

## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner : **Mr. Arif Masani**

Residential Flat No. 602, 6th Floor, "**Krimson Aurum**", Dhingra Co-op. Hsg. Soc. Ltd., 15th Road, Santacruz (West), Mumbai, PIN Code - 400054, State - Maharashtra, Country - India

Latitude Longitude : 19°04'40.0"N 72°49'56.0"E

### Valuation Done for:

**State Bank of India**  
**NILAMBAUG CHOWK Branch**  
BHAVNAGAR NILAMBAUG CHOWK,  
Address P.B.NO.21, NILAMBAUG CHOWK BHAVNAGAR,  
State: GUJRAT Pincode - 364001

**Vastukala Consultants (I) Pvt. Ltd.**

**Mumbai · Delhi NCR · Aurangabad · Nanded**



Vastu/Mumbai/10/2019/015671/31136

05/03-16-SH

Date: 05.10.2019

**VALUATION OPINION REPORT**

The property bearing Residential Flat No. 602, 6th Floor, "**Krimson Aurum**", Dhingra Co-op. Hsg. Soc. Ltd., 15th Road, Santacruz (West), Mumbai, PIN Code - 400054, State - Maharashtra, Country - India belongs to **Mr. Arif Masani**

Boundaries of the property :

North	Lilac Building
South	Suvas CHSL.
East	Phalguni Building
West	15th Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for Housing Loan purpose at ₹ **5,21,25,000.00 (Rupees Five Crore Twenty One Lakh Twenty Five 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 report.

Hence certified

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

Sharadkumar  
B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar  
DN: cn=Sharadkumar B Chalikwar,  
o=Vastukala Consultants (I) Pvt.  
Ltd., ou=email=sharad@vastukala.  
org, c=IN  
Date: 2019.11.11 17:16:30 +05'30'

C.M.D.

Director

**Sharadkumar B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193

Encl.: Valuation report

**Mumbai**

121, 1<sup>st</sup> Floor, Ackruti Star,  
Central Road, MIDC,  
Andheri (E), Mumbai - 400 093,  
(M.S.), INDIA

Tel. : +91 22 28371325  
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mumbai@vastukala.org

**Delhi NCR**

1-306, Sispal Vihar,  
AWHQ Society, Sohna Road,  
Sector - 49, Gurgaon,  
Haryana - 122018, INDIA

Mobile : +91 9216912225  
+91 9819670183  
delhincr@vastukala.org

**Nanded**

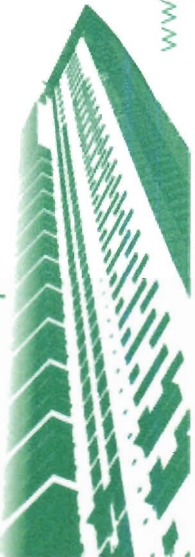
28, S.G.G.S. -  
Stadium Complex,  
Gokul Nagar,  
Nanded - 431 602, (M.S.), INDIA

Tel. : +91 2462 244288  
+91 2462 239909  
nanded@vastukala.org

**Aurangabad**

Plot No. 106, N-3, CIDCO,  
Aurangabad - 431 005,  
(M.S.), INDIA

Tel. : +91 240 2485151  
Mobile : +91 9167204062  
+91 9860863601  
aurangabad@vastukala.org



### Valuation Report of Immovable Property

<b>1. Introduction</b>	
a	Name of the Property Owner (with address & phone nos.) Name of Owner: <b>Mr. Arif Masani</b> Residential Flat No. 602, 6th Floor, " <b>Krimson Aurum</b> ", Dhingra Co-op. Hsg. Soc. Ltd., 15th Road, Santacruz (West), Mumbai, PIN Code - 400054, State - Maharashtra, Country - India Mr. Harsh (Contact Person Mobile No. 9004357775) has shown the property.
b	Purpose of Valuation As per the request from State Bank of India, NILAMBAUG CHOWK Branch Branch to assess fair market value of the property for Housing Loan purpose
c	Date of Inspection of Property 01.10.2019
d	Date of Valuation Report 05.10.2019
e	Name of the Developer of Property (in case of developer built properties) <b>M/s. S. Jadhvani Realtors Private Limited</b>
<b>2. Physical Characteristics of the Property</b>	
a)	Location of the Property Residential Flat No. 602, 6th Floor, " <b>Krimson Aurum</b> ", Dhingra Co-op. Hsg. Soc. Ltd., 15th Road, Santacruz (West), Mumbai, PIN Code - 400054, State - Maharashtra, Country - India
	Brief description of the property The property is located in a Located in developed area having good infrastructure, well connected by . The immovable property comprises of Residential Flat located on 6th Floor in the building known as Krimson Aurum. The building is of Stilt+Podium+2nd to 12th (Part) upper floors. The property is at 1.5 Km. from nearest railway station Santacruz . The Composition of Residential Flat is 3 Bedroom + Living Room + Kitchen + 3 WC.
	Nearby landmark Near RBI Quarters
	Postal Address of the Property Residential Flat No. 602, 6th Floor, " <b>Krimson Aurum</b> ", Dhingra Co-op. Hsg. Soc. Ltd., 15th Road, Santacruz (West), Mumbai, PIN Code - 400054, State - Maharashtra, Country - India
	Area of the plot/land (supported by a plan) N.A. Residential Flat located on 6 <sup>th</sup> Floor
	Type of Land: Solid, Rocky, Marsh land, reclaimed land, Water-logged, Land locked. Solid Land
	Independent access/approach to the property etc. No
	Google Map Location of the Property with a neighborhood layout map Provided
	Details of roads abutting the property 12 M. Wide Road wide B.T. Road
	Description of adjoining property Located in Middle Class locality



	Plot No. Survey No. CTS No.	G-414B of Bandra	
	Ward/Village/Taluka	Village G- Bandra, Taluka Andheri	
	Sub-Registry/Block	BDR - 15	
	District	Sub Urban District	
	Any other aspect	Nil	
b)	Plinth Area, Built up Area, and Saleable area to be mentioned separately and clarified	<b>Carpet Area in Sq.Ft. = 891.00 (Area as per Agreement For Sale)</b>  Built up area in Sq. Ft. = 1,069.20 Saleable Area in Sq. Ft = 1,390.00  Carpet Area in Sq. Ft. = 1072.00 (Area as per actual site measurement)	
c)	Boundaries of the Plot	As per document	As per site visit
	North	Plot No. 413	Lilac Building
	South	Plot No. 414	Suvas CHSL.
	East	Plot No. 416B	Phalguni Building
	West	15th Road	15th Road
<b>3.</b>	<b>Town Planning parameters</b>		
a)	Master Plan provisions related to property in terms of land use	Residential Flat	
	FAR- Floor Area Rise/FSI- Floor Space Index permitted & consumed	FSI Permitted - As per MCGM Consumed - Information not available	
	Ground coverage	N.A., The property under consideration is commercial office located on 6th floor	
	Comment on whether OC- Occupancy Certificate has been issued or not	Provided	
	Comment on unauthorized constructions if any	No	
	Transferability of developmental rights if any, Building by-laws provision as applicable to the property viz. setbacks, height restriction etc.	No TDR applicable	
	Planning area/zone	Residential	
	Developmental controls	Municipal Corporation of Greater Mumbai	
	Zoning regulations	As per MCGM Development Control Regulations	
	Comment on the surrounding land uses and adjoining properties in terms of uses	Residential purpose	
	Comment on demolition proceedings if any	No	
	Comment on compounding / regularization proceedings	Information not Available	



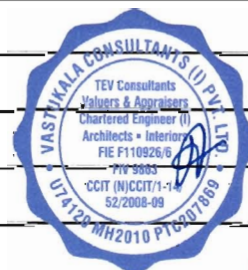
	Any other Aspect	Nil
<b>4.</b>	<b>Document Details and Legal Aspects of Property</b>	
a	Ownership Documents	
	<p>I. Copy of Agreement of Permanent Alternate Accommodation dated 25.08.2014</p> <p>II. Copy of Commencement Certificate dated 02.07.2010 Document Number. CE / 2435 / WS / AH issued by Municipal Corporation of Greater Mumbai</p> <p>III. Copy of Occupancy Certificate dated 11.04.2014 Document Number. CE / 2435 / WS / AH issued by Municipal Corporation of Greater Mumbai</p> <p>iv. Copy of Approved Plan No. CE / 2435 / WS / AH dated 07.04.2014 issued by Municipal Corporation of Greater Mumbai</p> <p>v. Copy of Title Investigation Report dated 08.11.2019 issued by Padiyar &amp; Co.</p>	
	TIR of the Property	Provided
b	Name of the Owner/s	<b>Mr. Arif Masani</b>
c	Ordinary status of freehold or leasehold including restrictions on transfer	Free Hold
d	Agreement of easement if any	Not Apparent from documents provided
e	Notification of acquisition if any	Not Apparent from documents provided
f	Notification of road widening if any	Not Apparent from documents provided
g	Heritage restriction, if any	No
h	Comment on transferability of the property ownership	As Per TIR
i	Comment on existing mortgages/charges/encumbrances on the property, if any	Proposed to be Mortgages to State Bank of India
j	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	Kindly confirm with property owner
k	Building plan sanction: Authority approving the plan - Name of the office of the Authority - Any violation from the approved Building Plan	Copy of Approved Plan No. CE / 2435 / WS / AH dated 07.04.2014 issued by Municipal Corporation of Greater Mumbai
l	Whether Property is Agricultural Land if yes, any conversion is contemplated	N.A. Residential Flat located on 6 <sup>th</sup> Floor
m	Whether the property is SARFAESI compliant	Yes
n	a. All legal documents, receipts related to electricity, Water tax, Municipal tax and other building taxes to be verified and copies as applicable to be enclosed with the report. b. Observation on Dispute or Dues if any in payment of bills/taxes to be reported.	All the provided documents are enclosed with the valuation report.



o	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged.	Proposed to be Mortgages to State Bank of India
p	Qualification in TIR/mitigation suggested if any.	TIR provided
q	Any other aspect	Information not available
<b>5. Economic Aspects of the Property</b>		
	Reasonable letting value	₹ 1,10,000.00 expected rental income per month
	If property is occupied by tenant	Vacant in & Owner's Possession
	Number of tenants	N.A.
	Since how long (tenant- wise)	N.A.
	Status of tenancy right	N.A.
	Rent received per month (tenant-wise) with a comparison of existing market rent	N.A.
	Taxes and other outings	As per Maintenance Bill
	Property Insurance	Property not insured
	Monthly maintenance charges	As per Maintenance Bill
	Security charges	Paid by society
	Any other aspect	Nil
<b>6. Socio-cultural Aspects of the Property</b>		
a	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby, etc.	Development Commercial Locality, Higher Middle Class
b	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No
<b>7. Functional and Utilitarian Aspects of the Property</b>		
	Description of the functionality and utility of the property in terms of:	
	Space allocation	Provided
	Storage Spaces	Provided
	Utility spaces provided within the building	Provided
	Car Parking facility	Provided
	Balconies, etc.	No
	Any other aspect	Not provided



<b>8. Infrastructure Availability</b>	
Description of aqua infrastructure availability in terms of	
Water supply	Municipal Water Supply
Sewerage/sanitation System Underground or Open	Connected to Municipal Sewerage System
Storm water drainage	Yes
Description of other physical infrastructure facilities viz.	
Solid waste management	Yes
Electricity	Yes
Road and public transport connectivity	
Availability of other public utilities nearby	Near By
Social infrastructure in terms of i. School ii. Medical facilities iii. Recreational facility in terms of parks and open space	All available near by
<b>9. Marketability of the Property</b>	
Marketability of the property in terms of	Location, development of surrounding area, type of construction, construction specifications, age of building, condition of the premises & building, facilities provided and its prevailing market rate
Locational attributes	Located in developed area
Scarcity	Excellent
Demand and supply of the kind of subject property	Excellent
Comparable sale prices in the locality	Price Indicators from online property portals attached.
Any other aspect which has relevance on the value or marketability of the property	Nil
<b>10. Engineering and Technology Aspects of the Property</b>	
a. Type of construction	R.C.C. Framed Structure
b. Material & technology used	A Grade
c. Specifications	Standard
d. Maintenance issues	No
e. Age of the building	5 year(s)(As per Occupancy Certificate)
f. Total life of the building	60 years
g. Extent of deterioration	55 years Subject to proper, preventive periodic Maintenance & structural repairs



h.	Structural safety	Designed as per I.S. codes
i.	Protection against natural disaster viz. earthquakes	No
j.	Visible damage in the building	The quality construction is good. Well maintained
k.	System of air-conditioning	Yes
l.	Provision of firefighting	Provided
m.	Copies of the plan and elevation of the building to be included	Provided
<b>11. Environmental Factors</b>		
a.	Use of environment friendly building materials, Green Building techniques if any	Information not available
b.	Provision of rain water harvesting	Information not available
c.	Use of solar heating and lightening systems, etc.	Information not available
d.	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	Information not available
<b>12. Architectural and aesthetic quality of the Property</b>		
a)	Descriptive account on whether the building is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	Modern Looking
<b>13. Valuation</b>		
a.	Methodology of valuation Procedures adopted for arriving at the valuation. Valuers may consider various approaches and state explicitly the reason for adopting particular approach and assumptions made, basis adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is arrived at.	Composite Method is used for this valuation report.
b.	Prevailing Market Rate/Price trend of the Property in the locality/city from property search sites viz magickbricks.com, 99acres.com, makaan.com etc. if available	₹ 35,000.00/- to ₹ 40,000.00/- per Sq. Ft. Considering the rate with attached report, current market conditions, demand and supply position, Commercial Building size, location, upswing in real estate prices, sustained demand for commercial building, all round development of commercial and residential application in the locality etc. We estimate ₹ 37,500.00/- per Sq. Ft. on Saleable Area
c.	Guideline Rate obtained from the Stamp Duty Ready Reckoner	₹ 3,52,905.00per Sq. M.i.e. ₹ 32,780.00 per Sq. Ft.
	Guideline rate obtained from the Stamp Duty Ready Reckoner after depreciate	₹ 3,51,560.00per Sq. M.i.e. ₹ 32,661.00 per Sq. Ft.





d.	Summary of Valuation		
	<b>i. Guideline Value</b>		
		<b>Area in Sq. Ft.</b>	<b>Rate</b>
			<b>Value</b>
	Built up area	1,069.20	₹ 32,661.00
	<b>ii. Fair Market Value</b>		
	<b>Particulars</b>	<b>Area in Sq. Ft.</b>	<b>Rate</b>
			<b>Value</b>
	<b>Saleable area</b>	<b>1,390.00</b>	<b>₹ 37,500.00</b>
	<b>Total Value of the Property including Interior</b>		<b>₹ 5,21,25,000.00</b>
	<b>Summary of Valuation</b>		
	<b>Total Value of the Property</b>	<b>₹ 52125000.00</b>	
	<b>Realizable Value</b>	<b>₹ 46912500.00</b> <sup>®</sup>	
	<b>Forced/ Distress Sale value.</b>	<b>₹ 41700000.00</b>	
	<b>Insurable value of the property</b>	<b>₹ 2673000.00</b>	
e.	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.	Price Indicators from online property portals attached	
	Details of last two transactions in the locality/area to be provided, if available.	Price Indicators from online property portals attached	
	Remarks		
<b>14.</b>	<b>Declaration</b>		

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Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

I hereby declare that:

- I. The information provided is true and correct to the best of my knowledge and belief.
- II. The analysis and conclusions are limited by the reported assumptions and conditions.
- III. I have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011, issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.
- IV. I have no direct or indirect interest in the above property valued.
- V. I/ my authorized representative, has inspected the subject property on 05.10.2019
- VI. I am a registered Valuer under Section 34AB of Wealth Tax Act, 1957, Category-I for valuing property up to no limit
- VII. I am an approved Valuer under SARFAESI ACT-2002 and am approved by the Bank.
- VIII. I have not been depanelled or removed from any Bank/Financial Institution/Government Organization at any point of time in the past.
- IX. I have submitted the Valuation Report (s) directly to the Bank.

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

Digitally signed by Sharadkumar B. Chalikwar  
 DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou, email=sharad@vastukala.org, c=IN  
 Date: 2019.11.17 17:16:50 +05'30'

**Sharadkumar B. Chalikwar**

**C.M.D.**

**Director**

**Sharadkumar B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193

**Address:**

**Vastukala Consultants (I) Pvt. Ltd.**

121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093

Name of Valuer association of which I am a bonafide member in good standing: Institution of Valuers & Practicing Valuers Association of India.

Date: 05.10.2019

Tel No. - +91 22 28371324 /25

Mobile No. - +91 98195 97579

Email Id mumbai@vastukala.org

## 15. Enclosures

a.	Layout plan sketch of the area in which the property is located with latitude and longitude	Latitude and longitude provided along with satellite image of the building
b.	Building Plan	Provided
c.	Floor Plan	Provided
d.	Site Photograph of the property	Site photographs of the property is provided
e.	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Provided
f.	Google Map location of the property	Provided
g.	Any other relevant documents/ extracts	Provided



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An ISO 9001:2015 Certified Company

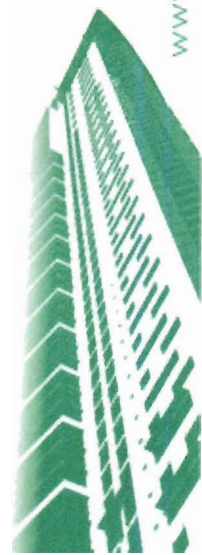
### Actual Site Photographs



www.vastukala.org

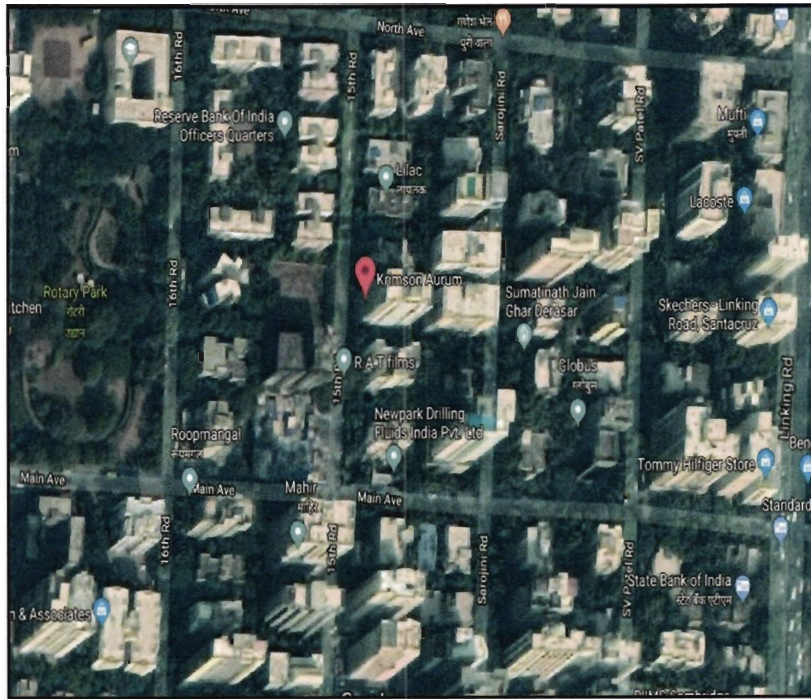


### Actual Site Photographs



## Route Map of the property

(Note: 📍 shows location)



**Latitude Longitude - 19°04'40.0"N 72°49'56.0"E**


**Note::** The Blue line shows the route to site from nearest railway station (Santacruz 1.5 Km.)



## Price Indicator

**5.21 Cr** 3 BHK 1400 Sq-ft Flat for Sale in Sant...  
 For sale in Santacruz West, Mumbai. **Agent: Sagar** (100+ Buyers Served) ID: AS180000472. [Contact Now](#)

**PROPERTY DETAILS** **LOCALITY DETAILS** **PRICE TRENDS** **AGENT DETAILS** Posted on: Oct 09, 19

	Bedrooms: 3 <a href="#">See Dimensions</a>	Bathrooms: 3	Store Room: 1
	Super area: 1400 sqft + 27.214sqft	Carpet area: 985 sqft + 52.869sqft	Loading: 23%
	Status: Ready to Move	Transaction type: Resale	Floor: 2 (Out of 11 Floors)
	Furnished status: Unfurnished	Lifts: 2	Type of Ownership: Freehold
			Car parking: 2 Covered
			Facing: West

**5.10 Cr** 3 BHK 1550 Sq-ft Flat  
 For sale in Santacruz West, Mumbai. **Agent Name: Deepo Gopalani** (2000+ Buyers Served) **Certified Agent**. [Contact Now](#)

**PROPERTY DETAILS** **PROJECT DETAILS** **LOCALITY DETAILS** **PRICE TRENDS** **AGENT DETAILS** Posted on: Oct 09, 19

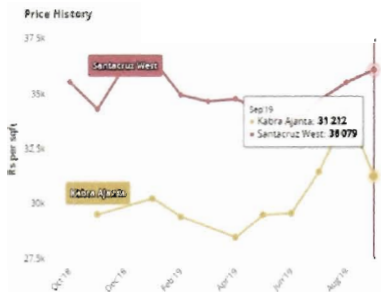
[Read all 82 Reviews](#)

**Price Trends in Kabra Ajanta**

Other projects in Santacruz West - Price Trends for Sep'19

Project Name	Avg Rate per sqft	Rental Yield
✓ This Project	₹ 31212	
✓ Locality Average	₹ 30079	2.66 %

**Price History**



**NOBROKER** **Krimson Aurum - 3 BHK in Santacruz West Fo...** **₹ 5.19 Crores** **₹ 5.49 Lacs/Month** **1,500** **Need Home Loan?**

**3 Bedrooms** Marble Granite **A Year Ago** Priced On

**3 Baths** Marble Granite **Immediately** Possession

**0 Balconies** **Krimson Aurum** Apartment

**Chat with Owner** **Add to Shortlist** **Book Slots**

**Age of the Building:** Newly Constructed **Build-up Area:** 1,500 sq.ft **Floor in Building:** NA

**Ownership Type:** Self Owned **Furnishing Status:** Unfurnished **Furnish Now** **Parking Available:** Bike and Car



### **DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

This exercise is to assess **Fair Market Value** of the property under reference for **Housing Loan** purpose as on dated **5<sup>th</sup> October 2019**.

The term Fair Market 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 knowledgeable 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.

### **UNDERLYING 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.

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

Sharadkumar  
B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar.  
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Date: 2019.11.11 17:17:08 +05'30'

  
Director

C.M.D.

**Sharadkumar B. Chalikwar**

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193



### **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 neighbourhood 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 **₹ 5,21,25,000.00 (Rupees Five Crore Twenty One Lakh Twenty Five Thousand Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar  
B. Chalikwar

Digitally signed by Sharadkumar B.  
Chalikwar  
DN: cn=Sharadkumar B. Chalikwar,  
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Date: 2019.11.11 17:17:21 +05'30'



C.M.D.

Director

**Sharadkumar B. Chalikwar**

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