

KHANDEKAR
ARCHITECTS & SURVEYORS

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

REF.NO.CBI/DK/AC/TJW/4834/2018

07 January 2019.

To,
1) CCPC, Bandra,
Central Bank of India.
2) The Branch Manager,
Central Bank of India,
Virar (E) 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	05/01/2019
	b. Date on which the valuation is made	07/01/2019
3.	List of documents produced for perusal	1) Copy of Agreement for sale made between 1) Mr. Harsh Deepak Parwani 2) Mrs. Kavita Jeswani ' THE TRANSFERORS ' and 1) Mr. Rajesh Rajaram Varma 2) Mrs. Sunita Rajesh Varma ' THE TRANSFEREES ' vide reg.no. Vasai- 1/11386/2018 dtd. 12/12/2018. 2) Copy of Index II vide reg.no. Vasai- 1/11386/2018 dtd. 12/12/2018. 3) Copy of Electricity Bill dtd. 14/12/2018. 4) Copy of Society Registration dtd. 02/1/2018. 5) Copy of 7/12 Extract. 6) Copy of NA Order dtd. 17/07/2007. 7) Copy of Revised Layout Plan Approval Letter & Commencement Certificate from CIDCO dtd. 20/04/2010. 8) Copy of Floor Plan. 9) Copy of Revised Layout plan approval & Amalgamation plots with Commencement Certificate Letter from

		Vasai Virar City Municipal Corporation dtd. 10/07/2013.
4.	Name of the Tenement / Purchaser and his / their address (es) with phone no. (details of share of each owner in case of joint ownership)	Mr. Rajesh Rajaram Varma & Smt. Sunita Rajesh Varma Add:- Room No. A1/104, Swapna Kiran Apartment, Pimpri Pada, Rani Sati Marg, Malad (E), Mumbai- 400097.
5.	Brief descriptions of the property	Add:- Flat No. 602, A wing, 6 th Floor, 'Rose', 'Anchor Park', Village- Achole, Evershine City Last Stop, Vasai (E), Tal- Vasai, Dist- Palghar. The said flat having Hall, Kitchen, 2 nd Bedroom, Master bedroom with attached toilet, Common toilet, 3 Balconies. There are 4 flats in each floor. The said structure is Stilt + 7 upper floor.
6.	Location of property	
	a. Plot No. / Survey No. / Sector No.	New Survey No. 2 Old Survey No- 231,232,234,237,238,241.
	b. Door No.	Flat no- 602, 6 th floor
	c. C.T.S. No. / Village	Village- Achole
	d. Ward / Taluka	Taluka- Vasai
	e. Mandal / District	District-Palghar
7.	Postal address of the property	Add:- Flat No. 602, A wing, 6 th Floor, 'Rose', 'Anchor Park', Village- Achole, Evershine City Last Stop, Vasai (E), Tal- Vasai, Dist- Palghar.
8.	City / Town	
	i. Residential Area	Yes
	ii. Commercial Area	N.A
	iii. Industrial Area	N.A
9.	Classification of the Area	
	i. High / Middle / Poor	Middle Class.
	ii. Urban / Semi Urban / Rural	Urban



10.	Coming under Corporation limit / Village Panchayat / Municipality	Vasai - Virar 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.	N.A
12.	Boundaries of the property	
	i. North	Imperial Villas
	ii. South	R.K. Super Market
	iii. East	Evershine City Road
	iv. West	Galaxy Furniture
		Latitude: 19.410496
		Longitude: 72.832299
13.	Dimension of the site / Flat	
	i. North	As Stated Above (sr.no12)
	ii. South	
	iii. East	
	iv. West	
14.	Extent of the site	Stilt + 7 Upper Floors
15.	Extent of the site considered for valuation (least of 14a & 14b)	Flat no-602, 6 th floor
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	Vacant



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)	
3.	Descriptions of the locality Residential / Commercial / Mixed	Residential
4.	Year of Construction	Approx. 2016 (As Informed by Owner)
5.	Number of Floors	Stilt +7 Upper floor.
6.	Type of Structure	RCC Frame Structure
7.	Number of Dwelling Flats in the floor	04 flats
8.	Quality of Construction	Good
9.	Appearance of the Building	Good
10	Maintenance of the Building	Good
11.	Facilities Available	
	i) Lifts	1 lift
	ii) Protected Water Supply	Yes (Tanker water supply)
	iii) Underground Sewerage	Yes
	iv) Car Parking - Open / Covered	Open + Stilt
	v) Is Compound Wall Existing?	Yes
	vi) Is Pavement laid around the Building?	Yes

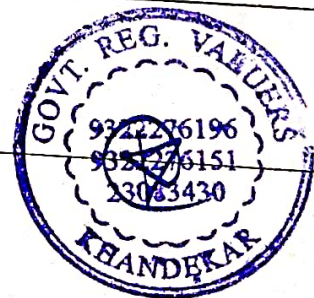


III	Flat		
1.	The floor in which the flat is situated	6 th floor	
2.	Door No. Of the flat	Flat No- 602, 6 th floor	
3.	Specification of the flat		
	i. Roof	RCC Frame Structure	
	ii. Flooring	Maronite with ceramic	
	iii. Doors	Wooden Doors with M.S .Door	
	iv. Windows	Aluminium Sliding windows+ box grill	
	v. Fittings	Concealed wiring, Plumbing	
	vi. Finishing	Distempered colour	
	vii. Kitchen	Granite platform	
4.	House Tax Assessment No. Tax paid in the name of Tax amount	} Details Not Furnished	
5.	Electricity Service Connection no. Meter Card is in the name of		Bill No. 000000266394723 Harsh Deepak Parwani
6.	How is the maintenance of the flat?		Good
7.	Sale deed executed in the name of		Copy of Agreement for sale made between 1) Mr. Harsh Deepak Parwani 2) Mrs. Kavita Jeswani ' THE TRANSFERORS ' and 1) Mr. Rajesh Rajaram Varma 2) Mrs. Sunita Rajesh Varma ' THE TRANSFEREES ' vide reg.no. Vasai- 1/11386/2018 dtd. 12/12/2018.
8.	What is the Undivided area of Flat as per sale deed?	597.6 sq. ft Built Up Area	
9.	What is the Plinth area of the Flat?	N.A	
10.	What is the floor space index (FSI) (app)	One	
11.	What is the Carpet area of the Flat?	498 sq. ft Carpet area (As per Agreement For Sale)	
12.	It is Posh / I Class / Medium / Ordinary?	Medium	



13.	Is it being used for Residential or Commercial purpose?	Residential
14.	Is it Seller Occupied or let out?	Vacant
15.	If rented, What is the monthly rent?	N.A
IV	MARKETABILITY	
1.	How is the marketability?	Good.
2.	What are the factors favouring for an extra Potential Value?	Developing Area
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?	Rs. 6,320/- 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 (given details)	Rs. 2,199/- per sq. ft. built up area
3.	Break - up for the rate	
	i. Building + Services	Rs. 2,199/- sq.ft.
	ii. Land + Others	Rs. 4,121/- sq.ft.
4.	Guidelines rate obtained from the Registrar's office (an evidence thereof to be enclosed)	Rs. 5,230/-per sq.ft.



I	COMPOSITE ADOPTED DEPRECIATION	RATE AFTER
a.	i. Depreciation building rate	Rs. 2,199/- sq.ft
	ii. Replacement cost of Flat with services (v(3)i)	Rs. 2,199/- sq.ft
	iii. Age of the building	2 Years old
	iv. Life of the building estimated	58 Years
	v. Depreciation percentage assuming the salvage value as 10%	0 %
	v. Depreciation Ratio of the building	0 %
b.	Total composite rate arrived for valuation	
	i. Depreciation building rate VI (a)	Rs. 2,199/- sq.ft.
	ii. Rate for Flat & other V (3) ii	Rs. 4,121/- sq.ft.
	Total Composite Rate	Rs. 6,320/- 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)			Rs. 37,76,832/-	
2	Wardrobes	}		}	
3	Showcases/				
4	Kitchen arrangements				
5	Superfine finish				
6	Interior Decorations				
7	Electricity deposits/electrical fittings ,etc.		Vacant Flat		NIL
8	Extra collapsible gates /grill works etc.				
9	Potential value ,if any				
10	Others				
	Total				



(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).

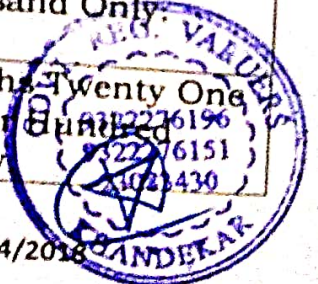
In this case 2 instance of similar properties were obtained from E-Search copies of the instance are enclosed.

Comparable method of valuation is used for valuation of value.

DETAILS OF VALUATION			
VALUATION	AREA	RATE	VALUE IN RS.
FAIR MARKET VALUE OF PROPERTY	597.6 sq ft	Rs. 6,320/- Sq ft	Rs. 37,76,832/-
TOTAL FAIR MARKET VALUE (Fair market value of property + Furniture floor)			Rs. 37,76,832/-
GOVERNMENT VALUE in sq.ft	597.6 sq ft	Rs. 5,230/- Sq ft	Rs. 31,25,448/-
RENTAL			Rs. 7,400/-
REALIZABLE SALE VALUE @ 90%			Rs. 33,99,148/-
DISTRESS SALE VALUE @80%			Rs. 30,21,465/-
INSURANCE VALUE (area in sq.ft.)	597.6 sq ft	Rs. 2,199/- Sq ft	Rs. 13,14,122/-

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.in figures	Rs.in words
	Rs. 37,76,832/-	Rs. Thirty Seven Lakhs Seventy Six Thousand Eight Hundred Thirty Two Only.
Purchase value of the above property as of ...12/12/2018.....is	Rs. 37,70,000/-	Rs. Thirty Seven Lakhs Seventy Thousand Only.
Distress value of the above property is	Rs. 30,21,465/-	Rs. Thirty Lakhs Twenty One Thousand Four Hundred Sixty Five Only

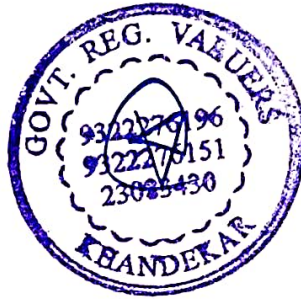


I hereby declare that-

- a) The information furnished in my valuation report dated 07.01.2019 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of property
- b) I have no direct or indirect interest in the property valued ;
- c) I/My Authorized representative Mr. Amit Chavan have inspected the property on 05.01.2019
- d) I have not been convicted of any offence And sentenced to a term of imprisonment ;

Place: Mumbai

Date: 07/01/2019



Balla Khandekar

Govt. Approved Valuer
Reg. No. CAT-I-320

- 1) Details of property visited
- 2) Date of visit- 05/01/2019
Time of visit- Afternoon
- 3) Name of visiting Representative - Mr. Amit Chavan
- 4) Remark if any

The undersigned have inspected the property details in the valuation reports dated 07/01/2019 on 05/01/2019. We are satisfied that the fair and reasonable market value of the property is **Rs. 37,76,832/-**

Signature

(Name & Designation of the Inspecting official/s)

Countersigned (Branch Manager)

Rate Analysis sheet

Date	Reg no	Area	Price	Rate	Govt.pr	Govt.rate	Remark	Ratio
29-01-2018	955	456	3000000	6578.95	2858000	6267.54		1.05
01-02-2018	1096	685.35	4000000	5836.43	3935000	5741.59		1.02
			AVG	6207.69		6004.57		
12-12-2018	11386	597.72	3770000	6307.30	3612000	6042.96	customer	1.04

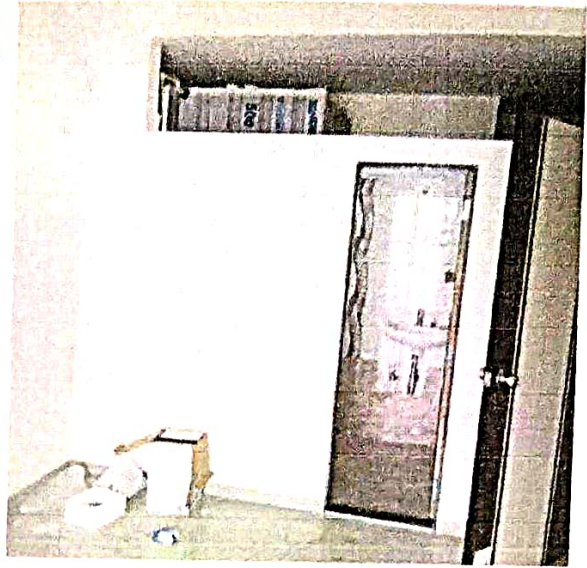


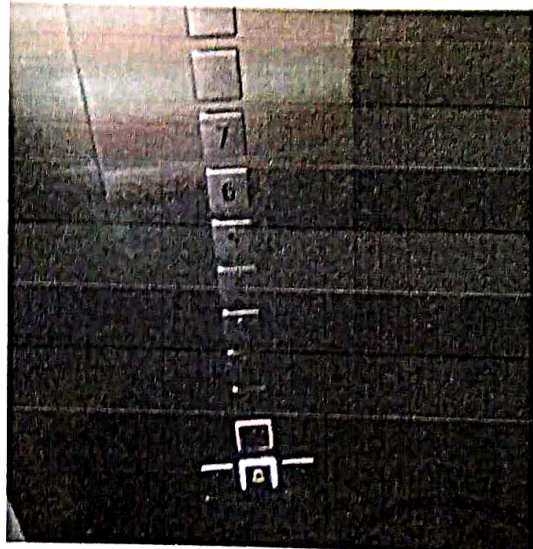
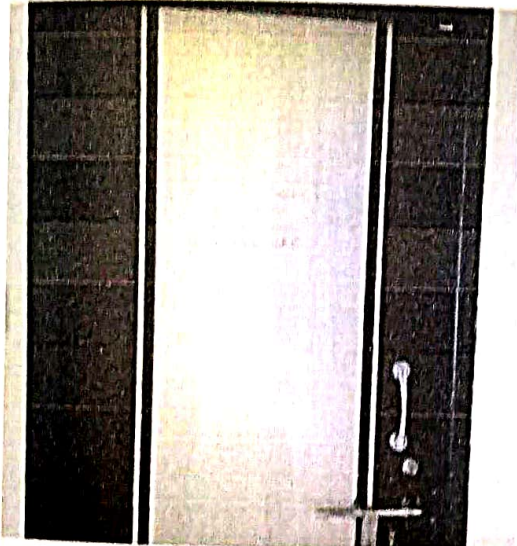
Building Photos

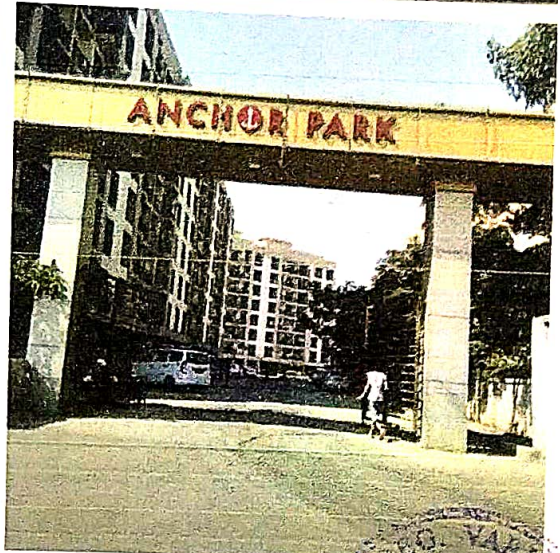
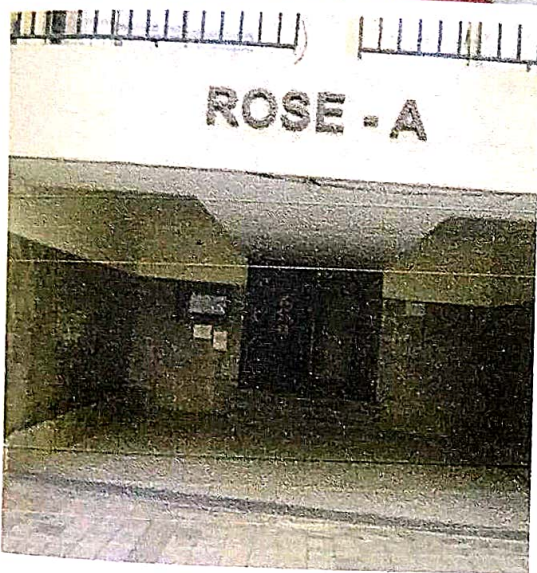
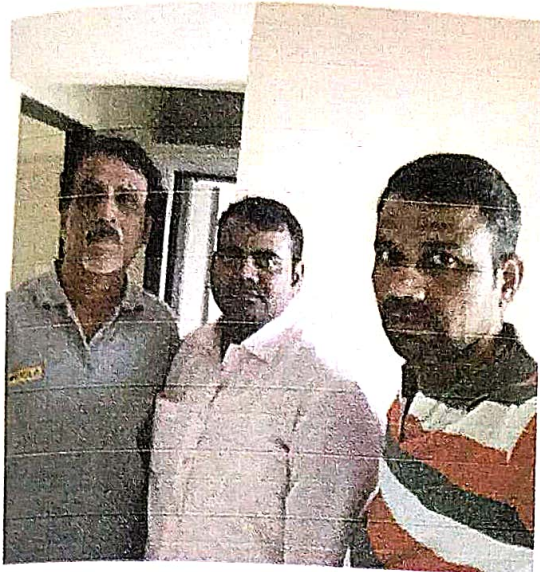


Site Photos









Index II Of The Property Under Valuation

03/01/2019

सूची क्र.2

दुय्यम निबंधक : दु.नि. वसई 1

Note:-Generated Through
eSearch Module,For original
report please contact concern
SRO office.

दस्त क्रमांक : 11386/2018

नोंदणी :

Regn:63m

गावाचे नाव : 1) आचोळे

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	3770000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3612000
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव: ठाणे इतर वर्णन :, इतर माहिती: , इतर माहिती: विभाग 8,गाव मौजे आचोळे,नविन सर्वे क्रं 2,जुना सर्वे क्रं 231 232 234 237 238 241,यामधील सदनिका क्रं 602,ए विंग,सहावा मजला,रोज,एन्कर पार्क,आचोळे नालासोपारा पुर्व((Survey Number : 2 ;))
(5) क्षेत्रफळ	1) 55.53 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-हर्ष दीपक पारवानी वय:-32; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: ए/102, न्यू सीवीव, न्यू रविराज कॉमप्लेक्स, जेसल पार्क, भाईदर पूर्व, महाराष्ट्र, THANE. पिन कोड:-401105 फॅन नं:-APUPP2434E 2): नाव:-कविता - जेसवानी वय:-32; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: ए/102, न्यू सीवीव, न्यू रविराज कॉमप्लेक्स, जेसल पार्क, भाईदर पूर्व, महाराष्ट्र, ठाणे. पिन कोड:-401105 फॅन नं:-ANXPJ1932G
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-राजेश राजाराम वर्मा वय:-32; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: ए-1/104, स्वप्ना किरण अपार्टमेंट, पिपरी पाडा, राणी सती मार्ग, मालाड पूर्व, महाराष्ट्र, मुम्बई. पिन कोड:-400097 फॅन नं:-ADSPV3881F 2): नाव:-सुनीता राजेश वर्मा वय:-30; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: ए-1/104, स्वप्ना किरण अपार्टमेंट, पिपरी पाडा, राणी सती मार्ग, मालाड पूर्व, महाराष्ट्र, मुम्बई. पिन कोड:-400097 फॅन नं:-AHMPV3902B
(9) दस्तऐवज करून दिल्याचा दिनांक	12/12/2018
(10)दस्त नोंदणी केल्याचा दिनांक	12/12/2018
(11)अनुक्रमांक,खंड व पृष्ठ	11386/2018
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	226200
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	



Instance

FMV= 30,00,000/42.37 sq mtr (i.e. 456 sq ft) = Rs. 6,578/-

06/01/2019

पृष्ठी क्र.2

दस्तावेज क्र. वृ. वि. समई 1

Note:-Generated Through
eSearch Module,For original
report please contact concern
BRO office.

दस्ता क्रमांक : 955/2018

नोंदणी :

Regn:63m

माषाचे नाव : 1) आचोळे

(1)निलेखाचा प्रकार	कमालामा
(2)भोबदला	3000000
(3) बाजारभाव(भाडेपट्ट्याच्या बाधितपट्टाकार आकारणी देतो की पट्टेदार ते नमुन करणे)	2858000
(4) भू-मापन,पोटोहिस्सा व मरकमांक(असल्यास)	1) पालिकेचे नाव: ठाणे इतर वर्णन : इतर माहिती: विभाग क्र. 8,सर्वनिका क्र. डी/101,पहिला मजला,डी-विंग,रोड बिल्डिंग,अंबर पार्क रोड कॉ. उणेप. सौ. सोसा. लि.सौ. 380 ची. प्ल. कापेट,जवीव सर्वे नं. 2,आचोळे,समई पूर्व,ता. समई,जि. पालघर.((Survey Number : New 2 ;))
(5) क्षेत्रफळ	1) 42.37 चौ.मीटर
(6)आकारणी किंवा जुडी देण्यात आलेले तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिग्न देवणा- या पक्षकाराचे नाव किंवा विवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-श्री मनीष अमि प्रकाश गर्ग == वय:-37; पत्ता:-प्लॉट नं: =, माला नं: =, इमारतीचे नाव: =, ब्लॉक नं: =, रोड नं: 402, प्लोय बिल्डिंग, संघवी पार्क, विजय नगर जवळ, गीरा रोड पूर्व ठाणे., महाराष्ट्र, ठाणे. पिन कोड:-401107 फोन नं:-A1YPC17505N 2): नाव:-श्री. शोभिता गर्ग == वय:-30; पत्ता:-प्लॉट नं: =, माला नं: =, इमारतीचे नाव: =, ब्लॉक नं: =, रोड नं: 402, प्लोय बिल्डिंग, संघवी पार्क, विजय नगर जवळ, गीरा रोड पूर्व ठाणे., महाराष्ट्र, ठाणे. पिन कोड:-401107 फोन नं:-AMAPG6399Q
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा विवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-श्री दिलीप सित रतन सित == वय:-26; पत्ता:-प्लॉट नं: =, माला नं: =, इमारतीचे नाव: =, ब्लॉक नं: =, रोड नं: सी/002, तळ मजला, दपुलिय अंबर पार्क, एस्टरशाईन सिटी, समई पूर्व., महाराष्ट्र, ठाणे. पिन कोड:-401208 फोन नं:-HAPPS8687P 2): नाव:-श्री. पवन दिलीप सित == वय:-20; पत्ता:-प्लॉट नं: =, माला नं: =, इमारतीचे नाव: =, ब्लॉक नं: =, रोड नं: सी/002, तळ मजला, दपुलिय अंबर पार्क, एस्टरशाईन सिटी, समई पूर्व., महाराष्ट्र, ठाणे. पिन कोड:-401208 फोन नं:-HAPPS8679B
(9) दस्तऐवज करून दिल्याचा दिनांक	29/01/2018
(10)दस्त नोंदणी केल्याचा दिनांक	29/01/2018
(11)अनुक्रमांक,खंड व पुत्र	955/2018
(12)बाजारभावाप्रमाणे मूद्रांक शुल्क	180000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)शेरा	

