

Valuation Report of the Immovable Property

Details of the property under consideration:

NAME OF APPLICANT

Mr. Rakesh G. Mishra.

REF.NO. CBI/DK/AS/TAS/9250/2021

Add: - Flat No. B/202, Second Floor, B-Wing, Jai Shree Gajanan Co-operative Housing Society Ltd., Veer Savarkar Marg, Chandansar, Virar (East), Tal. Vasai, Dist. Palghar- 401305.

KHANDEKAR

GOVERNMENT REGISTERED VALUERS

KHANDEKAR

ARCHITECTS & SURVEYORS

ARCHITECTS, SURVEYORS, CONSULTANTS & GOVT. REG. VALUERS.
57, GROUND FLOOR, SAFALYA, N. M. JOSHI MARG, MUMBAI - 400 013.

REF.NO.CBI/DK/AS/TAS/9250/2021

19/02/2021

To,
MSRO Bandra,
Central bank of India
The Branch Manager
Central Bank of India,
Virar (East) Branch

"VALUATION REPORT OF IMMOVABLE PROPERTY"

I	GENERAL	
1.	Purpose for which the valuation is made	For assessment of fair market value of the property for bank purpose.
2.	a. Date of Inspection	18/02/2021
	b. Date on which the valuation is made	19/02/2021
3.	List of documents produced for perusal	<p>1] Copy of Articles of Agreement is made between Mr. Vasudev Vishwanath More "THE VENDOR" and Mr. Rakesh G. Mishra "THE PURCHASER" vide reg. no. Vasai/2/8889/2010 dated 09/06/2010.</p> <p>2] Copy of Index-II vide reg. no. Vasai/2/8889/2010 dated 09/06/2010.</p> <p>4] Copy Registration Receipt no. 9277 dated 09/06/2010.</p> <p>5] Copy of Search Report issued by N. B. Deshmukh & Co. dated 30/08/1999.</p> <p>6] Copy of Legal Scrutiny Report issued by Adv. Hitesh Dinkarrai Patel dated 08/11/2012.</p> <p>7] Copy of Commencement Certificate issued by CIDCO ref. no. CIDCO/VVSR/BP-1913/E/981 dated 24/08/1999.</p> <p>8] Copy of 7/12 extract.</p> <p>9] Copy of Development Permission issued by CIDCO ref. no. CIDCO/VVSR/BP-1913/E/981 dated 24/08/1999.</p> <p>10] Copy of Occupancy Certificate issued by CIDCO ref. no. CIDCO/VVSR/BP-1913/E/537 dated 22/06/2000.</p> <p>12] Copy of floor plans.</p> <p>13] Copy of Electricity bill issued by MAHAVITARAN dated 09/01/2020.</p>



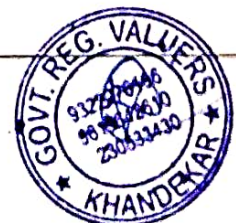
		14] Copy of Property tax bill issued by VVCMC for the year 2019-2020 in the name of Rakesh Ghanshyam Mishra dated 22/05/2019.
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	Mr. Rakesh G. Mishra. (Mob No. 7709291660) Flat No. B/202, Second Floor, B-Wing, Jai Shree Gajanan Co-operative Housing Society Ltd., Veer Savarkar Marg, Chandansar, Virar (East), Tal. Vasai, Dist. Palghar- 401305.
5.	Brief descriptions of the property	Flat No. B/202, Second Floor, B-Wing, Jai Shree Gajanan Co-operative Housing Society Ltd., Veer Savarkar Marg, Chandansar, Virar (East), Tal. Vasai, Dist. Palghar- 401305. The said flat having Living Room, Kitchen, Bedroom, Bathroom, W.C. & Passage. There are 02 flats on ground floor & 04 flats on 1 st to 3 rd upper floor. The said structure is Ground + 3 upper floors.
6.	Location of property	
	a. Plot No. / Survey No. / Sector No.	Survey No. 2, Old Survey No. 319, Hissa No. 4/2.
	b. Door No.	Flat No. B/202
	c. C.T.S. No. / Village	Chandansar.
	d. Ward / Taluka	Vasai.
	e. Mandal / District	Palghar.
7.	Postal address of the property	Flat No. B/202, Second Floor, B-Wing, Jai Shree Gajanan Co-operative Housing Society Ltd., Veer Savarkar Marg, Chandansar, Virar (East), Tal. Vasai, Dist. Palghar- 401305.
8.	City / Town	Virar (East)
	i. Residential Area	Yes
	ii. Commercial Area	Yes
	iii. Industrial Area	N.A.
9.	Classification of the Area	
	i. High / Middle / Poor	Middle Class.
	ii. Urban / Semi Urban / Rural	Semi urban.



10.	Coming under Corporation limit / Village Panchayat / Municipality	Within the Limits of Vasai Virar City Municipal Corporation
11.	Whether covered under any State / Central Govt. enactment (e.g., Urban Flat Ceiling Act) or notified under agency area / scheduled area / cantonment area.	No
12.	Boundaries of the property	
	i. North	Open Plot.
	ii. South	Chandansar road.
	iii. East	Shirgaon Road.
	iv. West	Internal road.
		Latitude: 19.473996
		Longitude: 72.830172
13.	Dimension of the site / Flat	
	i. North	As Stated Above (sr.no12)
	ii. South	
	iii. East	
	iv. West	
14.	Extent of the site	Ground + 3 upper floors.
15.	Extent of the site considered for valuation (least of 13a & 13b)	Flat No. B/202, Second floor. [Admeasuring 46.93 sq. mtrs. i.e. 505 sq. ft. Built up area] (As per Agreement dated 09/06/2010)
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	Owner occupied.



II APARTMENT BUILDING		
Sr. No.	Description	
1.	Nature of the apartment	Residential
2.	Location	} :As stated above (Sr. No. 6)
	i. C.T.S. No.	
	ii. Block No.	
	iii. Ward No.	
	iv. Village / Municipality / Corporation	
	v. Door No., Street Road (Pin code)	Flat No. B/202, Veer Savarkar Marg, 401 305.
3.	Descriptions of the locality Residential / Commercial / Mixed	Mixed locality.
4.	Year of Construction	2000 (As per Occupancy Certificate dated 22/06/2000)
5.	Number of Floors	Ground + 3 upper floors.
6.	Type of Structure	RCC framed Structure
7.	Number of Dwelling flats in the floor	There are 02 flats on Ground floor & 04 flats on 1 st to 3 rd upper floors.
8.	Quality of Construction	Good
9.	Appearance of the Building	Good
10.	Maintenance of the Building	Good
11.	Facilities Available	
	i) Lifts	No lift
	ii) Protected Water Supply	Yes (VVCMC)
	iii) Underground Sewerage	Yes
	iv) Car Parking - Open / Covered	Open car parking provided.
	v) Is Compound Wall Existing?	Yes
	vi) Is Pavement laid around the Building?	Cement concrete.



III	Flat	
1.	The floor in which the flat is situated	Second floor.
2.	Door No. Of the flat	Flat No. B/202.
3.	Specification of the Room	
	i. Roof	RCC Framed Structure
	ii. Flooring	Tiles flooring
	iii. Doors	Wooden Doors & Extra wooden door.
	iv. Windows	Aluminium Sliding Windows, Grills
	v. Fittings	Concealed Wiring and Plumbing
	vi. Finishing	Good
	vii. Kitchen	Granite Platform
4.	House Tax] Details not furnished
	Assessment No.	
	Tax paid in the name of	
	Tax amount	
5.	Electricity Service Connection no.	Consumer No. 001880278629
	Meter Card is in the name of	MR RAKESH GHANSHYAM MISHRA.
6.	How is the maintenance of the Flat?	Good
7.	Sale deed executed in the name of	Copy of Article of Agreement is made between Mr. Vasudev Vishwanath More "THE VENDOR" and Mr. Rakesh G. Mishra "THE PURCHASER" vide reg. no. Vasai/2/8889/2010 dated 09/06/2010.
8.	What is the Undivided area of Land as per sale deed?	1672.20 sq. mtrs. (As per Title investigated report dated 30/08/1999)
9.	What is the Plinth area of the Flat?	46.93 sq.mtrs. i.e. 505 sq. ft. Built up area (As per Agreement dated 09/06/2010)
10.	What is the floor space index (FSI)	As per V.V.C.M.C. Regulations
11.	What is the Carpet area of the Flat?	39.10 sq. mtrs. i.e. 420.83 sq. ft. Carpet area.
12.	It is Posh / I Class / Medium / Ordinary?	Medium.
13.	Is it being used for Residential or Commercial purpose?	Residential purpose.
14.	Is it Owner Occupied or let out?	Owner occupied.
15.	If rented, What is the monthly rent?	No.



IV	MARKETABILITY	
1.	How is the marketability?	Good
2.	What are the factors favouring for an extra Potential Value?	All Civic amenities like School, Hospitals, Markets, Shopping Centre etc are easy reach.
3.	Any negative factors are observed which affect the market value in general?	N.A.

V	RATE	
1.	After analysing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining	Rs. 6,000/- per sq. ft. built up area.
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specification and other factors with the flat under comparison	Rs. 6,000/- per sq. ft. built up area.
3.	Break - up for the rate	
	i. Building + Services	Rs. 1,731/- sq.ft.
	ii. Land + Others	Rs. 4,269/- sq.ft.
4.	Guidelines rate obtained from the Registrar's office (an evidence thereof to be enclosed)	Rs. 3,307/-per sq.ft.



VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a.	i. Depreciated building rate	Rs. 1,750/- sq.ft
	ii. Replacement cost of Flat with services (v(3)i)	Rs. 1,750/- sq.ft
	iii. Age of the building	21 Years
	iv. Life of the building estimated	39 Years. (subject to proper care and maintenance)
	v. Depreciation percentage assuming the salvage value as 10%	30%
	vi. Depreciation Ratio of the building	30%
b.	Total composite rate arrived for valuation	
	i. Depreciated building rate VI (a)	Rs. 1,731/- sq.ft.
	ii. Rate for land & other V (3) ii	Rs. 4,269/- sq.ft
	Total Composite Rate	Rs. 6,000/-sq.ft

DETAILS OF VALUATION

Sr.	Description	Qty .	Rate per unit Rs.	Estimated value Rs.
1	Present value of the flat(car parking ,if provided)	No car parking space	--	Rs. 30,30,000/-
2	Wardrobes			
3	Showcases/			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits/electrical fittings ,etc.		Inclusive of interior decoration	Inclusive of interior decoration
8	Extra collapsible gates /grill works etc.			
9	Potential value ,if any			
10	Others			
	Total			Rs. 30,30,000



(Valuation: here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived supported by necessary calculation. Also such aspects as impending threat of acquisition by government for road widening /public service purposes ,submerging & applicability of CRZ provision and their effect on i) Saleability ii) likely rental values in future and iii) any likely income it may generate may be discussed).

In this case 2 Transactions of similar property were obtained from E- Search Copies of the instance are enclosed.

Value has been arrived by Market Approach.(Comparable method of valuation).

As a result of my appraisal and analysis it is my considered opinion that the

Present market value of the above property in the condition with aforesaid specification is	Rs. 30,30,000/-	Rupees Thirty Lakhs Thirty Thousand only
Purchase value of the above property as of 09/06/2010 is	Rs. 5,50,000/-	Rupees Five Lakhs Fifty Thousand Only
Realisable value of above property is	Rs. 27,27,000/-	Rupees Twenty Seven Lakhs Twenty Seven Thousand only
Distress value of the above property is	Rs. 24,24,000/-	Rupees Twenty Four Lakhs Twenty Four Thousand only

Place: Mumbai

Date: 19.02.2021

For KHANDEKAR ARCHITECT & SURVEYORS

MR. DATTA KHANDEKAR (Proprietor)
Reg. Valuer (Wealth Tax Reg. No. CAT-I/320 of 2000)
Approved Valuer (IOV-No-F-23521)
IBBI Reg. Valuer (IBBI/RV/07/2019/11485)

The undersigned has inspected the property detailed in the Valuation Report dated----- on ----- . We are satisfied that the fair and reasonable market value of the property is Rs. ----- (Rupees----- only).

Signature

(Name of the Branch Manager with Official seal)



INDEX II OF THE PROERTY UNDER VALAUTION

888980

19-02-2021

Note:-Generated Through
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SRO office.

सूची क्र.2

दुयम निबंधक : वसई 2

दस्ता क्रमांक : 8889/2010

नोंदणी :

Regn:63m

गायाचे नाव : चंदनसार

- | | |
|---|---|
| (1)विलेखाचा प्रकार | करारनामा |
| (2)मोबदला | रु.550000 |
| (3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे) | रु. 549500 |
| (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास) | पालिकेचे नाव:इतर वर्णन :गाव मौजे- चंदनसार उपविभाग क्र. 9/5/1 सदनिका क्र. बी-202, दुसरा मजला, जय श्री गजानन को ऑ हौ सौरा लि. |
| (5) क्षेत्रफळ | 46.93 चौ मी बिल्टअप |
| (6)आकारणी किंवा जुडी देण्यात असेल तेव्हा. | - |
| (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. | 1): नाव:- वासुदेव विश्वनाथ मोरे - - वय:-77पत्ता:-२०२पिन कोड:-पॅन नं:- ACYPM0730D |
| (8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता | 2): नाव:- राकेश जी मिश्रा - - वय:-77पत्ता:-३०६पिन कोड:-पॅन नं:- AWPPM6832K |
| (9) दस्तऐवज करुन दिल्याचा दिनांक | 09/06/2010 |
| (10)दस्त नोंदणी केल्याचा दिनांक | 09/06/2010 |
| (11)अनुक्रमांक,खंड व पृष्ठ | 8889/2010 |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क | 10000 |
| (13)बाजारभावाप्रमाणे नोंदणी शुल्क | 5500 |
| (14)शेरा | - |



TRANSACTIONS

172780

19-02-2021

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सूची क्र.2

दुय्यम निबंधक : सह दु.नि. वसई 2

दस्त क्रमांक : 1727/2020

नोंदणी :

Regn:63m

गावाचे नाव : चंदनसार

- | | |
|---|---|
| (1)विलेखाचा प्रकार | करारनामा |
| (2)मोबदला | 1800000 |
| (3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे) | 1024000 |
| (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास) | 1) पालिकेचे नाव: ठाणे इतर वर्णन : , इतर माहिती: , इतर माहिती: मौजे चंदनसार,स नं 3ए/1(283,हि नं 8),विभाग 9,सदनिका क्र एफ-1/304,तिसरा मजला,भालचंद्र नगर फेज 3,विंग एफ-1,भालचंद्र नगर ई-1 आणि एफ-1 को ऑ हो सो लि,क्षेत्र 27.88 चौ मी बिल्टअप.((Survey Number : 3ए/1(283,हि नं 8);)) |
| (5) क्षेत्रफळ | 27.88 चौ.मीटर |
| (6)आकारणी किंवा जुडी देण्यात असेल तेव्हा. | |
| (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. | 1): नाव:-सुरेंद्र रामचंद्र पवार - - वय:-41 पत्ता:-प्लॉट नं: एफ-1/304, माळा नं: - , इमारतीचे नाव: भालचंद्र नगर ई-1 आणि एफ-1 सोसायटी, ब्लॉक नं: - , रोड नं: चंदनसार, विरार पू. ता वसई, जि पालघर , महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-BBVPP1402N
2): नाव:-स्वप्नाली सुरेंद्र पवार - - वय:-38 पत्ता:-प्लॉट नं: एफ-1/304, माळा नं: - , इमारतीचे नाव: भालचंद्र नगर ई-1 आणि एफ-1 सोसायटी, ब्लॉक नं: - , रोड नं: चंदनसार, विरार पू. ता वसई, जि पालघर , महाराष्ट्र, ठाणे. पिन कोड:-401305 पॅन नं:-CFPPP3905K |
| (8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता | 1): नाव:-कोमल मनिष परब - - वय:-30; पत्ता:-प्लॉट नं: रू नं 3, माळा नं: - , इमारतीचे नाव: बाणे चाळ, ब्लॉक नं: - , रोड नं: गुंदवली, अंधेरी पू, मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400069 पॅन नं:-BTQPP8508N
2): नाव:-मनिष रघुनाथ परब - - वय:-34; पत्ता:-प्लॉट नं: रू नं 3, माळा नं: - , इमारतीचे नाव: बाणे चाळ, ब्लॉक नं: - , रोड नं: गुंदवली, अंधेरी पू, मुंबई, महाराष्ट्र, मुंबई. पिन कोड:-400069 पॅन नं:-BDNPP4700R |
| (9) दस्तऐवज करुन दिल्याचा दिनांक | 04/02/2020 |
| (10)दस्त नोंदणी केल्याचा दिनांक | 04/02/2020 |
| (11)अनुक्रमांक,खंड व पृष्ठ | 1727/2020 |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क | 108000 |
| (13)बाजारभावाप्रमाणे नोंदणी शुल्क | 18000 |
| (14)शेरा | |



431880

19-02-2021

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सूची क्र.2

दुय्यमनिबंधक : सह दु नि वसई 2

दस्त क्रमांक : 4318/2020

नोंदणी :

Regn.63m

गावाचे नाव : चंदनसार

- | | |
|---|--|
| (1)विलेखाचा प्रकार | करारनामा |
| (2)मोबदला | 2300000 |
| (3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे) | 963000 |
| (4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास) | 1) पालिकेचे नाव: ठाणे इतर वर्णन : , इतर माहिती: , इतर माहिती: विभाग क्र.2,गांव मौजे चंदनसार स.नं.4,हिस्सा नं. बी,सदनिका क्र. 209,दुसरा मजला,भालबा ड्रीम्स,साई हाईट्स क्षेत्र 25.30 चौ.मी. कारपेट.((Survey Number : 04 ; HISSA NUMBER : बी ;)) |
| (5) क्षेत्रफळ | 25.30 चौ.मीटर |
| (6)आकारणी किंवा जुडी देण्यात असेल तेव्हा. | |
| (7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. | 1): नाव:-.मे. श्री कुलस्वामिनी महालक्ष्मी डेव्हलपर्स तर्फे भागिदार मनिष नंदकुमार पंडित - - वय:-41 पत्ता:-, -, -, -, भालबा ड्रीम्स,साई हाईट्स कातकरी पाडा, ओपो. साई बाबा मंदिर, चंदनसार रोड, विरार पु, विरार ईस्ट, MAHARASHTRA, THANE, Non-Government. पिन कोड:-401305 पॅन नं:-ACBFS7664P |
| (8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता | 1): नाव:-प्रविण तानाजी साळोखे - - वय:-31; पत्ता:-प्लॉट नं: बी/204, माळा नं: -, इमारतीचे नाव: मनोहर नगर , ब्लॉक नं: -, रोड नं: वालीव, वसई पु, महाराष्ट्र, ठाणे. पिन कोड:- 401201 पॅन नं:-FJRPS8678K
2): नाव:-स्वप्नाली प्रविण साळोखे - - वय:-29; पत्ता:-प्लॉट नं: बी/204, माळा नं: -, इमारतीचे नाव: मनोहर नगर, ब्लॉक नं: -, रोड नं: वालीव, वसई पु, महाराष्ट्र, ठाणे. पिन कोड:- 401201 पॅन नं:-MIFPS7275C |
| (9) दस्तऐवज करुन दिल्याचा दिनांक | 18/03/2020 |
| (10)दस्त नोंदणी केल्याचा दिनांक | 18/03/2020 |
| (11)अनुक्रमांक,खंड व पृष्ठ | 4318/2020 |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क | 138000 |
| (13)बाजारभावाप्रमाणे नोंदणी शुल्क | 23000 |
| (14)शेरा | |



Building photo & Name board



जयश्री गजानन	
को-ओप. होमिंग सोसायटी लिमिटेड.	
नर नरन	दुलगा नरन
१. श्री. नरन क. उरनरी	२१. श्री. नरन न. नरन.
२. श्री. नरन द. नरन.	२२. श्री. नरन द. नरन.
	२३. श्री. नरन न. नरन.
	२४. श्री. नरन न. नरन.
दरन नरन	नरन नरन
२५. श्री. नरन न. नरन.	३१. श्री. नरन न. नरन.
२६. श्री. नरन न. नरन.	३२. श्री. नरन न. नरन.
२७. श्री. नरन न. नरन.	३३. श्री. नरन न. नरन.
२८. श्री. नरन न. नरन.	३४. श्री. नरन न. नरन.

Flat No. B/202, Second Floor, B-Wing, Jai Shree Gajanan Co-operative Housing Society Ltd., Veer Savarkar Marg, Chandansar, Virar (East), Tal. Vasai, Dist. Palghar- 401305.



Site photo

