

Strategic Partner : **dmg** information

VALUATION REPORT

Subject : Valuation Of Property For – IndusInd Bank

Ref. No. : LF/April/Indus/2024-25		Date : 02 May 2024	
A	General Details		
1	Name Of The Customer	Ankit Gems Pvt Ltd	
2	Request Received From	Indusind Bank,Andheri, Through Mr. Nitin Nande	
3	Name Of Document Holder (As Per Sale Deed)	Mr. Arun C. Shah And Mr. Amit A Shah, Mrs. Meena Shah	
4	Property Address (As Per Request)	FLAT NO 4502/4503 Trump Tower, Situated On Plot Bearing C.S No 464 Of Lower Parel Divison Situated At Senapati Bapat Marg, Lower Parel , Worli, Mumabi 400013	
5	Property Address (On-Site Inspection)	Flat No. 4502 & 4503, 45th Floor, Wing B, Trump Tower, Opp. Hard Rock Caffé, Next To Shree Simandhar Swami Jain Temple, Worli, Mumbai 400013	
6	Property Legal Address (As Per Docs)	Flat No. 4502 & 4503, 45th Floor, Trump Tower, C.S. No. 464 Of Lower Parel Division, Worli, Senapati Bapat Marg, Mumbai 400 013	
7	Landmark	Opp Hard Rock Cafe	
8	Date Of Inspection	02-Apr-2024	
B	Surrounding Locality Details		
1	Ward No./Municipal Land No/ CTS No	CTS No.464 Of Lower Parel Division	
2	Vicinity	Residential	
3	Classification Of Locality	High	
4	Proximity To Civic Amenities	1	Nearest Railway Station : 1.2 Km From Prabhadevi Railway Station
		2	Nearest Bus Stop : 130 Mtrs Bombay Dyeing Mills Lower Parel Bus Stop
		3	Nearest Hospital : 2.1 Km From KEM Hospital
5	Condition Of Approach Road	Good And Wide Road	
6	Plot Demarked At Site (Are Boundaries Matching As Per Site Visit) Boundaries	North	: Swami Jain Mandir
		South	: Times Tower
		East	: Lodha Park Side
		West	: Open Space
7	Plot Demarked At Site (Are Boundaries Matching As Per Legal Document) Boundaries	North	: Pandurang Budhkar Marg
		South	: Boundry Walls Of Kamala Hills Limited
		East	: Senapati Bapat Marg And Parel Central Railway Station
		West	: Boundry Walls Of Victoria Hills
8	Property Identified Through	Building Name	
C	Property Details		
1	Description Of Property	Subject Property Is 4 BHK Flat Located On 45th Floor	
2	Type Of Property	Flat	

3	Type Of Usage Of Entire Property	3 Basement	:	Parking	
		Ground	:	Lobby	
		1st To 6th Floor	:	Podium	
		7th Floor	:	Aminities	
		8th To 78th Floor	:	Residential	
4	Accommodation Details	4BHK + 4 WC/Bath			
5	Additional Amenities				
6	CA As Per Agreement(Sq.Ft)	2815			
7	BUA As Per Agreement(Sq.Ft)	NA			
8	SBUA As Per Agreement(Sq.Ft)	NA			
9	CA As Per Approved Plan(Sq.Ft)	NA			
10	CA As Per Measurement(Sq.Ft)	2699			
11	Area Of Property (Permitted As Per Approved Plan/Building Byelaws)	B'ment	NA	Sq. Ft	NA
		GF	NA	Sq. Ft	NA
		FF	NA	Sq. Ft	NA
		Total		NA	
12	Adherence To Sanction Plan	Plan Not Provided			
13	Deviation From Sanction Plan/Building Byelaws (If Any)	NA			

	Floor	Actual Area	%	Permissible Area	%	Excess Coverage	%
	GF	NA	-	Sq. Ft	-	-	-
	FF	NA	-	Sq. Ft	-	-	-
	SF	NA	-	Sq. Ft	-	-	-
	TF	NA	-	Sq. Ft	-	-	-
14	Risk Of Demolition (Valuers Views) (Low/High/Medium)		Low				
15	Property Currently Occupied By (Owner/Self/Tenant/Vacant)		Mr. Arun Shah (Owner)				
16	If Occupied, Then Since		Dec 2023				

D	Subject Property Details	
1	Land Freehold Or Leasehold	Free Hold
2	Documents Provided	Flat No. 4502 - 1. Agreement To Sell Dated 18th Nov 2014 Between Jawala Real Estate Private Limited AND Mr. Arun C. Shah And Mr. Amit A Shah, Mrs. Meena Shah Flat No. 4503 - Agreement To Sell Dated 18th Nov 2014 Between Jawala Real Estate Private Limited AND Mr. Arun C. Shah And Mr. Amit A Shah, Mrs. Meena Shah 2. Sale Floor Plan
3	Approval For Drawings From Mun.Authorities/Occupation Certificate. ULC Clearance/FSI Available And Balance For Future Use/FSI From TDR	1. Copy Of Part OC Issued By MCGM Ref No. EB/1342/GS/A/OCC/4/New Of 17 September 2019 Development Work Of Residential Building Comprising Of Wing-4 For Basement 4 (Pt.) + P3 Podium (Pt.) + P4 Podium (Pt.) + P5 Podium (Pt.) +23rd To 71st Floor + 74th To 77th Upper Floors. On Plot Bearing C. S. No./CTS No. 464 Of Division Lower Parel 2. Copy Of CC Ref No. EEBPC/1342/6/5/A Dated 3rd July, 2007 Issued By MCGM Sanctioned Upto Top Of



Basement Valid Upto 2nd July, 2008 Further Extended On Dated 9th July, 2009 Upto 70 Mtr Height Upto Top Of 14th Floor For Wing A On Plot Bearing C. S. No./CTS No. 464 Of Division Lower Parel

4	Name Of The Co-Operative Housing Society:	NA
5	Registration No. Of Society:	NA
6	No. Of Shares Held And Certificate No.:	NA
7	Outgoes Per Month :	0

E	<u>Structural Details</u>		
1	Type Of Structure	RCC Frame Structure	
2	No. Of Floors	3 Basement + Ground + 1st To 6th Podium + 7th Amenities + 8th To 78th Upper Floors	
3	No. Of Wings	2	
4	No. Of Flats On Floor	3 Flats Per Floor	
5	No. Of Lifts In Each Wing	6	
6	Age Of The Property	5 Years	
7	Estimated Future Life (Considering 60 Yrs Building Life)	55 Years	

	<u>Quality Of Construction</u>			
A	<u>Exteriore</u>			
1	Beam & Column Structure	Average		
2	Appreance Of The Building	Good		
3	Maintenance Of The Building	Good		
4	Common Areas Remarks	Reception	:	Yes
		Staircase	:	Yes
		O/H Water Tank	:	Yes
		Sanitation	:	Yes
B	<u>Interiors</u>			
1	Flooring	Vitrified Tile		
2	Finishing	Good		
3	Roofing & Terracing	Good		

F	<u>Unit Details</u>			
1	Situated On Floor No.	45th Floor		
2	Internal Composition	Flat		
3	Flooring	Vitrified Tile		
4	Quality Of Fittings	Good		
5	Woodwork	Good		

G	<u>Valuation</u>				
1	Drawings And Approvals	-			
2	Area Considered For The Purpose Of Valuation	2699 Sq.Ft. CA (As Per Physical Measurements)			
3	Age Of The Building & Future Life	Age	5 Years	Future Life	55 Years
4	Present Condition Of Property And Structure	Good			



5	Comments On Specifications & Amenities	Good
6	Market Rental Rates Of Properties In The Vicinity And Surrounding Area	0
7	Inquiries Made From	Brokers & Liases Foras Research
8	Remarks (If Any)	<p>1) Subject property is 4 BHK self occupied residential flat located at 45th floor in building comprises of 3 Basement + Ground + 1st to 6th Podium + 7th Amenities + 8th to 78th Upper Floor with 7 lifts.</p> <p>2) After comparing sale plan with site sketch Flat No. 4502 & 4503 are internally merged with single entry. Two Separate 3 BHK flat converted into single larger 4 BHK flat. Kindly note the same.</p> <p>3) As per physical measurements CA of the subject property is 2699 sq.ft and as per Agreement Total CA is 2815 Sq.ft. which is on higher side.</p> <p>4)As per instructions received from institute we have considered lower area i.e. measured CA for this valuation exercise. i.e. CA - 2699 Sq.ft.</p> <p>5) We have not received Copy approved plan for reference.</p> <p>6) This report is finalized on basis of Agreement for Sale, Index II, sale plan provided by bank and OC Considered as per MCGM portal.</p> <p>7) We have not received any documents in the name of Applicant, so institute kindly verify relationship between M/S Ankit Gems Pvt. Ltd AND Mr. Arun C. Shah and Mr. Amit A Shah, Mrs. Meena Shah Before further process.</p> <p>8) As per visual inspection on site subject property has sea view. Kindly note the same.</p> <p>9) Same case has been done for same institute in July 2020.</p> <p>10)As per instruction received from institute we have released report on provided document. Kindly note the same.</p> <p>11) Genuineness of original documents to be verified by bank authorities before disbursement.</p>
9	Govt Guideline Value (Ready Reckoner/Circle Rate/ Jantri Rate As For Stamp Duty	Rs. 9,72,91,312/-

In View Of The Data Available And Basis For Valuation, The Valuation Of The Property Under Reference Will As Under :-				
(1)	For Land & Building			
A	Land Area (Sq.Ft)	Rate Adopted	Land Value	
	NA	NA	NA	
	Valuation In Words	Rupees Fifteen Crore Fifty Nine Lakh Forty Five Thousand Only		
(II)	For Flat/Shop/Floor			
	Carpet Area	Rate Adopted	Present Value	
	2699 Sq.Ft.	Rs. 55,000/-	Rs. 14,84,45,000/-	
	Name Of Car Parks	No Of Car Parks	Rate Per Car Parking	Value Of Car Park
	PARKING	5	Rs. 15,00,000 /-	Rs. 75,00,000/-
11	Construction Estimate Given By The Customer			
12	Is The Estimate Given By The Customer Valid			
13	Value Of The Property (I.E Mortgage Value)		Rs. 15,59,45,000/-	
14	Forced/Distress Sale Value		Rs. 12,47,56,000/-	
15	Replacement Value For Insurance Purpose		Rs. 97,14,000/-	
1	For Sale		Average	
2	For Lease – Estimated Rental Income		Satisfactory	
3	Volatility Of Property Prices		Medium	



(VII) Disclosure Statement

1	Statements Of Facts Are True And Correct.
2	Limiting Conditions Have Been Disclosed.
3	We (Valuer) Have No Interest (Present Or Future) In The Transaction Or Property.
4	Compensation Is Not Contingent Upon Rendering A Specified Value.
5	We Have Complied With All Of The Real Estate Appraisal Program Requirements.
6	An Inspection Of The Property Was Performed By Our Site Engineer.
7	No Support Received.

(VIII) Declaration

1	I Have Deputed My Representative To Inspect The Property, Who Has Personally Inspected The Property On 02-Apr-2024
2	I Have No Direct Or Indirect Interest In The Property Valued.
3	Information Furnished In The Report Is True And Correct To The Best Of My Knowledge And Belief.
4	Ownership Papers/Sale Deeds May Please Be Verified At Your End To Ascertain The Right Title & Areas.
5	Fair Market Value Indicated In The Report Is An Opinion Of The Value Prevailing On The Date Of The Said Report And Is Based On Market Feedback On Values Of Similar Properties. Client Is Free To Obtain Other Independent Opinions On The Same. Fair, Market Value Of Such Properties/Localities May Increase Or Decrease, Depending On The Future Market Conditions & Scenarios. This Report Does Not Certify Or Confirm Any Ownership Or Title Of The Property That Has Been Valued.
6	No Structural Survey Was Conducted By Us.
7	Validity Of This Report Is For 45 Days From Date.
8	Permissible Area Considered For Valuation Are As Per Bye Laws

Place : Mumbai	For Andheri
Date :02 May 2024	Mayur Kadam



Photographs

BUILDING\Elevation



BUILDING\External



BUILDING\Lift



BUILDING\Living Room



BUILDING\Kit



BUILDING\Bed 1



BUILDING\Bed 4



BUILDING\Bed 2



BUILDING\Bed 3



BUILDING\View



BUILDING\Road



Geo Co-Ordinates

Lat. 19.00548684506355

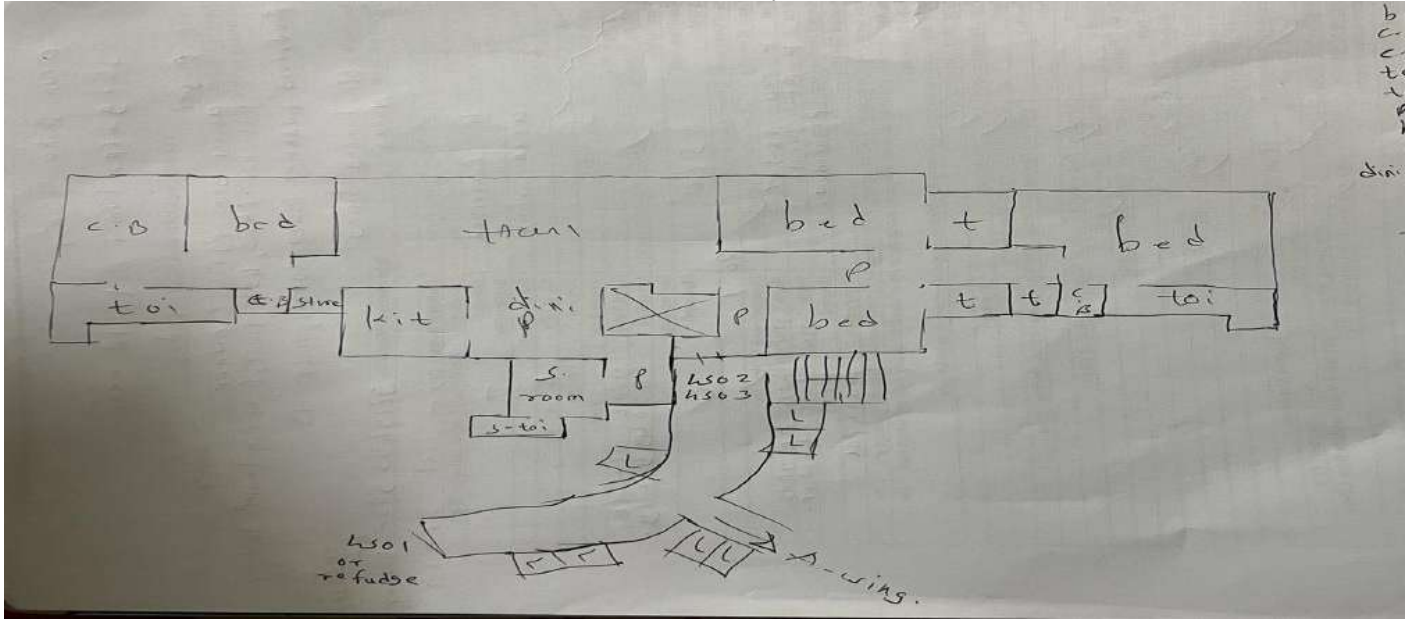
Long. 72.82969526141396

Location Map



Property Sketch

FLOORPLAN/Layout



FLOORPLAN/Schedule 4503

ANNEXURE - 2

(I) Customer Id : 1245447

(II) Unit : B-4503
 (ii) Floor : 45th
 (iii) Type of Unit : 3 BHK Luxe 2
 (iv) Carpet Area : 1304 sq. ft.
 (v) Car Parking Spaces : 2 (Two)

(III) Building: Trump® Tower Mumbai

(IV) Total Consideration is Rs.4,21,36,120/-

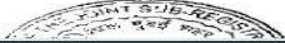

(V) Payment Schedule

Application money-1	Rs. 9,00,000/-
RCC works for Level 27	Rs. 81,29,771/-
RCC works for Level 64	Rs. 90,29,771/-
Possession for Fit-outs	Rs. 240,76,578/-

For buildings where construction has commenced and/or completed, all construction related dues need to be completed as demanded

(VI) Date of offer of possession (for Fit-Outs): 31st December 2018

(VII) Address of Purchaser for Notices: Ankit Gems Pvt Ltd, D Tower DW 6251-52, Bharat Diamond Bourse, BKC, Bandra (E), Mumbai-400051



FLOORPLAN Agreement 4503

AGREEMENT TO SELL

THIS AGREEMENT TO SELL is made at Mumbai, 15th day of Nov, 2019

BETWEEN:

JAWALA REAL ESTATE PRIVATE LIMITED a company incorporated under the Companies Act, 1956 and having its registered office at C-35, 1st floor, Hauz Khas, Nr. Hauz Khas Police Station, New Delhi 110016 hereinafter referred to as "THE COMPANY" (which expression shall unless contrary to the context or meaning thereof, mean and include their successors in title) of the First Part.

AND

Handwritten signatures and names of Mr. Arun C. Shah and Mr. Amit A. Shah.

2_21_11_2014

Mr. Arun C. Shah and Mr. Amit A. Shah and Ms. Meena Shah residing/having its address at Ankit Gems Pvt Ltd, D Tower DW 6251-52, Bharat Diamond Bourse, EKC, Bandra (E), Mumbai-400051 and assessed to Income Tax under Permanent Account Number (PAN) AAKPS2101Q / hereinafter referred to as "THE PURCHASER" (which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include (a) in case of an individual, such individual's heirs, executors and administrators and permitted assigns; (b) in case of a Partnership Firm, the partners for the time being thereof, the survivors or the last survivors of them and legal heirs, executors, administrators of last survivor of them; and his/her/their/its permitted assigns, and (c) in case of a Company/Society its successors and permitted assigns, and in all cases all persons claiming by under or through such Purchasers including his/her/their/its successors in interest) of the OTHER PART.

FLOORPLAN Agreement 4502



बंद - 8
2019/12/15
2098

AGREEMENT TO SELL

THIS AGREEMENT TO SELL is made at Mumbai, 15th day of Nov, 2019

BETWEEN:

JAWALA REAL ESTATE PRIVATE LIMITED a company incorporated under the Companies Act, 1956 and having its registered office at C-35, 1st floor, Hauz Khas, Nr. Hauz Khas Police Station, New Delhi 110016 hereinafter referred to as "THE COMPANY" (which expression shall unless contrary to the context or meaning thereof, mean and include their successors in title) of the First Part.

AND

Handwritten signatures and names of Mr. Arun C. Shah and Mr. Amit A. Shah.

2_21_11_2014

Mr. Arun C. Shah and Mr. Amit A. Shah and Ms. Meena Shah residing/having its address at Ankit Gems Pvt Ltd, D Tower DW 6251-52, Bharat Diamond Bourse, EKC, Bandra (E), Mumbai-400051 and assessed to Income Tax under Permanent Account Number (PAN) AAKPS2101Q / hereinafter referred to as "THE PURCHASER" (which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include (a) in case of an individual, such individual's heirs, executors and administrators and permitted assigns; (b) in case of a Partnership Firm, the partners for the time being thereof, the survivors or the last survivors of them and legal heirs, executors, administrators of last survivor of them; and his/her/their/its permitted assigns, and (c) in case of a Company/Society its successors and permitted assigns, and in all cases all persons claiming by under or through such Purchasers including his/her/their/its successors in interest) of the OTHER PART.



FLOORPLAN\Boundries

IN WITNESS WHEREOF the Parties hereto have hereunto set and subscribed their respective hands and seals on the day and year first hereinabove written.

SCHEDULE OF LARGER PROPERTY

All that piece and parcel of land bearing Cadastral Survey No.464 of Lower Parcel Division admeasuring 65,724.12 square metres or thereabouts situated at Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 within Mumbai Municipal Limits, within the Registration District of Mumbai and bounded as follows:

- On or towards the North : Pandurang Budhkar Marg
- On or towards the South : Boundary Walls of Kamala Mills Limited
- On or towards the East : Senapati Bapat Marg and Parel Central Railway Station
- On or towards the West : Boundaries of Victoria Mills.

FLOORPLAN\CC

Form No. 100 (G.S. 193) 21.4.99) D/CNER/BPM-1
MUNICIPAL CORPORATION OF GREATER MUMBAI
FORM 'A'
MAHARASHTRA REGIONAL AND TOWN PLANNING ACT 1962.
NO. 229PC/11342 1051A of 21/12007

COMMENCEMENT CERTIFICATE

To, M/s Kamala Road Safety Private Ltd. 21 B 2nd Floor, Kamala Mills, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013.

With reference to your application No. 210 2098 dated 21/12/07 for Development Permission and part of Commencement Certificate under Section 44 and 62 of the Maharashtra Regional and Town Planning Act, 1962, to carry out development for 210 2098 on Plot No. 464 of the Cadastral Survey No. 464 of the Lower Parcel Division situated at Senapati Bapat Marg, Lower Parel, Mumbai - 400 013.

and building permission under section 34B of the Bombay Municipal Corporation Act, 1958, to erect a building in Building No. 210 2098 on Plot No. 464 of the Cadastral Survey No. 464 of the Lower Parcel Division situated at Senapati Bapat Marg, Lower Parel, Mumbai - 400 013.

Certificate/ Building permit is granted on the following conditions:

- 1) The land vacated in consequence of the endorsement of the setback line/road widening line shall form part of the public street.
- 2) That the new building or part thereof shall be occupied or allowed to be occupied or used or permitted to be used by any person unless a separate permission has been granted.
- 3) The Commencement Certificate/Development permission shall remain valid for one year commencing from the date of its issue.
- 4) This permission does not entitle you to develop land which does not vest in you.
- 5) This Commencement Certificate is renewable every year for a total extended period shall be in no case exceed three years; provided further that such person shall not have any subsequent application for fresh permission under section 44 of the Maharashtra Regional & Town Planning Act, 1962.
- 6) This certificate is liable to be revoked by the Municipal Commissioner for Greater Mumbai, if -
 - a) The development work in respect of which permission is granted under this certificate is not carried out or the use thereof is not in accordance with the sanction plans.
 - b) Any of the conditions subject to which the same is granted or any of the restrictions imposed by the Municipal Commissioner for Greater Mumbai is contravened or not complied with.
 - c) The Municipal Commissioner for Greater Mumbai is satisfied that the same is obtained by the applicant through fraud or misrepresentation and the applicant and every person deriving title through or under him in such an event shall be deemed to have carried out the development work in contravention of Sec 43 & 45 of the Maharashtra Regional and Town Planning Act, 1962.

E.T.O.



FLOORPLAN\CC1

7) The conditions of this Certificate shall be binding not only on the applicant but on his heirs, executors, assignees, administrators and successor and every person deriving title through or under him.
 8) The Municipal Commissioner has appointed Shri. S. T. Mahasabde Assistant Engineer, to exercise his powers and functions of the Planning Authority under section 45 of the said Act.
 This Certificate is valid upto 2 July 2008
 This CC is upto top of upper basement

For and behalf of Local Authority
 The Municipal Corporation of Greater Mumbai.

Shri. S. T. Mahasabde
 Assistant Engineer
 Building Proposals (City/M&P)

FOR MUNICIPAL COMMISSIONER FOR GREATER MUMBAI

EB/1242/1010
 This CC is amended as per amended approved plan dt 21.2.2009 upto top of upper basement.
 CC is valid upto 23/11/2010
 EB/1242/1010 of 31/02
 This CC is amended upto 30m height upto top of 4th floor for wing A

Shri. S. T. Mahasabde
 A.E.PP-SIC



खंड - ४
 ५२७/५७/१२२
 २०१४

FLOORPLAN\OC

MUNICIPAL CORPORATION OF GREATER MUMBAI
 APPENDIX XXII
 PART OCCUPANCY CERTIFICATE
 [EB/1342/GS/A/OCC/3/NEW of 14 August 2019]

To,
 M/s Lodha Developers Ltd.
 404, Senapati Bapat Marg, Lower Parel, Mumbai Textile Mill Compound, Mumbai. 400013..

Dear Applicant/Owners,

The Part G development work of Residential building comprising of Wing-4 for P3 podium (pt) + P4 podium (pt) + P5 podium (pt) + 7th to 22nd upper floors on plot bearing C.S.No./CTS No. 464 of Division Lower Parel at Senapati Bapat Marg is completed under the supervision of Shri. SHASHIKANT LAXMAN JADHAV, Licensed Surveyor, Lic. No. J/167/LS; Shri. Girish Purushotam Dravid, RCC Consultant, Lic. No. STR/D/59 and Shri. Anil Kumar Raman, Site supervisor, Lic.No. R-202/SS-1 and as per development completion certificate submitted by architect and as per completion certificate issued by Chief Fire Officer u/no. EB/1342/GS/A-CFO dated 18 July 2019.

It can be occupied with the following condition/s.

- 1) That all the balance conditions of I.O.D / amended plan approval letters shall be complied with before asking further OC.
- 2) That the remaining work shall be carried out as per approved amended plans.
- 3) That all the safety and precautionary measures to safeguard the occupants and neighborhood shall be taken while executing the remaining construction works.

Copy To :

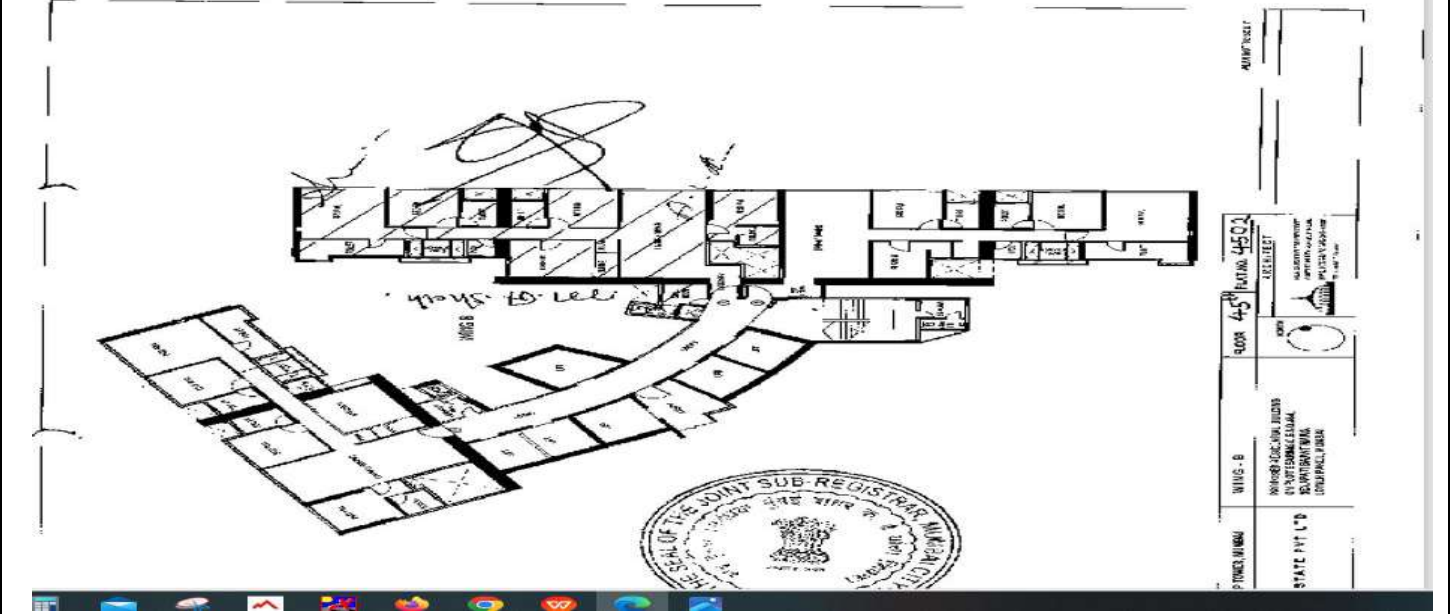
1. Asstt. Commissioner, G/South
 2. A.A. & C., G/South
 3. EE (V), City
 4. M.I., G/South
 5. A.E.W.W., G/South
 6. Architect, SHASHIKANT LAXMAN JADHAV, B-106, NATRAJ BLDG., MULUND (W)
- For information please



Name - JADHAV RAJENDRA
 ANANDRAO
 Designation : Executive
 Engineer
 Organization : Municipal
 Corporation of Greater Mumbai
 Date : 14-Aug-2019 16: 36:24



FLOORPLAN Sale Plan



FLOORPLAN Schedule

ANNEXURE – 2

- (i) **Customer Id** : 1245446
- (ii) **Unit** :
 - (i) Unit : B-4502
 - (ii) Floor : 45th
- (iii) **Type of Unit** : 4 BHK Luxe 2
- (iv) **Carpet Area** : 1511 sq. ft.
- (v) **Car Parking Spaces** : 3 (Three)

(iii) **Building:** Trump® Tower Mumbai

(iv) **Total Consideration is Rs. 4,91,33,110/-**

(V) Payment Schedule

Application money-1	Rs.9,00,000/-
RCC works for Level 27	Rs.96,29,225/-
RCC works for Level 54	Rs.1,05,29,225/-
Possession for Fit-outs	Rs.2,80,74,660/-

For buildings where construction has commenced and/or completed, all construction related dues need to be completed as demanded

(vi) **Date of offer of possession (for Fit-Outs): 31st December 2018**

(vii) **Address of Purchaser for Notices: Ankit Gems Pvt Ltd, D Tower DW 6251-52, Bharat Diamond Bourse, BKC, Bandra (E), Mumbai-400051**



ANNEXURE – 2

(i) **Customer Id** : 1245446
(ii) Unit
 (i) Unit : B-4502
 (ii) Floor : 45th
 (iii) Type of Unit : 4 BHK Luxe 2
 (iv) Carpet Area : 1511 sq. ft.
 (v) Car Parking Spaces : 3 (Three)

(iii) Building: Trump® Tower Mumbai

(iv) Total Consideration is Rs. 4,91,33,110/-

(v) Payment Schedule

Application money-1	Rs.9,00,000/-
RCC works for Level 27	Rs.96,29,225/-
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