

Valuation Report of the Immovable Property

Details of the property under consideration:

Name of Owner : **Mr. Hemant Ramanlal Desai**
Name of Client / Proposed Buyer : **Seena Abhijeet Bombale**

Commercial Office No. 16, Ground Floor, "**Highway Commercial Centre Premises Co. Op. Soc. Ltd.**", Village - Pahadi, I. B. Patel Road, Goregaon (East), Mumbai, PIN - 400 063, State - Maharashtra, Country - India

Latitude Longitude : 19°09'40.2"N 72°51'26.7"E

Valuation Done for:

Cosmos Bank
Goregaon (East) Branch

D Definity, Shop No. 95, ground floor no 364, 3, Jay Prakash Nagar Rd No-3, Jay Prakash Nagar, Goregaon (East), Mumbai - 400063, State - Maharashtra, Country - India

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Vastu/Mumbai/03/2020/017339/32778

17/03-153-K/V

Date: 17.03.2020

VALUATION OPINION REPORT

The property bearing Commercial Office No. 16, Ground Floor, "**Highway Commercial Centre Premises Co. Op. Soc. Ltd.**", Village - Pahadi, I. B. Patel Road, Goregaon (East), Mumbai, PIN - 400 063, State - Maharashtra, Country - India belongs to **Mr. Hemant Ramanlal Desai** Name of Client / Proposed Buyer: **Seena Abhijeet Bombale**

Boundaries of the property :

North	I. B. Patel Road & H. P. Petrol Pump
South	Nalla
East	WEH
West	Internal 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 MSME Loan purpose at **₹ 45,70,650.00 (Rupees Forty Five Lakh Seventy Thousand Six Hundred Fifty & 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

C.M.D.

Director

Digitaly signed by Sharadkumar B. Chalikwar
E: cns@vastukala.org
C: Vastukala Consultants (I) Pvt. Ltd.,
M: 91 22 28371324
Date: 2020.03.17 11:15:35 +05'30'



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl.: Valuation report

Mumbai

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Nanded

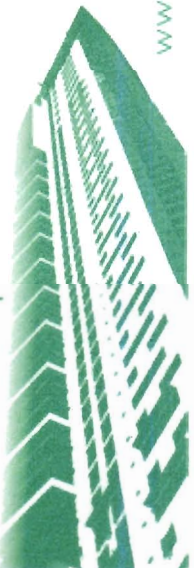
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Commercial Office No. 16, Ground Floor, "**Highway Commercial Centre Premises Co. Op. Soc. Ltd.** ", Village - Pahadi, I. B. Patel Road, Goregaon (East), Mumbai,
PIN - 400 063, State - Maharashtra, Country - India
(See Rule 8 D)

Form 0-1

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS,
PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess the Fair Market Value as on 17th March 2020 for MSME Loan
2	Date of inspection	14.03.2020
3	Name of the owner/ owners	Mr. Hemant Ramanlal Desai
4	If the property is under joint ownership Ownership / co-ownership, share of each such owner. Are the shares undivided?	Ownership
5	Brief description of the property	Valuation Report of Commercial Office No. 16, Ground Floor, " Highway Commercial Centre Premises Co. Op. Soc. Ltd. ", Village - Pahadi, I. B. Patel Road, Goregaon (East), Mumbai, PIN - 400 063, State - Maharashtra, Country - India
6	Location, street, ward no	Village - Pahadi, I. B. Patel Road, Goregaon (East)
7	Plot No. Survey No. CTS No. of land	C.T.S No 525/B-1
8	Is the property situated in residential/ commercial/ mixed area/ industrial area?	Commercial
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Offices, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Auto, Bus, Private Vehicles, Railway
	LAND	
12	Area of land supported by documentary proof. Shape, dimension and physical features	Carpet Area = 150.00 Sq. Ft. Built up Area = 180.00 Sq. Ft. (Area as per Sale Deed)
13	Roads, Streets or lanes on which the land is abutting	I. B. Patel Road
14	If freehold or leasehold land	Free Hold



15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial premium (ii) Ground rent payable per annum (iii) Unearned increase payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding.	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Copy of Approved Plan dated 04.05.2005 Document Number, CHE / 4695 / BP / WS / AP issued by Municipal Corporation of Greater Mumbai.
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/tenanted/both?	Tenant Occupied
25	If the property owner occupied, specify portion and extent of area under owner-occupation	N.A.
26	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per Local norms Percentage actually utilized - Details not available.
	RENTS	
(i)	Names of tenants/ lessees/ licensees, etc	Arun Housing Remedies Limited
(ii)	Portions in their occupation	Fully Tenant Occupied
(iii)	Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 60,000 Present Rental Value per Month
(iv)	Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	Information not available



28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N.A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N.A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N.A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N.A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N.A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N.A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N.A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N.A.
SALES		
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Commercial Office in an building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N.A.
COST OF CONSTRUCTION		
41	Year of commencement of construction and year of completion	Year of Commencement - 12.03.1996 Year of completion - April 2005
42	What was the method of construction, by contract/By employing Labour directly/ both?	N.A.
43	For items of work done on contract, produce copies of agreements	N.A.



44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N.A.
45	Remarks	As per site inspection, Office No. 16 & 17 are internally amalgamated with single entrance. For the purpose of valuation, we have consider the area of Office No. 16 as per Agreement only.

PART II - VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Goregaon (East) Branch, we have valued the Commercial Office No. 16, Ground Floor, "**Highway Commercial Centre Premises Co. Op. Soc. Ltd.**", Village - Pahadi, I. B. Patel Road, Goregaon (East), Mumbai, PIN - 400 063, State - Maharashtra, Country - India belongs to **Mr. Hemant Ramanlal Desai**, ascertain the Fair Market Value of said Commercial Office, as on 17.03.2020 Name of Client / Proposed Buyer: Seena Abhijeet Bombale

We are in receipt of the following documents:

1	Copy of Sale Deed dated 26.12.2007
2	Copy of Share Certificate No. 015 dated 15.04.2009
3	Copy of Occupancy Certificate dated 29.04.2005 issued by Municipal Corporation of Greatre Mumbai.
4	Copy of Commencement Certificate dated 12.03.1996 Document Number. CHE / 4695 / BP (WS) / AP issued by Municipal Corporation of Greatre Mumbai.
5	Copy of Approved Plan dated 04.05.2005 Document Number. CHE / 4695 / BP / WS / AP issued by Municipal Corporation of Greatre Mumbai.

LOCATION:

The said building is located at Village - Pahadi, I. B. Patel Road, Goregaon (East), Mumbai. It is at a travel distance of 1.2 Km from Goregaon Railway station. The surrounding locality is commercial.



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BUILDING:

The building under reference is having Ground + 7 upper floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal POP finished brick walls. The walls are having sand faced plaster from outside. The Staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The whole building is used for Commercial purpose. 1 Lift is provided in the building

Commercial Office:

The Commercial Office under reference is situated on the Ground Floor. It consists of Working Area's + Cabin. The Commercial Office is finished with Vitriified Tile Flooring, Acoustic false ceiling, Glass door frame with M.S. Rolling Shutter, Acrylic OBD painting, Powder Coated Aluminium Sliding windows & Concealed electrification is provided.

Valuation as on 17th March 2020

The Built up area of the Commercial Office 180.00 Sq. Ft.

Deduct Depreciation:

Year of Construction of the building : April 2005
 Expected total life of building : 60 Years
 Age of the building as on 2020 : 15 Years
 Cost of Construction : 180.00X2,700.00 = ₹ 4,86,000.00
 Depreciation : $\{(100-10) \times 15\}/60.00 = 22.5\%$
 Amount of depreciation : ₹ 1,09,350.00

Value of property as on 17.03.2020 : (180.00 Sq. Ft. X ₹ 26,000.00 = ₹ 46,80,000.00)

(Area of property x market rate of developed land & Residential premises as on 2020 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. - Depreciation)

Depreciated fair value of property as on 17.03.2020 : (₹ 46,80,000.00 - ₹ 1,09,350.00) = ₹ 45,70,650.00

Value of the property : ₹ 45,70,650.00

The realizable value of the property : ₹ 41,13,585.00

Distress value of the property : ₹ 36,56,520.00

Insurable value of the property : ₹ 4,86,000.00

Taking into consideration above said facts, we can evaluate the value of for this particular purpose at **₹ 45,70,650.00 (Rupees Forty Five Lakh Seventy Thousand Six Hundred & Fifty Only) as on 17th March 2020.**

Guideline rate obtained from the Stamp Duty Ready Reckoner. : ₹ 1,34,600.00 per Sq. M. i.e. ₹ 12,505.00 per Sq. Ft.

Guideline rate obtained from the Stamp Duty Ready Reckoner after depreciate : ₹ 1,28,791.00 per Sq. M. i.e. ₹ 11,965.00 per Sq. Ft.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

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C.M.D.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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



NOTES:

1. I, Sharadkumar B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on 17th March 2020 is **₹ 45,70,650.00 (Rupees Forty Five Lakh Seventy Thousand Six Hundred & Fifty Only)** as on 17th March 2020 Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the Valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This Valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

PART III - DECLARATION

I hereby declare that

- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

Date : 17.03.2020

Place : Mumbai

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

Sharadkumar B. Chalikwar
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C.M.D.

Director



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

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ANNEXURE TO FORM 0-1

Technical Details		Main Building
1	No. of floors and height of each floor	Ground + 7 upper floors.
2	Plinth area floor wise as per IS 3361-1966	N.A. as the said property is a Commercial Office on Ground floor
3	Year of construction	April 2005 (As per Occupancy Certificate)
4	Estimated future life	45.00 years Subject to proper, preventive periodic maintenance and structural repairs.
5	Type of construction- load bearing walls/RCC frame/ steel frame	R.C.C. Framed Structure
6	Type of foundations	R.C.C. Foundation
7	Walls	All external walls are 9" thick and partition walls are 6" thick.
8	Partitions	6" thick brick wall
9	Doors and Windows	Glass door frame with M.S. Rolling Shutter, Powder Coated Aluminium Sliding windows
10	Flooring	Vitrified Tile Flooring
11	Finishing	Cement Plastering + POP finish
12	Roofing and Terracing	R.C.C. Slab
13	Special architectural or decorative features, if any	No.
15	(i) Internal wiring :surface/conduit	Concealed
	(ii) Class of fittings: Superior/Ordinary/Poor.	Ordinary
15	Sanitary installations	
	(i) No. of water closets	0
	(ii) No. of lavatory basins	0
	(iii) No. of urinals	0
	(iv) No. of sinks	0
16	Class of fittings: Superior colored / superior white/ordinary.	Ordinary
17	Compound wall Height and length Type of construction	5.6" High R.C.C. Column with B.B. Masonry Wall
18	No. of lifts and capacity	The Building is having 1 Lifts.
19	Underground sump - capacity and type of construction	R.C.C. Tank

20	Over-head tank Location, capacity Type of construction	R.C.C tank on Terrace
21	Pumps- no. and their horse power	Information not available
22	Roads and paving within the compound approximate area and type of paving	Open Parking. Chequered tile in open spaces, etc.
23	Sewage disposal - whereas connected to public sewers, if septic tanks provided, no. and capacity	Connected to Municipal Sewerage System

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

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Chalikwar
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Date: 2020.03.18 11:16:21 +05'30'

C.M.D.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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



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Actual Site Photographs



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Route Map of the property

(Note:  shows location)



Latitude Longitude - 19°09'40.2"N 72°51'26.7"E

Note:: The Blue line shows the route to site from nearest railway station (Goregaon 1.2 Km)



Price Indicator

99ACRES
Buy ▾ Property Type ▾ Top Location or Project Society, or Keyword SEARCH

Posted on Mar 06, 2020 Ready to move

2.1 Cr ₹ 35,000 per sq.ft. Commercial Office Space for sale
Including Broker Charges, Tax, Mumbai Metropolitan Region

Estimated EM 21,67,728

AREA STATUS: NOT AVAILABLE [Request more information](#)

Overview **View Details** Recommendations

PROPERTY ID: **634324**

Area 600 sq.ft. **Configurator** Commercial Office/Sale 1 (Bathroom)

Price 2.1 crore (incl. Charges & Tax) @ 35,000 per sq.ft. (negotiable) See Price Details

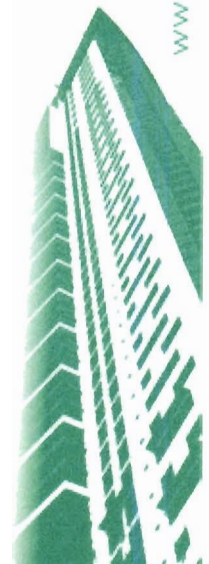
Address 107/108, Mahanagar, Goregaon (East), Mumbai Andheri Dahisar

Property Age 5 to 10 Year Old

Transaction Type: **Resale** Property Owner: **Seena Abhijeet** Property Code: **MH053001**

Sale Instance

634324 17-03-2020 Note:-Generated through eSearch Module,For original report please contact office:SRG office.	सूची क्र.2	दुपयन निबंधक : सह दु.नि. चोरवती : दस्ता नंकांक : 654/2020 मॉडेली : Regn:ई.सि
गावाचे नाव : पी.एस.पहाडीगोरेगांव		
(1) बिक्रीचा प्रकार	करारनामा	
(2) मजददला	4700000	
(3) बाजारभावा(मार्केटदराच्या बाबतितपटदाकार आकारणी इला की पटददार ने नमुद कराके)	3250312	
(4) भू. मालक,पटदरिम्कः क वरकिंमक(अमरुयाम)	1) पी.एस.पहाडी गावा:Mahesh Ma.na pa. इतर वणेन :सदनिवा नं: ऑफिस युनिट नं.209, माला नं: 2 रॉ मजला: इमारतीचे नाव: हाईवे कमर्शियल सेंटर प्रेमाईसीन कॉ.ऑफ. सोसायटी लि., इलाके नं: गोरेगाव पूर्व मुचई 400063, रोड : आई.पी.वटेल रोड (C.T.S. Number : 525-B-1))	
(5) क्षेत्रफळ	16.72 चौ.मीटर	
(6) अंकिनाणी किंवा नुडी दण्यात असत किंवा		
(7) दस्तऐवज करन देणा-या किंवा कडाराचा पेशेकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश अजल्यात,परिवादिचे नाव व पत्ता.	1) नाव:-किंवाची मुनील भंडारी बच.-28, पत्ता -फ्लॉट नं. 12, माला नं. - इमारतीचे नाव वारकोप इंडुस मल्ल न्यायचरुयात, इलाके नं. सेक्टर 2-ए, वारकोप, कांदिवली परियोजना, रोड नं. - मल्लमल्ल, NUMBAI. पिन कोड:-400067 प्लॉट नं:-AY1PB47450 2). नाव:-मुनील वलभिनिक भंडारी बच.-40, पत्ता -फ्लॉट नं: 13, माला नं. - इमारतीचे नाव वारकोप इंडुस मल्ल न्यायचरुयात, इलाके नं. सेक्टर 2-ए, वारकोप, कांदिवली परियोजना, रोड नं. - मल्लमल्ल, MUMBAI. पिन कोड:-400067 प्लॉट नं:-AA09B31040	
(8) दस्तऐवज करन देणा-या पेशेकाराचे किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश अजल्यात,परिवादिचे नाव व पत्ता	1) नाव:-मुनील वलभिनिक भंडारी बच.-37, पत्ता -फ्लॉट नं. 135, माला नं. - इमारतीचे नाव ओमकार फ्लॉट, इलाके नं: प्रधरीश मल्ल, आणपणबा, कुंभार विमान, मल्लमल्ल पूर्व, मल्लमल्ल, रोड नं. - मल्लमल्ल, NUMBAI. पिन कोड -480057 प्लॉट नं:-A4UR343560	
(9) दस्तऐवज करन दिव्याचा दिनांक	18/01/2020	
(10)दस्ता नदिनी कल्याचा दिनांक	18/01/2020	
(11)अनुक्रमीक.खड व पृष्ठ	654/2020	
(12)बाजारभावापमारी मुद्रीक मुदक	3250000	
(13)बाजारभावापमारी नदिनी मुदक	30000	
(14) इतर		



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for **MSME Loan** purpose as on dated **17th March 2020**.

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, knowledgeably 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. Innovate.Creat

Sharadkumar
B. Chalikwar

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C.M.D.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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



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 **₹ 45,70,650.00 (Rupees Forty Five Lakh Seventy Thousand Six Hundred & Fifty Only).**

For VASTUKALA CONSULTANTS (I) PVT. LTD

Sharadkumar B. Chalikwar
C.M.D.

Digitally signed by Sharadkumar B. Chalikwar
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Director

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