

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Praful Vishanji Gala & Mrs. Geeta Praful Gala**

Residential Flat No. 102, 1st Floor, "**Silver Avenue Co-op. Hsg. Soc. Ltd.**", Bawa Pardumansingh Compound,
BPS Estate, Devidayal Road, Mulund (West), Mumbai, PIN Code – 400 080,
State - Maharashtra, Country – India

Latitude Longitude - 19°10'28.9"N 72°56'46.4"E

Valuation Prepared for:

Cosmos Bank

Ghatkopar (West) Branch

S. No. 73, Plot No. 958, P.T. 4, Mira Sagar Building, Nauroji Lane, Ghatkopar (West),
Mumbai - 400 086, State - Maharashtra, Country – India



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Vastu/Mumbai/06/2024/9131/2306786

17/09-230-PANI

Date: 17.06.2024

VALUATION OPINION REPORT

The property bearing Residential Flat No. 102, 1st Floor, "Silver Avenue Co-op. Hsg. Soc. Ltd.", Bawa Pardumansingh Compound, BPS Estate, Devidayal Road, Mulund (West), Mumbai, PIN Code – 400 080, State - Maharashtra, Country – India belongs to **Mr. Praful Vishanji Gala & Mrs. Geeta Praful Gala.**

Boundaries of the property.

North : Silver Court CHSL
South : Blue Bell CHSL
East : Mulund Bus Depot
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 ₹ 97,65,900.00 (Rupees Ninety Seven Lakh Sixty Five Thousand Nine 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

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

Encl: Valuation report in Form – 01

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar,
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email=manoj@vastukala.org, c=IN
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Auth. Sign.



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Valuation Report of Residential Flat No. 102, 1st Floor, “Silver Avenue Co-op. Hsg. Soc. Ltd.”, Bawa Pardumansingh Compound, BPS Estate, Devidayal Road, Mulund (West), Mumbai, PIN Code – 400 080, 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 17.06.2024 for Banking Purpose
2	Date of inspection	07.06.2024
3	Name of the owner/ owners	Mr. Praful Vishanji Gala & Mrs. Geeta Praful Gala
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of share of ownership is not available
5	Brief description of the property	Address: Residential Flat No. 102, 1st Floor, “Silver Avenue Co-op. Hsg. Soc. Ltd.”, Bawa Pardumansingh Compound, BPS Estate, Devidayal Road, Mulund (West), Mumbai, PIN Code – 400 080, State - Maharashtra, Country – India Contact Person: Mr. Praful Vishanji Gala (Owner) Contact No. 9819863001
6	Location, street, ward no	Bawa Pardumansingh Compound, BPS Estate, Devidayal Road.
7	Survey/ Plot no. of land	C.T.S. No. 1111 (Part) of Village – Mulund (West)
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. = 807.00 (Area as per actual site measurement of Amalgamated Residential Flat Nos. 101 & 102) Carpet Area in Sq. Ft. = 375.00 (Area as Seller’s Agreement for Sale of



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		Residential Flat No. 102) Built up Area in Sq. Ft. = 450.00 (Area as per Index – II of Residential Flat No. 102)
13	Roads, Streets or lanes on which the land is abutting	Bawa Pardumansingh Compound, BPS Estate, Devidayal 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	No
	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 MCGM 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	₹ 19,500.00 expected rental income per month of Residential Flat No. 102
	(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 upon, 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 commencement of construction– 2003 (As per Commencement Certificate)

		Year of Completion – 2005 (As per Agreement)
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.
45	Remarks: <u>As per inspection, Flat Nos. 101 & 102 are internally amalgamated to form a single flat with single entrance. For the purpose of valuation, we have considered area as per Flat No. 102 only.</u>	

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Ghatkopar (West) Branch to assess fair market value as on 17.06.2024 for Residential Flat No. 102, 1st Floor, “**Silver Avenue Co-op. Hsg. Soc. Ltd.**”, Bawa Pardumansingh Compound, BPS Estate, Devidayal Road, Mulund (West), Mumbai, PIN Code – 400 080, State - Maharashtra, Country – India belongs to **Mr. Praful Vishanji Gala & Mrs. Geeta Praful Gala.**

We are in receipt of the following documents:

1	Copy of Index – II dated 16.08.2012 b/w. Mrs. Parul Paresh Haria & Mr. Paresh Zaverchand Haria (Transferor) and Mr. Praful Vishanji Gala & Mrs. Geeta Praful Gala (Transferee)
2	Copy of Seller's Agreement for Sale dated 30.12.2004
3	Copy of Commencement Certificate Document No. CE / 4628 / BPES / AT dated 27.05.2003 issued by Municipal Corporation of Greater Mumbai
4	Copy of Society NOC Letter dated 23.06.2012

LOCATION:

The said building is located at C.T.S. No. 1111 (Part), Municipal Ward – T, Village – Mulund (West), Taluka – Kurla, Mumbai Suburban District, Mulund (West), Mumbai, PIN Code – 400 080, State - Maharashtra, Country – India. The property falls in Residential Zone. It is at travelling distance of 2.0 Km. from Mulund 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 staircase is of R.C.C. with R.C.C. trades and risers with Ceramic tile floor finish. The building is used for residential purpose. 1st Floor is having 3 Residential Flats. 2 Lifts were provided in building.

Residential Flat:

The residential flat under reference is situated on the 1st Floor. As per inspection, Flat Nos. 101 & 102 are internally amalgamated to form a single flat with single entrance. At present, the composition of amalgamated residential flat is 2 Bedrooms + Living Room + Kitchen + Bathroom + W.C. (**i.e. 2 BHK flat**). The residential flat is finished with Vitrified Tiles flooring, Teak Wood door framed with flush door, Powdered Coated Aluminum sliding windows & Concealed plumbing & Concealed electrification.



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Valuation as on 17th June 2024

The Carpet Area of the Residential Flat No. 102	:	375.00 Sq. Ft.
The Built-up Area of the Residential Flat No. 102	:	450.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building	:	2005 (As per Agreement)
Expected total life of building	:	60 Years
Age of the building as on 2024	:	19 Years
Cost of Construction	:	450.00 Sq. Ft. X ₹ 2,800.00 = ₹ 12,60,000.00
Depreciation $\{(100-10) \times 19 / 60\}$:	28.50%
Amount of depreciation	:	₹ 3,59,100.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 1,32,680.00 per Sq. M. i.e. ₹ 12,326.00 per Sq. Ft.
Guideline rate (After Depreciation)	:	₹ 1,19,676.00 per Sq. M. i.e. ₹ 11,118.00 per Sq. Ft.
Prevailing market rate	:	₹ 27,000.00 per Sq. Ft.
Value of property as on 17.06.2024	:	375.00 Sq. Ft. X ₹ 27,000.00 = ₹ 1,01,25,000.00

(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 17.06.2024	:	₹ 1,01,25,000.00 - ₹ 3,59,100.00 = ₹ 97,65,900.00
Total Value of the property		₹ 97,65,900.00
The realizable value of the property	:	₹ 87,89,310.00
Distress value of the property	:	₹ 78,12,720.00
Insurable value of the property	:	₹ 12,60,000.00
Guideline value of the property	:	₹ 50,03,100.00

Taking into consideration above said facts, we can evaluate the value of Residential Flat No. 102, 1st Floor, "Silver Avenue Co-op. Hsg. Soc. Ltd.", Bawa Pardumansingh Compound, BPS Estate, Devidayal Road, Mulund (West), Mumbai, PIN Code – 400 080, State - Maharashtra, Country – India for this particular purpose at **₹ 97,65,900.00 (Rupees Ninety Seven Lakh Sixty Five Thousand Nine Hundred Only) as on 17th June 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 **17th June 2024 is ₹ 97,65,900.00 (Rupees Ninety Seven Lakh Sixty Five Thousand Nine 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	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 1st Floor
3.	Year of construction	2005 (As per Agreement)
4.	Estimated future life	41 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 framed with flush door, Powdered Coated Aluminium 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
	(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	R.C.C tank

	construction	
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



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Actual site photographs

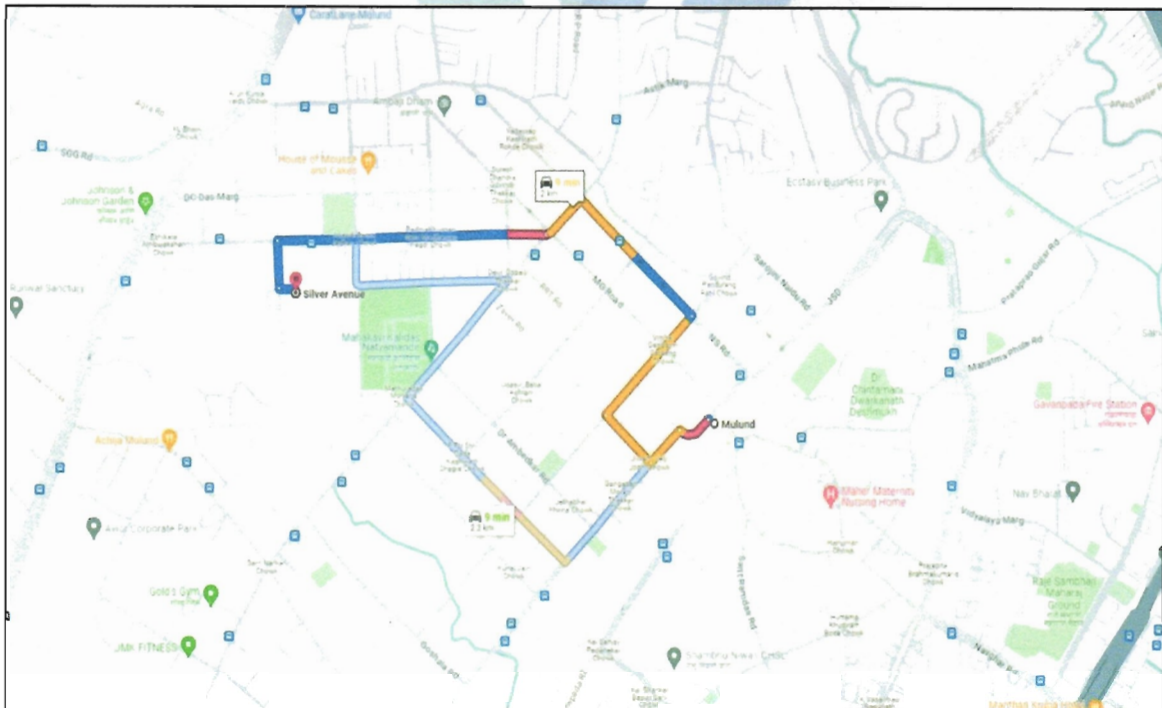
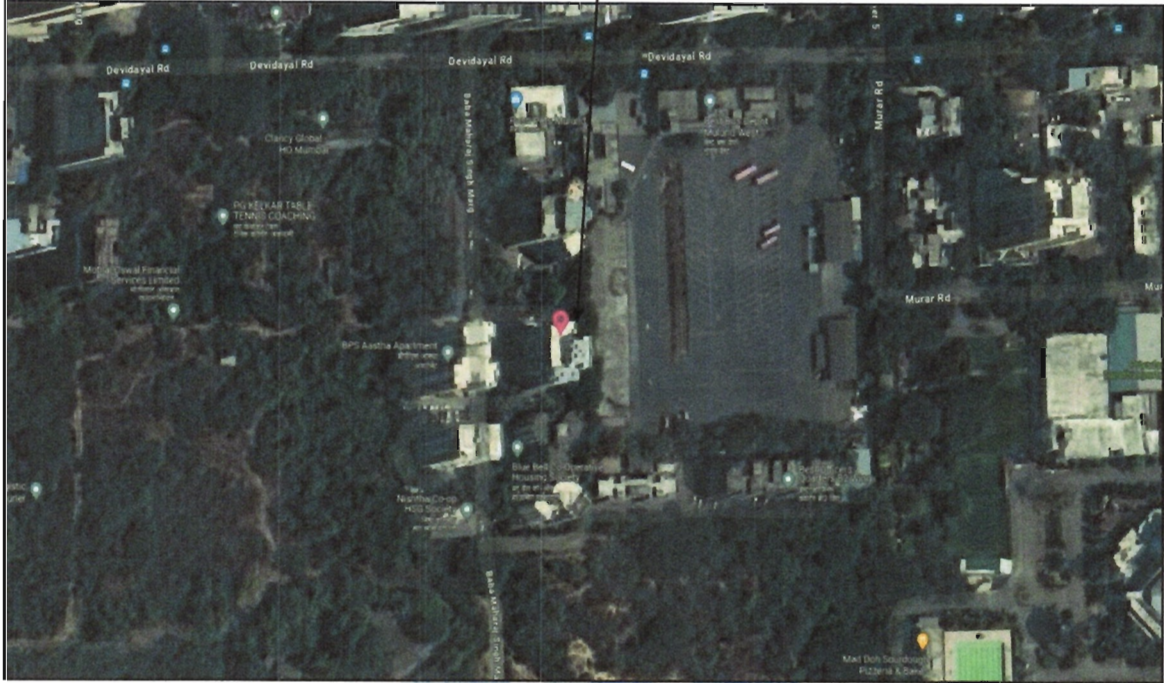


Actual site photographs



Route Map of the property

Site,u/r



Latitude Longitude - 19°10'28.9"N 72°56'46.4"E

Note: The Blue line shows the route to site from nearest railway station (Mulund – 2.0 Km.)

Ready Reckoner Rate

DIVISION / VILLAGE : MULUND WEST Commence From 1st April 2024 To 31st March 2025						
Type of Area	Urban		Local Body Type	Corporation "A" Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: Lal Bahadur Shastri Marg (LBS.Marg) and Railway Line.All the remaining Properties except the Properties in Zone No.123/568.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
123	123/567	64240	132680	152580	176500	132680
1053, 1054, 1055, 1056, 1057, 1058, 1059, 1060, 1061, 1062, 1063, 1064, 1065, 1066, 1067, 1068, 1069, 1070, 1071, 1072, 1073, 1074, 1075, 1076, 1077, 1078, 1079, 1080, 1081, 1082, 1083, 1084, 1085, 1086, 1087, 1088, 1089, 1090, 1091, 1092, 1093, 1094, 1095, 1096, 1097, 1098, 1099, 1100, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109/3, 1109/2A, 1110, 1111, 1112, 1113, 1114, 1115, 1116, 1117, 1118, 1119, 1120, 1121, 1122, 1123, 1124, 1125, 1126, 1127, 1128, 1129, 1130, 1131, 1132, 1133, 1134, 1135, 1136, 1137, 1138, 1139, 1140, 1141, 1142, 1143, 1144, 1145, 1146, 1147, 1148, 1149, 1150, 1151, 1152, 1153, 1154, 1155, 1156, 1157, 1158, 1159, 1161, 1162, 1163, 1164, 1165, 1166, 1167, 1168, 1169, 1170, 1171, 1172, 1173, 1174, 1175, 1176, 1177, 1178, 1179, 1180, 1181, 1182, 1183, 1184, 1185, 1186, 1187, 1188, 1189,						

Stamp Duty Ready Reckoner Market Value Rate for Residential Flat	1,32,680.00			
No increase by Flat Located on 1 st Floor	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	1,32,680.00	Sq. Mt.	12,326.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	64,240.00			
The difference between land rate and building rate (A – B = C)	68,440.00			
Depreciation Percentage as per table (D) [100% - 19%] (Age of the Building – 19 Years)	81%			
Rate to be adopted after considering depreciation [B + (C x D)]	1,19,676.00	Sq. Mt.	11,118.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / Unit 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



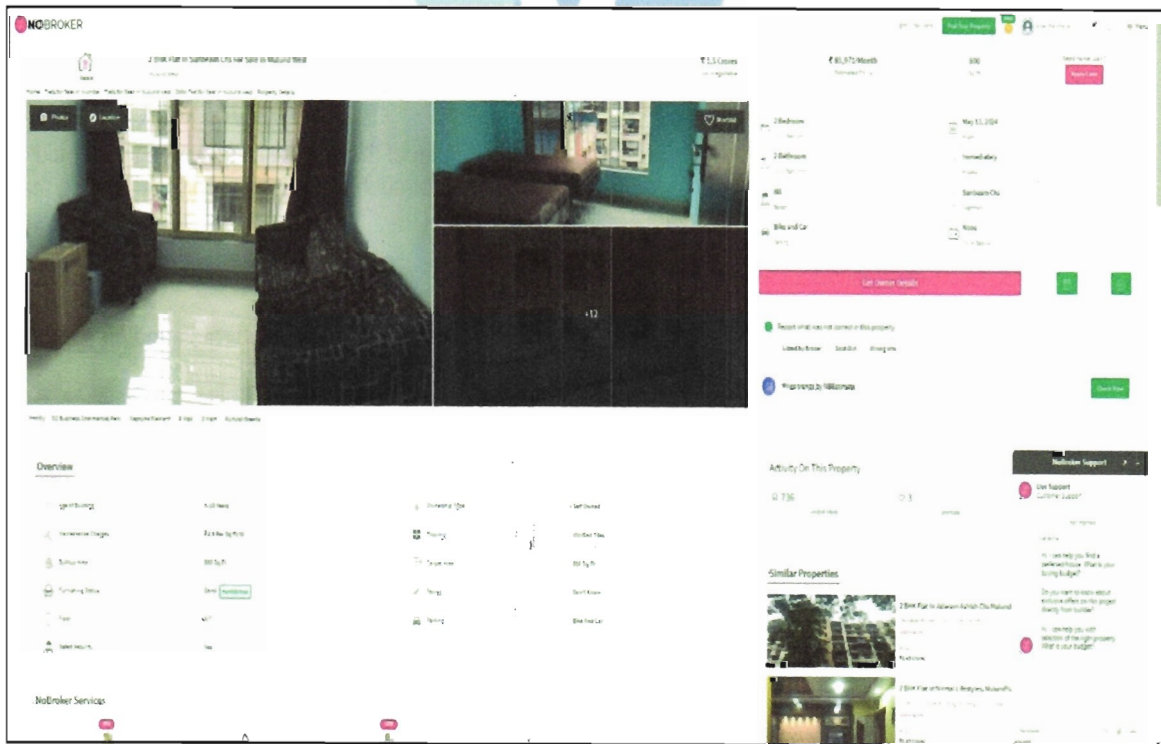
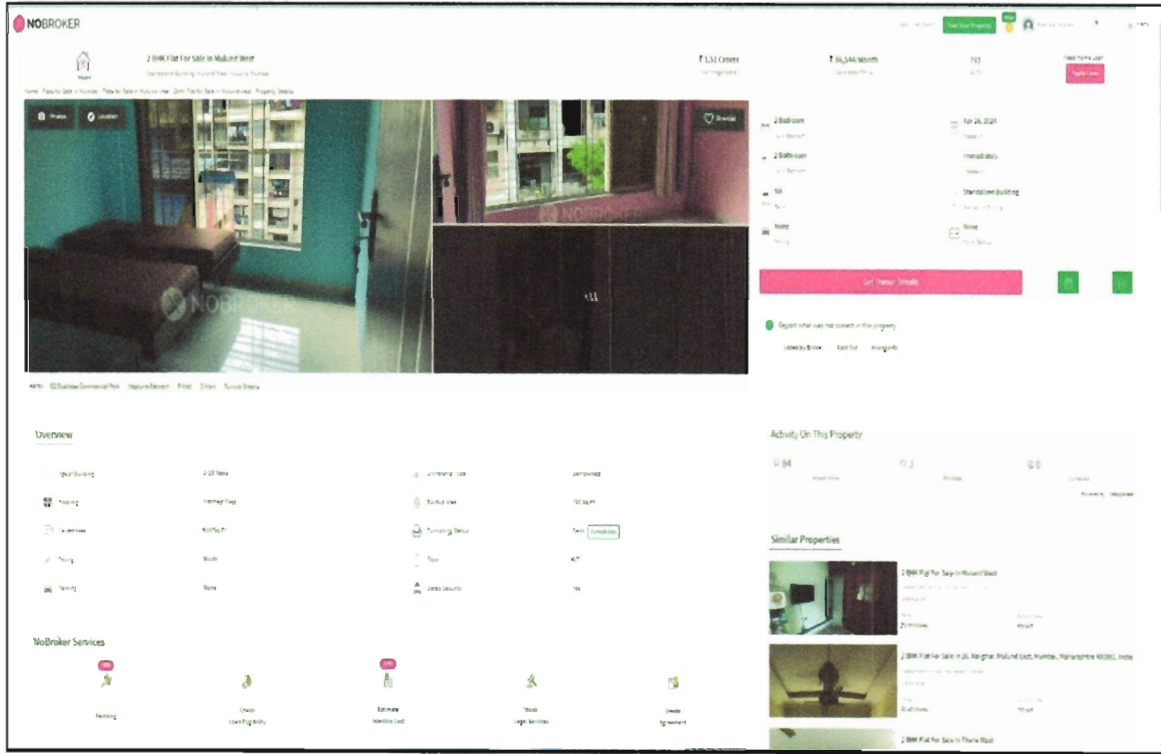
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Price Indicators



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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 **17th June 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 **₹ 97,65,900.00 (Rupees Ninety Seven Lakh Sixty Five Thousand Nine 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

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

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Auth. Sign.



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