



02/02/2018

सूची क्र.2

दुय्यम निबंधक : सह दु.नि. अंधेरी 1

दस्त क्रमांक : 1278/2018

नोदणी :

Regn.63m

गावाचे नाव : 1) ओशिवरा

(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	13100000
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	13023234
(4) भू-मापन,पोटाहिस्सा व घरक्रमांक (अमल्यास)	1) पालिकेचे नाव:मुंबई मनपा इतर वर्णन :सदनिका नं: 804, माळा नं: 8 वा मजला ए विंग, इमारतीचे नाव: प्रमुख हाईटस सी एच एस ली, ब्लॉक नं: अंधेरी पश्चिम मुंबई 400053, रोड : ऑफ वीरा देसाई रोड((C.T.S. Number : 720 (pt) & 727 (pt) :))
(5) क्षेत्रफळ	1) 63.12 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून देवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-श्रीरूप गुहा ठाकुरता वय:-71; पत्ता:-प्लॉट नं: 804/ए, माळा नं: -, इमारतीचे नाव: प्रमुख हाईटस सी एच एस ली, ब्लॉक नं: अंधेरी पश्चिम मुंबई, रोड नं: ऑफ वीरा देसाई रोड, महाराष्ट्र, मुम्बई. पिन कोड:-400053 फॅन नं:-AFKPG8190E 2): नाव:-सुमित्रा गुहा ठाकुरता वय:-68; पत्ता:-प्लॉट नं: 804/ए, माळा नं: -, इमारतीचे नाव: प्रमुख हाईटस सी एच एस ली, ब्लॉक नं: अंधेरी पश्चिम मुंबई, रोड नं: ऑफ वीरा देसाई रोड, महाराष्ट्र, मुम्बई. पिन कोड:-400053 फॅन नं:-ABTPT0066D 3): नाव:-प्रजातो गुहा ठाकुरता वय:-37; पत्ता:-प्लॉट नं: 804/ए, माळा नं: -, इमारतीचे नाव: प्रमुख हाईटस सी एच एस ली, ब्लॉक नं: अंधेरी पश्चिम मुंबई, रोड नं: ऑफ वीरा देसाई रोड, महाराष्ट्र, मुम्बई. पिन कोड:-400053 फॅन नं:-AIPPG1321F 4): नाव:-शीर्षा गुहा ठाकुरता वय:-33; पत्ता:-प्लॉट नं: 804/ए, माळा नं: -, इमारतीचे नाव: प्रमुख हाईटस सी एच एस ली, ब्लॉक नं: अंधेरी पश्चिम मुंबई, रोड नं: ऑफ वीरा देसाई रोड, महाराष्ट्र, मुम्बई. पिन कोड:-400053 फॅन नं:-AKDPG4063C
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास प्रतिवादिचे नाव व पत्ता	1): नाव:-धनेश्वर बालाराम केसरवानी वय:-40; पत्ता:-603, -, जैसल अपार्टमेंट, अंधेरी पश्चिम मुंबई, श्रीनाथ नगर, गिल्बर्ट हिल रोड, अन्धेरी राईडवाॉ स्टाटीऑण, MAHARASHTRA, MUMBAI, Non-Government. पिन कोड:-400058 फॅन नं:-AMQPK8090E 2): नाव:-सोना धनेश्वर केसरवानी वय:-36; पत्ता:-प्लॉट नं: 603, माळा नं: -, इमारतीचे नाव: जैसल अपार्टमेंट, ब्लॉक नं: अंधेरी पश्चिम मुंबई, रोड नं: श्रीनाथ नगर, गिल्बर्ट हिल रोड, महाराष्ट्र, MUMBAI. पिन कोड:-400058 फॅन नं:-BCKPK6224K
(9) दस्तऐवज करून दिल्याचा दिनांक	31/01/2018
(10) दस्त नोंदणी केल्याचा दिनांक	31/01/2018
(11) अनुक्रमांक, खंड व पृष्ठ	1278/2018
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	655000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेर	



दस्ता सोबत सूची क्र - २. दिली.

SANJAY E. JOSHI

B. E. (Civil), LL.B., M.Sc. (REV), FIE, FIV, MICA
CHARTERED ENGINEER | REGISTERED VALUER | ARBITRATOR



To,

THE CHIEF MANAGER.

BANK: BANK OF INDIA.

BRANCH: BULLION EXCHANGE.

VALUATION REPORT OF

IMMOVABLE PROPERTY FOR

Mr. Dhaneshwar Balaram Kesarwani.

Mrs. Sona Dhaneshwar Kesarwani.

PROPERTY ADDRESS

**Flat No. 804, 8th Floor, 'A' Wing,
Building – Pramukh Heights Co-op. Hsg. Soc. Ltd,
Off. Veera Desai Road,
Andheri (West),
Dist. – Mumbai – 400 053.**



91 7977 612 519
91 8104 207 145
022) 2898 3291



1/15, Jayakar Smruti,
Aarey Road, Goregaon (W),
Mumbai - 400 104.



WTA 1957- CAT.1/390 of 1988
IBBI - IBBI / RV / 07 /2019 / 11223
ICA - IL / ICA / 4885
IOV - F : 21638



joshivaluers@gmail.com

VALUATION REPORT SUMMARY (PAGE 3 TO 8)

Client Name **Mr. Dhaneshwar Balaram Kesarwani.
Mrs. Sona Dhaneshwar Kesarwani.**

Details of the Property **Flat No. 804, 8th Floor, 'A' Wing,
Building - Pramukh Heights
Co-op. Hsg. Soc. Ltd,
Off. Veera Desai Road,
Andheri (West),
Dist. - Mumbai - 400 053.**

Type of Property **Residential Flat (2 BHK)**

Carpet Area **566 Sq. ft.**

Built up Area **679.2 Sq. ft.**

Fair Market Value **Rs.1,96,96,800/-**

Realisable Value **Rs.1,77,27,120/-**

Distress Value **Rs.1,57,57,440/-**

Government Value (As per Ready Reckoner rate 2021-2022) **Rs.1,34,42,726/-**

Insurance Value **Rs. 19,01,760/-**

Agreement value **Rs.1,31,00,000/-.**

Life of the Building **56 Years**

Authorized Signature

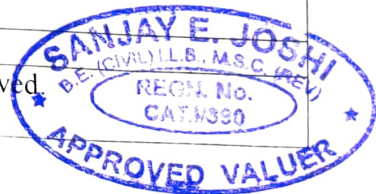


Sanjay Joshi
(Government Approved Valuer)

PLACE: MUMBAI
DATED: 02.07.2021

VALUATION REPORT

GENERAL		SJ/BOI/BE/2021-22/20270
1.	Purpose for which valuation is made	To Assess the Fair Market Value for Bank purpose.
2.	a) Date of inspection	01-07-2021
	b) Date on which the valuation is made	02-07-2021
3.	List of documents produced for perusal	
	i) Building Authentic Document.	Agreement Copy Commencement & Occupancy Certificate Copy
	ii) Society Document	Share Certificate
4.	Name of owner(s) and his/their address (es) with Phone no. (details of share of each owner in case of joint ownership)	Mr. Dhaneshwar Balaram Kesarwani. Mrs. Sona Dhaneshwar Kesarwani. (Joint Ownership)
5.	Brief description of property.	The property is a Residential Flat, Located on Flat No. 804, 8 th Floor, 'A' Wing, Building – Pramukh Heights Co-op. Hsg. Soc. Ltd, Off. Veera Desai Road, Andheri (West), Dist. - Mumbai – 400 053, Village – Oshiwara, Taluka – Andheri. The property is at 15 - 20 Minutes By Vehicle distance from Andheri Railway Station. We referred to the Xerox copy of following documents provided to us, 1. Sale for Agreement is dated. 31.01.2018 executed between Mr. Srirup Guha Thakurta, Mrs. Sumitra Guha Thakurta, Mr. Prajato Guha Thakurta & Ms. Shirsha Guha Thakurta (Vendors) & Mr. Dhaneshwar Balaram Kesarwani & Mrs. Sona Dhaneshwar Kesarwani (Purchaser). 2. Commencement Certificate having Ref. No. SRA/ENG/1226/KW/PL/AP/ Dated. 13.07.2005. 3. Occupancy Certificate having Ref. No. SRA/ENG/1226/KW/PL/AP/ Dated. 16.10.2017.
6.	Location of property	
	a) Plot No. /Survey No.	C.T.S. No. 720 (Pt) & 727 (Pt)
	b) Door No.	804
	c) T. S. No. /Village	Village – Oshiwara
	d) Ward/Taluka	Taluka – Andheri
	e) Mandal/District	District – Mumbai
	f) Date of issue and validity of layout of approved map / plan	Not Reported.
	g) Approved map/ plan issuing authority	MCGM.
	h) Whether genuineness or authenticity of approved map / plan is verified	Yes C.C & O.C. Received.



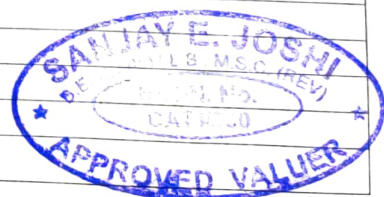
i)	Any other comments by our empanelled valuers on authentic of approved plan	<p>The Premises is situated in a fast developing area of Mumbai suburb namely Andheri. The Open Spaces adjoining the buildings are good. The Entire buildings are made for residential purpose.</p> <p>The outbreak of the Novel Corona Virus (COVID-19), declared by the World Health Organisation (WHO) as a "Global pandemic" on the 11th March 2020, is causing heightened uncertainty in the both local & global market conditions.</p> <p>Market uncertainty from NOVEL Corona virus.</p>	
7.	City / Town		
	Residential Area	Residential Area	
	Commercial Area	-----	
	Industrial Area	-----	
8.	Classification of area		
	i) High / Middle / Poor	Middle	
	ii) Urban / Semi Urban / Rural	Urban	
9.	Coming under Corporation limit / Village Panchayat / Municipality/CIDCO	MCGM	
10.	Whether covered under any State / Central Govt. Enactments (e.g. Urban Land Ceiling Act) or notified under agency area /scheduled area /cantonment area	Not Applicable	
11.	Boundaries of the property		
	North	BMC Garden	
	South	Veera Desai Road	
	East	Evershine Park	
	West	Veera Desai Road	
12.	Dimensions of the site	A	B
		566 Sq. ft. Carpet (As per Agreement)	679.2 Sq. ft. Built up (As per Calculation)
13.	Extent of the site	Not Applicable.	
14.	Latitude, Longitude and Coordinates of the site	19.1382961 - 72.8359266	
15.	Extent of the site considered for valuation	679.2 Sq. ft. Built Up.	
16.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	<p>Owner is occupying the property. Monthly Rent is Rs.45,000/- To 50,000/- (Approx.).</p>	



II. APARTMENT BUILDING	
1. Nature of the Apartment	Residential Flat
2. Location	Near Veera Country Club
T.S. No.	Not Provided
Block No.	804
Ward No.	K/E Ward
Village/ Municipality/ Corporation/CIDCO	MCGM
Door No., Street or Road (Pin Code)	Flat No. 804, 8 th Floor, Building – Pramukh Heights Co-op. Hsg. Soc. Ltd, Off. Veera Desai Road, Andheri (West), Dist. - Mumbai – 400 053.
3. Description of the locality Residential/ Commercial /Mixed	Residential.
4. Year of Construction	2017 (As per OC)
5. Numbers of Floors	Stilt + 17 Upper Floors
6. Type of Structure	R.C.C. Structure
7. Number of Dwelling units in the building	4 flats per floor
8. Quality of Construction	Good
9. Appearance of the Building	Good
10. Maintenance of the Building	Good
11. Facilities Available	
Lift	2 Lifts
Protected Water Supply	MCGM
Underground Sewerage	Connected to public sewer
Car Parking – Open/Covered	Available
Is Compound wall existing?	Yes
Is pavement laid around the Building	Well Paved
III FLAT	
1. The floor on which the flat is situated	8 th Floor
2. Door No. of the flat	804
3. Specifications of the flat	
Roof	R.C.C. Slab
Flooring	Vitrified tiles flooring
Doors	Wooden & Safety Door.
Windows	Aluminum Sliding windows.
Fittings	Concealed
Finishing	Distemper Paint to all walls
4. House Tax	
Assessment No.	Details not available
Tax Paid in the name of	Details not available
Tax Amount	Details not available
5. Electricity Service Connection No.	Details not available
Meter Card is in the name of	Details not available
6. How is the Maintenance of the flat	Good
7. Sale Deed executed in the name of	Mr. Dhaneshwar Balaram Kesarwani Mrs. Sona Dhaneshwar Kesarwani



8.	What is the undivided area of land as per sale Deed?	Not Reported.
9.	What is the plinth area of the flat?	679.2 Sq. ft. Built up Area
10.	What is the floor space index (app.)	Not Provided
11.	What is the carpet area of the flat?	566 Sq. ft. Carpet Area
12.	Is it Posh/I class/Medium/ Ordinary?	Medium Class
13.	Is it being used for Residential or Commercial purpose?	Residential Purpose.
14.	Is it Owner-occupied or let out?	Owner is occupied.
IV	MARKET ABILITY	
1.	How is the marketability	Good
2.	What are the factors favoring for an extra potential value?	Good Elevation, Infrastructure well provided Garden,
3.	Any negative factors are observed which affect the market value in general?	Not Reported
V	RATE	
1.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? – (Along with details / reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	Prevailing rate of the flat in the locality is Rs. 28,000/- to 32,000/- Per Sq. ft.
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details)	Rs.29,000/- (Enquiry in the Market).
3.	Break-up for the rate	
	i) Building	Rs. 2,800/-
	ii) Land	Rs.26,200/-
4.	Guideline rate obtained from Registrar's office (an evidence thereof to be enclosed)	Government Stamp Duty Rate for such Building is Rs.18,802/- Per Sq. ft. (5% Increase) Rs.19,792. Government Stamp Duty Value of Flat is - Rs.1,34,42,726/-
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a.	Depreciated building rate	
	Replacement cost of flat with Services(v(3)i)	-----
	Age of the building	4 Years
	Life of the building estimated	56 Years
	Depreciation percentage assuming the salvage value as ----%	-----
	Depreciated Ratio of the building	-----
b.	Total composite rate arrived for valuation	-----
	Depreciated building rate VI (a)	-----
	Rate for Land & other V (3) ii	-----
	Total Composite Rate	-----



Details of Valuation

Sr. No.	Description	Built up Area	Rate per unit Rs.	Estimated Value Rs.
1.	Market Value of the flat	679.2	Rs.29,000/-	Rs.1,96,96,800/-

1.	Fair Market Value of the Property (Rupees One Crore Ninety Six Lac Ninety Six Thousand Eight Hundred Only)			Rs.1,96,96,800/-
2.	Realisable Value of the Property (Less 10%) (Rupees One Crore Seventy Seven Lac Twenty Seven Thousand One Hundred & Twenty Only)			Rs.1,77,27,120/-
3.	Distress Value of the Property (Less 20%) (Rupees One Crore Fifty Seven Lac Fifty Seven Thousand Four Hundred & Forty Only)			Rs.1,57,57,440/-

Insurance Value	Area in Sq. Ft. (Built up)	Rate per Sq. Ft.	Amount in Rs.
Flat on 8 th Floor	679.2	2,800/-	Rs.19,01,760/-

Note:

1. Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast / tidal level must be incorporated) and their effect on i) Salability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed.
2. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites
3. Market uncertainty from NOVEL Corona virus.



Certificate

1. The information furnished is true and correct to the best of my knowledge and belief.
2. I have no direct or indirect interest in the property valued.
3. We have / our representative has personally inspected the right property on **01.07.2021** and valued the right property.
4. I have not been found guilty of misconduct in my professional capacity.
5. The legal documents pertaining to the ownership of the above said property has been referred to on its face value and that is presumed that Bank has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify valid or legal or marketable title of any of the parties over the property. Our report does not cover verification of ownership, title clearance, or legality and subject to adequacy of engineering / structural design.
6. In future, in case the account becomes NPA, the forced sale value/realizable value of assets will depend upon the prevailing market conditions at that time.
7. The value varies with the purpose and time.
8. We are not aware of any outstanding dues – such as society taxes, out goings etc., if any pertaining to the unit under consideration. As no details were furnished, we have assumed that all taxes are paid to date.

Place: Mumbai

Date: 02.07.2021

Authorized Signature



Sanjay Joshi
(Government Approved Valuer)

