:	₹ 34,02,000.00
The realizable value of the property	:	₹ 30,61,800.00
Distress value of the property	:	₹ 27,21,600.00
Insurable value of the property (535.00 X 2,600.00)	:	₹ 13,91,000.00
Guideline value of the property (535.00 X 3,804.00)	:	₹ 20,35,140.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 904, 9th Floor, "Saryu", Neelkanth Valley II, CTS No. 2754, Survey No. 41, Vihari (Khopoli), Taluka - Khalapur, District - Raigad, PIN - 410 203, State - Maharashtra, Country - India for this particular purpose at **₹ 34,02,000.00 (Rupees Thirty Four Lakhs Two Thousand Only)** as on **31st 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 **31st May 2024 is ₹ 34,02,000.00 (Rupees Thirty Four Lakhs Two Thousand 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

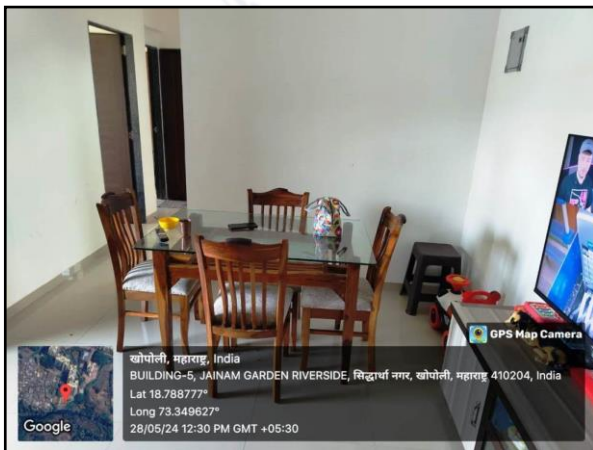
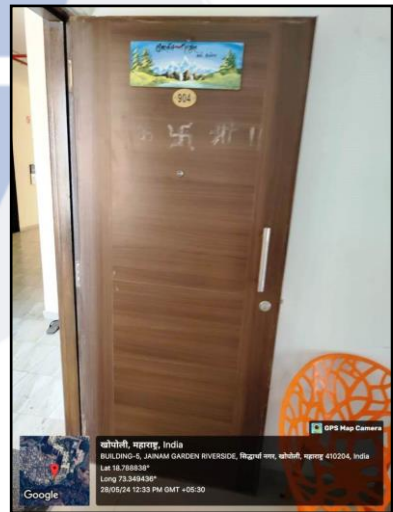
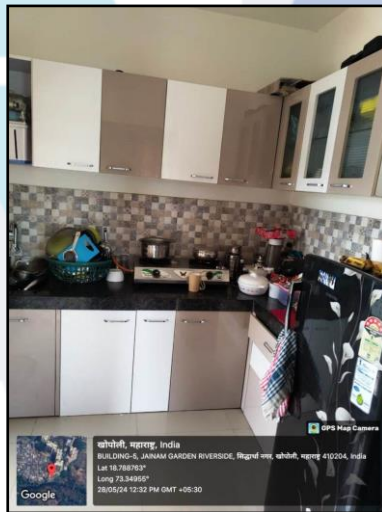
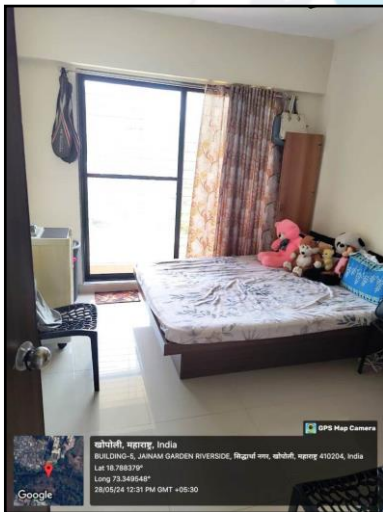
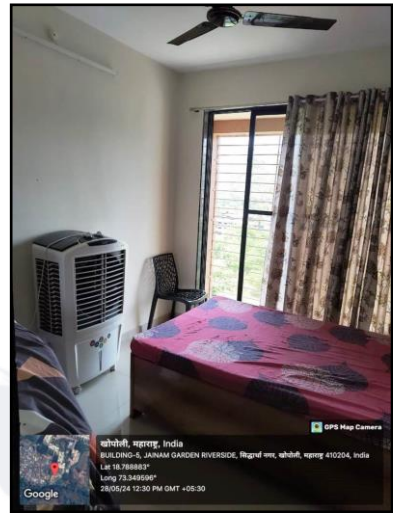
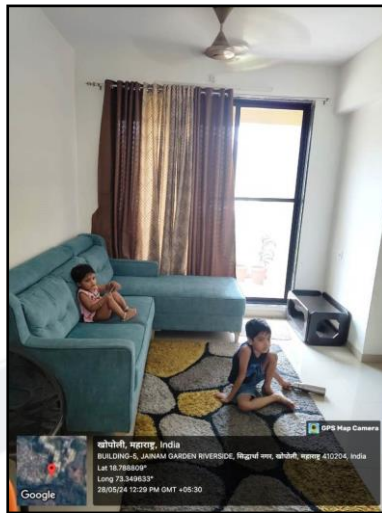
- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

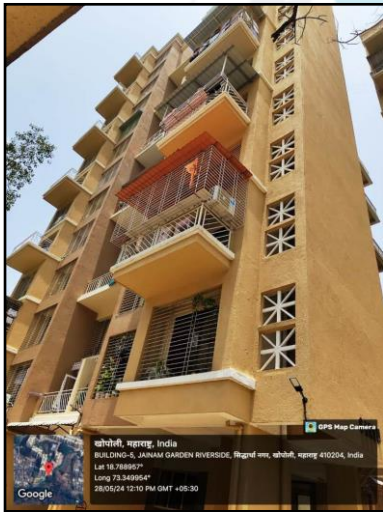
	Technical details	Main Building
1.	No. of floors and height of each floor	Stilt + 12 Upper Floors
2.	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Residential Flat situated on 9 th Floor
3.	Year of construction	2021 (As per Building Completion Certificate)
4.	Estimated future life	57 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, Powder coated Aluminum sliding windows
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 & plumbing
	(ii)	Class of fittings: Superior/ Ordinary/ Poor.	
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
17	Compound wall Height and length Type of construction		Existing
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
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

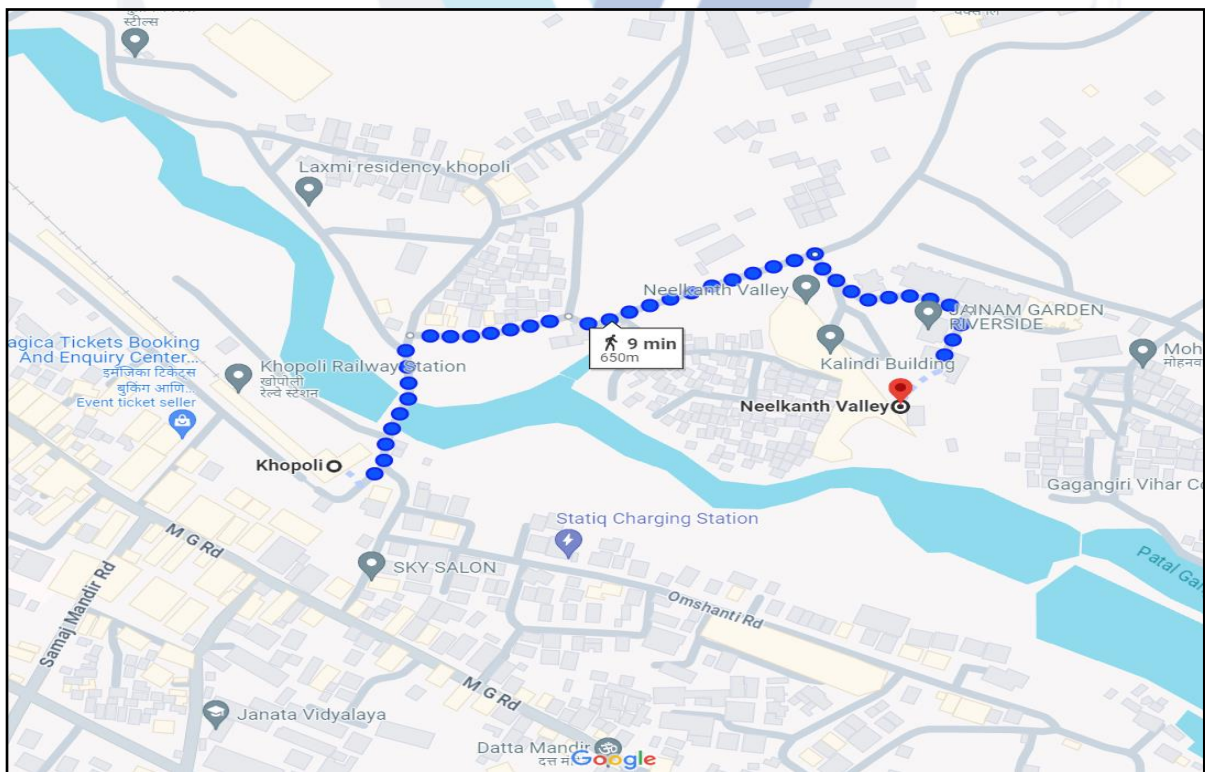
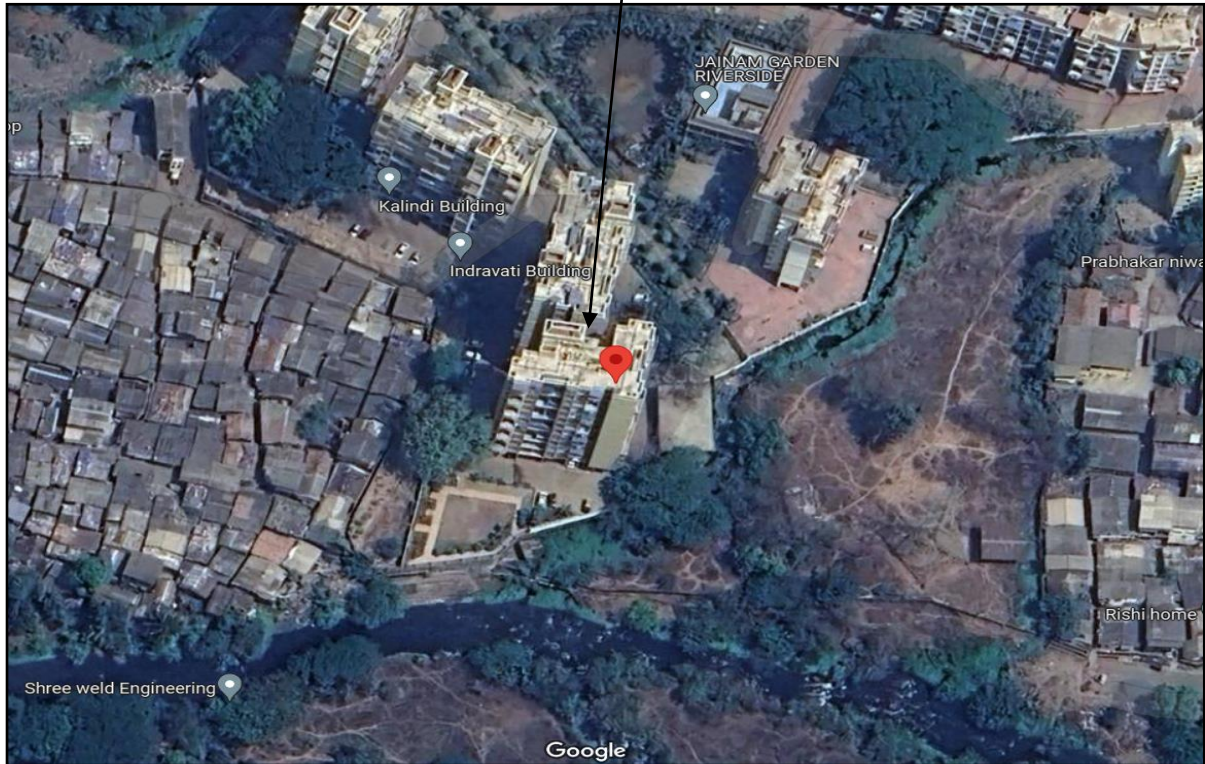
Actual site photographs



Actual site photographs



Route Map of the property Site u/r



Latitude Longitude - 18°47'20.2"N 73°20'59.5"E

Note: The Blue line shows the route to site from nearest railway station (Khopoli – 650m.)




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Year 20242025 **Language** English

Selected District रायगड

Select Taluka खालापूर

Select Village मौजे : खोपोली खोपोली नगरपालिका

Search By Survey No Location

Select	उपविभाग	खुली जमीन	निवासी सदनिका	बॉक्स	दुकाने	बीघोमिक	एकक (Rs./)
SurveyNo	4/10-मौजे -देवलाड क्रं 4 मुल्यदर विभाग नं 7	8140	39000	44800	48800	44800	चौ. मीटर
SurveyNo	4/11-मौजे -देवलाड क्रं 4 मुल्यदर विभाग नं 8	7900	29300	35200	41900	35200	चौ. मीटर
SurveyNo	4/7-मौजे -देवलाड क्रं 4 मुल्यदर विभाग नं 3	8890	38200	51900	55100	51900	चौ. मीटर
SurveyNo	4/8-मौजे -देवलाड क्रं 4 मुल्यदर विभाग नं 5	10060	35600	48300	49200	48300	चौ. मीटर
SurveyNo	4/9-मौजे -देवलाड क्रं 4 मुल्यदर विभाग नं 6	8140	30200	40200	41900	40200	चौ. मीटर

Stamp Duty Ready Reckoner Market Value Rate for Flat	39,000.00			
5% Increase on Flat Located on 9 th Floor	1,950.00			
Stamp Duty Ready Reckoner Market Value Rate (After Reduced) (A)	40,950.00	Sq. Mt.	3,804.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried 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

HOUSING.COM Buy In Raigad + Add Download App

Home / Navi Mumbai / Khopoli / Neelkanth Valley II Last updated: Oct 28, 2023

Neelkanth Valley II

By NEELKANTH PROPERTIES
Khopoli, Navi Mumbai

★ 4.2 Write a Review Contact Developer

Project Images SHARE SAVE

1, 2 BHK Apartments Configurations | Ready to Move Possession Status | Price on request Avg. Price | 237.00 sq.ft. - 436.00 sq.ft. (Carpet Area) Sizes

magicbricks Buy Rent Sell Home Loans Login Post Property FREE

Home > Property for Sale in Navi Mumbai > Flats for Sale in Navi Mumbai > Flats for Sale in Khopoli > 1 BHK Flats for Sale in Khopoli > 425 Sq.ft. Posted on: Nov 07, 23 Property ID: 67701577

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₹24.0 Lac **₹22.3 Lac** EMI - ₹11k | Get Loan offers from 34+ banks Special Price by Owner

1 BHK Flat For Sale in Neelkanth Valley, **Khopoli, Navi Mumbai**

1 Bed | 2 Baths | 1 Balcony | Semi-Furnished

Super Built-Up Area: 425 sqft ₹5,647/sqft
Developer: Neelkanth Properties Project: Neelkanth Valley

Floor: 6 (Out of 7 Floors) Transaction Type: Resale Status: Ready to Move

Facing: North - West Furnished Status: Semi-Furnished Age Of Construction: Less than 5 years

Contact Owner Get Phone No. Last contact made 2 days ago

Download Brochure

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **31st 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 **₹ 34,02,000.00 (Rupees Thirty Four Lakhs Two Thousand 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.



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