VALUATION REPORT (IN RESPECT OF FLAT)

	Genera	General				
1	Purpos	e for which the valuation is made	:	To assess Fair Market Value of the property for Housing Loan Purpose.		
2	a)	Date of inspection	:	29.11.2023		
	b)	Date of which the valuation is made	:	29.11.2023		
3	I) Copy of Agreement For Sale No.2767/2013 Da Limited(The Developers) And Mr. Sandeep Pane			3 / WS / AK Dated 17.03.2018 issued by Municipal Corporation		
III) Copy of Occupancy Certificate No.CE Greater Mumbai.			283 / WS / AK Dated 09.09.2015 issued by Municipal Corporation of			
	IV)	 IV) Copy of Commencement Certificate No.CE / 9283 / WS / AK Dated 23.12.2014 issued by Municipal Corporation of Greater Mumbai. V) Copy of Electricity Bill CA No.152134772 Dated 30.09.2023. 				
4	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)			Mr. Sandeep Pandurang Sawant Residential Flat No. 704, 7th Floor, Wing - B, "Royal Cour Co-op. Hsg. Soc. Ltd.", Swami Nityanand Marg, Vija Nagar, Village - Vile Parle, Taluka - Andheri, District Mumbai Suburban, Andheri (East), Mumbai, PIN - 400 069 State - Maharashtra, India. Contact Person: Shilpa Sawant (Owner's mother) Mobile No. 9757261688		
5	Brief description of the property (Including Leasehold / freehold etc.)		:	Sole Ownership The property is a Residential Flat located on 7 th Floor. The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Dining + 2 Toilet + Passage. (2 BHK) The		
	Lasatia	of annual		property is at 600 Mtr. distance from Railway Station Andheri.		
6	+	on of property	 -	Now Survoy No. 60 A/D)		
a) b)	Door N	Plot No. / Survey No.		New Survey No - 69-A(P)		
<u> </u>			:	Residential Flat No. 704 CTS No - 36 & 36/1 to 36/72, Village - Vile Parle		
c)		C.T.S. No. / Village Ward / Taluka		Taluka - Andheri		
e)	+	I / District		District - Mumbai Suburban		
f)		f issue and validity of layout of approved	:	Copy of Approved Building Plan No. CE / 9283 / WS / AK Dated 17.03.2018 issued by Municipal Corporation of Greater		
g)	Approv	red map / plan issuing authority	:	Mumbai.		
h)		er genuineness or authenticity of approved lan is verified	:	Yes		

i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No			
7	Postal address of the property	:	Residential Flat No. 704, 7 th Floor, Wing - B, "Royal Court Co-op. Hsg. Soc. Ltd." , Swami Nityanand Marg, Vijay Nagar, Village - Vile Parle, Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, PIN - 400 069, State - Maharashtra, India.			
8	City / Town		City - Andheri (East), Mumbai			
	Residential area	:	Yes			
	Commercial area	:	No	No		
	Industrial area	:	No	No		
9	Classification of the area					
	i) High / Middle / Poor		Middle Class	Middle Class		
	ii) Urban / Semi Urban / Rura		Urban			
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Vile Parle Municipal Corporation of Greater Mumbai (MCGM)			
11	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	1	No			
12	Boundaries of the property	:	As per site	As per Document		
	North		Vijay Nagar Society	Details not available		
	South	:	Shivam Centrium Building Details not available			
	East	:	Open Plot Details not available			
	West	:	Sahar Road Details not available			
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. = 851.43 (Area as per Site measurement) Carpet Area in Sq. Ft. = 871.00 (Area As Per Agreement For Sale)			
			Built Up Area in Sq. Ft. = 1045.20 (Carpet Area + 20%)			
14.1	Latitude, Longitude & Co-ordinates of Flat	<u> </u> :	19°6'48.9"N 72°50'52.8"E			

15	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 871.00 (Area As Per Agreement For Sale)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location			
	C.T.S. No.	:	CTS No - 36 & 36/1 to 36/72	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation		Village - Vile Parle, Municipal Corporation of Greater Mumbai (MCGM)	
	Door No., Street or Road (Pin Code)		Residential Flat No. 704, 7 th Floor, Wing - B, "Royal Court Co-op. Hsg. Soc. Ltd." , Swami Nityanand Marg, Vijay Nagar, Village - Vile Parle, Taluka - Andheri, District - Mumbai Suburban, Andheri (East), Mumbai, PIN - 400 069, State - Maharashtra, India	
3.	Description of the locality Residential / Commercial / Mixed		Residential	
4.	Year of Construction	:	2015 (As per occupancy certificate)	
5.	Number of Floors	:	Stilt + 10 Upper Floors	
6.	Type of Structure	:	R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	7 th Floor is having 4 Flats	
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	:	Municipal Water Supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	:	Along with One Car Parking Space	
	Is Compound wall existing?	<u> </u> :	Yes	
	Is pavement laid around the Building	:	Yes	
III	Residential Flat			
1.	The floor in which the Flat is situated	:	7 th Floor	
2.	Door No. of the Flat	:	Residential Flat No. 704	
3.	Specifications of the Flat			

Roof : R. C. C. Slab					
Doors : Teak Wood Door frame with Solid flush door Windows : Powder coated Aluminum sliding windows Fittings : Concealed plumbing with C.P. fittings. Electrical wiring with concealed Finishing : Cement Plastering with POP false Celling 4. House Tax Assessment No. : Details not available Tax amount : Details not available Tax amount : Details not available Electricity Service connection No. : Electricity Bill CA No. 152134772 Meter Card is in the name of : Sandsep Pandurang Sawant 6. How is the maintenance of the Flat? : Good 7. Sale Deed executed in the name of : Mr. Sandsep Pandurang Sawant 8. What is the undivided area of land as per Sale Dead? : Details not available Dead? : Built Up Area in Sq. Ft. = 1045.00 (Carpet Area + 20%) 10. What is the floor space index (app.) : As per MCGM norms 11. What is the Carpet area of the Flat? : Carpet Area in Sq. Ft. = 851.43 (As per Area actual site measurement) Carpet 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? : Owner Occupied 15. If rented, what is the monthly rent? : ₹ 74,000/ (Expected rented income per month) N MARKETABILITY : Good 14. What are the factors are observed which affect the market value in general?		Roof	:	R. C. C. Slab	
Windows : Powder coated Aluminum sliding windows : Concealed plumbing with C.P. fittings. Electrical wiring with concealed		Flooring	:	Vitrified Tile Flooring	
Fittings : Concealed plumbing with C.P. fittings. Electrical wiring with concealed Finishing : Cement Plastering with POP false Celling 4. House Tax Assessment No. : Details not available Tax amount : Details not available 5. Electricity Service connection No. : Electricity Bill CA No. 152134772 Meter Card is in the name of : Sandeep Pandurang Sawant 6. How is the maintenance of the Flat? : Good 7. Sale Deed executed in the name of : Mr. Sandeep Pandurang Sawant 8. What is the undivided area of land as per Sale Deed? 9. What is the plinth area of the Flat? : Built Up Area in Sq. Ft. = 1045.00 (Carpet Area + 20%) 10. What is the Carpet area of the Flat? : As per MCGM norms 11. What is the Carpet area of the Flat? : Carpet Area in Sq. Ft. = 851.43 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 871.00 (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? : Owner Occupied 15. If rented, what is the monthly rent? : \$74,000/- (Expected rented income per month) IV MARKETABILITY 1. How is the marketability? : Good 2. What are the factors favoring for an extra Potential Value? 3. Any negative factors are observed which affect the market value in general?		Doors	:	Teak Wood Door frame with Solid flush door	
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Potential Value? 3. Any negative factors are observed which affect the market value in general?	1.	How is the marketability?	:	Good	
the market value in general?	2.	_	:	Located in developed area	
V Rate	3.	· · · ·	:	No	
	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)	:	₹ 37,500/- to ₹ 46,500/- per Sq. Ft. on Carpet Area ₹ 31,300/- to ₹ 38,800/- 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).	:	₹ 41,000/- per Sq. Ft.
3.	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,700/- per Sq. Ft.
	II. Land + others	:	₹ 38,300/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 1,86,480/- per Sq. M. i.e. ₹ 17,325/- per Sq. Ft.
	Guideline rate(an evidence thereof to be enclosed)	:	₹ 1,80,360/- per Sq. M. i.e. ₹ 16,756/- per Sq. Ft.
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)	:	₹ 2,700/- per Sq. Ft.
	Age of the building	:	8 years
	Life of the building estimated	:	52 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	12.00%
	Depreciation Ratio of the building		-
b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 2,376/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 38,300/- per Sq. Ft.
	Total Composite Rate	:	₹ 40,676/- 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	871.00 Sq. Ft.	40,676.00	3,54,28,796.00
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	3,54,28,796.00		
	Insurable value of the property (1045.20 X 2	28,22,040.00		
	Guideline value of the property (1045.20 X 1	1,75,13,371.00		

