VALUATION REPORT (IN RESPECT OF FLAT)

	General				
1	Purpose	e for which the valuation is made	:	To assess Fair Market Value of the property for Bank Loan Purpose.	
2	a)	Date of inspection	:	11.11.2023	
	b)	Date of which the valuation is made	:	16.11.2023	
3	 List of documents produced for perusal: Copy of Agreement For Sale No.24398/2023 Dated 31.10.2023 between Goodwill Constructions of Transferor) And Mr. Umesh Dagdu Gengaje & Mrs. Sunanda Umesh Gengaje(The Transferee). Copy of Occupancy Certificate No.NRV/OC/ONLINE20211BONMMC58308/4012/2021 Dated 03.12.2 issued by Navi Mumbai Municipal Corporation Copy of Commencement Certificate No.NMMC/NRV/CC/20181CNMMC12825/3906/2018 Dated 28.09.2 issued by Navi Mumbai Municipal Corporation Copy of RERA Certificate No.P51700018463 Dated 09.09.2021 issued by Maharashtra Real Es Regulatory Authority. 			Mrs. Sunanda Umesh Gengaje(The Transferee). ONLINE20211BONMMC58308/4012/2021 Dated 03.12.2021 . C/NRV/CC/20181CNMMC12825/3906/2018 Dated 28.09.2018 .	
4	with Ph	of the owner(s) and his / their address (es) one no. (details of share of each owner in joint ownership)	:	Mr. Umesh Dagdu Gengaje & Mrs. Sunanda Umesh Gengaje Residential Flat No. EWS205, 2 nd Floor, Building No 1 EWS, "Goodwill Unity", Plot No. 12, Sector 8, Village - Sanpada, Taluka - Thane, District - Thane, Navi Mumbai, 400705, State - Maharashtra, India. Contact Person: Bhanu Singh (Security Guard) Mobile No. 9757472709 Joint Ownership Details of ownership share is not available	
5		escription of the property (Including old / freehold etc.)	:	The property is a Residential Flat located on 2 nd Floor. The composition of Residential Flat is 1 Bedroom + Living Room + Kitchen + Passage + Toilet + Bathroom. The property is at 850 M. distance from Railway Station Sanpada.	
6	Locatio	n of property			
a)	Plot No	. / Survey No.	:	Plot No - 12	
b)	Door No	0.	:	Residential Flat No. EWS205	
c)	C.T.S. I	No. / Village	<u> </u>	Village - Sanpada	
d)	Ward /	Taluka	<u> </u>	Taluka - Thane	
e)	Mandal	/ District	:	District - Thane	
f)	Date of map / p	issue and validity of layout of approved lan	:	As Occupancy Certificate is available, we assumed that the construction is as per approved plan.	
g)	Approve	ed map / plan issuing authority	:		
h)		er genuineness or authenticity of approved an is verified	:	N.A.	

i)	Any other comments by our empanelled valuers on authentic of approved plan	:	N.A.		
7	Postal address of the property	:	Residential Flat No. EWS205, 2 nd Floor, Building No 1 EWS, "Goodwill Unity" , Plot No. 12, Sector 8, Village - Sanpada, Taluka - Thane, District - Thane, Navi Mumbai, 400705, State - Maharashtra, India.		
8	City / Town		City - Navi Mumbai		
	Residential area	:	Yes		
	Commercial area	:	No		
	Industrial area	:	No		
9	Classification of the area				
	i) High / Middle / Poor		Middle Class		
	ii) Urban / Semi Urban / Rura		Urban		
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Sanpada Navi Mumbai Municipal Corpor	ation	
11	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area		No		
12	Boundaries of the property	:	As per site As per Document		
	North		Navbharat Press Ltd. Plot No. 25		
	South	.	Kshipra Sara Realty Plot Nos. 15, 14 & 13		
	East	:	Internal Road 15.00 M. Wide Road		
	West	:	Goodwill Unity Sale Building Plot Nos. 16 & 17		
13	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.		
		:	As per the Deed As per Actuals		
	North	:			
	South	:			
	East	:			
	West	:			
14	Extent of the site	:	Carpet Area in Sq. Ft. = 404.50 (Area as per Site measurement) Carpet Area in Sq. Ft. = 363.00 (Area As Per Agreement For Sale) Built Up Area in Sq. Ft. = 399.30		
114	Latituda Lagarituda O Os sadinatas af Elet	<u> </u>	(Carpet Area + 10%)		
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°3'36.2"N 73°0'36.8"E		

15	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 363.00 (Area As Per Agreement For Sale)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant
II	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential
2.	Location		
	C.T.S. No.	:	
	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation		Village - Sanpada, Navi Mumbai Municipal Corporation
	Door No., Street or Road (Pin Code)		Residential Flat No. EWS205, 2 nd Floor, Building No 1 EWS, "Goodwill Unity" , Plot No. 12, Sector 8, Village - Sanpada, Taluka - Thane, District - Thane, Navi Mumbai, 400705, State - Maharashtra, India
3.	Description of the locality Residential / Commercial / Mixed	1.	Residential
4.	Year of Construction	:	2021 (As per occupancy certificate)
5.	Number of Floors		Stilt + 4 Upper Floors
6.	Type of Structure	· · ·	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	2 nd Floor is having 5 Flats
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available		
	Lift	:	Not Provided
	Protected Water Supply	:	Municipal Water Supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Not Provided
	Is Compound wall existing?	:	Yes
	Is pavement laid around the Building	:	Yes
III	Residential Flat		
1.	The floor in which the Flat is situated	:	2 nd Floor
2.	Door No. of the Flat	:	Residential Flat No. EWS205
3.	Specifications of the Flat		
	Roof	:	R. C. C. Slab

Doors : Teak Wood Door frame with Solid flush door Windows : Powder Coated Aluminium Sliding Fittings : Concealed plumbing with C.P. fittings. Electrical wining with concealed Finishing : Cement Plastering 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 5. Electricity Service connection No. : Details not available 6. How is the maintenance of the Flat? : Good 7. Sale Deed executed in the name of : Details not available 8. What is the undivided area of land as per Sale Deed? : Mr. Umesh Dagdu Gengaje & Mrs. Sunanda Umesh Gengaje 8. What is the undivided area of land as per Sale Deed? : Built Up Area in Sq. Ft. = 399.00 (Carpet Area + 10%) 10. What is the floor space index (app.) : As per NAMC norms 11. What is the Carpet area of the Flat? : Carpet Area in Sq. Ft. = 404.50 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 337.00 Terrace Area in Sq. Ft. = 337.00 Terrace Area in Sq. Ft. = 18.00 Total Carpet Area in Sq. Ft. = 405 Carpet Area in Sq. Ft. = 18.00 Total Carpet Area in Sq. Ft. = 18.00 Total Carpet Area in Sq. Ft. = 405 Carpet Area in Sq. Ft. = 18.00 Total Carpet Area		Flooring	:	Vitrified Tile Flooring
Fittings : Concealed plumbing with C.P. fittings. Electrical wiring with concealed Finishing : Cement Plastering 4. House Tax Assessment No. : Details not available Tax amount : Details not available Tax amount : Details not available Electricity Service connection No. : Details not available Electricity Service connection No. : Details not available 6. How is the maintenance of the Flat? : Good 7. Sale Dead executed in the name of : Mr. Umesh Dagdu Gengeje & Mrs. Sunanda Umesh Gengale 8. What is the undivided area of land as per Sale Deed? 9. What is the undivided area of the Flat? (Carpet Area + 10%) 10. What is the floor space index (app.) 11. What is the Carpet area of the Flat? : Carpet Area in Sq. Ft. = 399.00 (Carpet Area in Sq. Ft. = 50.00 Flowerbed Area in Sq. Ft. = 300.00 Toral Carpet Area in Sq. Ft. = 305.00 (As per Area in Sq. Ft. = 365.00 (As Per A		Doors	:	Teak Wood Door frame with Solid flush door
Finishing : Cement Plastering 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 6. How is the maintenance of the Flat? : Good 7. Sale Deed executed in the name of : Mr. Umesh Dagdu Gengaje & Mrs. Sunanda Umesh Gengaje 8. What is the undivided area of land as per Sale Details not available 9. What is the plinth area of the Flat? : Built Up Area in Sq. Ft. = 399.00 (Carpet Area + 10%) 10. What is the floor space index (app.) : As per NIMIC norms 11. What is the Carpet area of the Flat? : Carpet Area in Sq. Ft. = 404.50 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 13.00 Total Carpet Area in Sq. Ft. = 18.00 Total Carpet Area in Sq. Ft. = 400.00 (As Per Area actual site measurement) Carpet Area in Sq. Ft. = 400.00 (As Per Area actual site measurement) Carpet Area in Sq. Ft. = 18.00 Total Carpet Area in Sq. Ft. = 405 Carpet Area in Sq. Ft. = 400.00 (As Per Area Agreement For Sale) 12. Is it Posh / I Class / Medium / Ordinary? : Medium 13. Is it being used for Residential or Commercial purpose? 14. Is it Owner-occupied or let out? : Vacant 15. If rented, what is the monthly rent? : Average 16. What we the factors favoring for an extra Potential Value? : Average 17. Any negative factors are observed which affect the market value in general?		Windows	:	Powder Coated Aluminium Sliding
Assessment No. Tax paid in the name of Tax amount Details not available Meter Card is in the name of Details not available Details		Fittings	:	, , ,
Assessment No. Tax paid in the name of Tax paid in the name of Tax amount Details not available Meter Card is in the name of Meter Card is in the name of Details not available Details not available		Finishing	:	Cement Plastering
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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. Umesh Dagdu Gengaje & Mrs. Sunanda Umesh Gengaje 8. What is the undivided area of land as per Sale Deed? : Details not available 9. What is the plinth area of the Flat? : Built Up Area in Sq. Ft. = 399.00 (Carpet Area + 10%) 10. What is the floor space index (app.) : As per NMMC norms 11. What is the Carpet area of the Flat? : Carpet Area in Sq. Ft. = 404.50 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 404.50 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 405.00 Flowerbed Area in Sq. Ft. = 337.00 Terrace Area in Sq. Ft. = 363.00 (As Per Area Agreement For Sale) 12. Is it Posh / I Class / Medium / Ordinary? : Medium 13. Is it being used for Residential or Commercial purpose? 14. Is it Owner-occupied or let out? : Vacant 15. If rented, what is the monthly rent? : ₹ 13000/- (Expected rented income per month) IV MARKETABILITY 1. How is the marketability? : Average 2. What are the factors favoring for an extra Potential Value? 3. Any negative factors are observed which affect the market value in general?		Tax paid in the name of	:	Details not available
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IV MARKETABILITY 1. How is the marketability? 2. What are the factors favoring for an extra Potential Value? 3. Any negative factors are observed which affect the market value in general? I Average I Located in developed area I N.A.	14.	Is it Owner-occupied or let out?	:	Vacant
1. How is the marketability? : Average 2. What are the factors favoring for an extra Potential Value? : Located in developed area 3. Any negative factors are observed which affect the market value in general? : N.A.	15.	If rented, what is the monthly rent?	:	₹ 13000/- (Expected rented income per month)
2. What are the factors favoring for an extra Potential Value? 3. Any negative factors are observed which affect the market value in general? 3. N.A.	IV	MARKETABILITY		
Potential Value? 3. Any negative factors are observed which affect the market value in general? N.A.	1.	How is the marketability?	:	Average
the market value in general?	2.	<u>~</u>	:	Located in developed area
V Rate	3.	, · · · ·	:	N.A.
	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)	:	₹ 17,500/- to ₹ 21,100/- per Sq. Ft. on Carpet Area ₹ 15,900/- to ₹ 19,100/- per Sq. Ft. on 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 specifications and other factors with the Flat under comparison (give details).	:	₹ 18,000/- per Sq. Ft.	
3.	Break – up for the rate	:		
	I. Building + Services	:	₹ 2,500/- per Sq. Ft.	
	II. Land + others	:	₹ 15,500/- per Sq. Ft.	
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 1,10,880/- per Sq. M. i.e. ₹ 10,301/- per Sq. Ft.	
	Guideline rate(an evidence thereof to be enclosed)	:	N.A. Age of Property below 5 year	
5.	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given		It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstn. Fees. Thus the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.	
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION			
а	Depreciated building rate			
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,500/- per Sq. Ft.	
	Age of the building	:	2 years	
	Life of the building estimated	:	58 years Subject to proper, preventive periodic maintenance & structural repairs.	
	Depreciation percentage assuming the salvage value as 10%	:	N.A. Age of Property below 5 year	
	Depreciation Ratio of the building		-	
b	Total composite rate arrived for Valuation			
	Depreciated building rate VI (a)	:	₹ 2,500/- per Sq. Ft.	
	Rate for Land & other V (3) ii	:	₹ 15,500/- per Sq. Ft.	
	Total Composite Rate	:	₹ 18,000/- per Sq. Ft.	
	Remarks	:		

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
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1	Present value of the Flat	363.00 Sq. Ft.	18,000.00	65,34,000.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works, etc.			
9	Potential value, if any			
10	Others / Car Parking			
	Total value / Realizable value of the property	65,34,000.00		
	Insurable value of the property (399.30 X 2,5	9,98,250.00		
	Guideline value of the property (399.30 X 10,	41,13,189.00		

