VALUATION REPORT (IN RESPECT OF FLAT)

	General					
1	Purpose for which the valu	Purpose for which the valuation is made		To assess Fair Market Value of the property for Housing Loan Purpose.		
2	a) Date of inspection		:	31.01.2024		
	b) Date of which the	valuation is made	:	31.01.2024		
3	And Ms. Shraddha Sitaram Nandoskar & Mr II) Copy of Approved Building Plan No.Not P Greater Mumbai (As downloaded from RER. III) Copy of Commencement Certificate No.C			CHE / CTY / 0953 / F / N / 337 (NEW)/ FCC/ 6 / Amend Dated of Greater Mumbai (As downloaded from RERA site).		
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)			Ms. Shraddha Sitaram Nandoskar & Mr. Sitaram Radhakrishna Nandoskar Residential Flat No. 2602, 26th Floor, Wing - B, "Dosti Oceania Building", Dosti Eastern Bay Phase - 1, Antop Hill, Vidyalankar College Road, Village - Salt Pan Division, Municipality Ward No. F/North Ward, Wadala (East), District - Mumbai, Mumbai, PIN - 400 037, State - Maharashtra, India. Contact Person: Mr. Nilesh Kuwalekar (Customer Relationship Manager) Mobile No. 9167211353 Joint Ownership Details of ownership share is not available		
5	Brief description of the property (Including Leasehold / freehold etc.)		:	The property is a Residential Flat located on 26 th Floor. (2 BHK) . As per Approved Building Plan, the composition of flat will be 2 Bedrooms + Living / Dining + Kitchen + 2 Toilets. The property is at 2.3 Km. distance from Wadala Railway Station. At the time of inspection building was under construction.		
	Stage of Construction		I	1		
	If under construnction, e	xtent of completion				
	RCC Footing/Foundation	Complete	RCC Plinth		Complete	
	Full Building Rcc	Complete	Int	ternal Brick Work	Complete	
	External Brick Work	Complete	Int	ternal Plastering	Complete	
	External Plastering	Complete	Flooring, Tilling, Kitchen Platform		Completed upto 41st floor	
	Internal Painting Complete		Ех	ternal Painting	Complete	
	Total	82% work completed				
6	Location of property					

a)	Plot No. / Survey No.	:				
b)	Door No.	:	Residential Flat No. 2602			
c)	C.T.S. No. / Village	:	CTS No - 2A/116(Part) & 4/116 , Village - Salt Pan Division			
d)	Ward / Taluka	:	MuncipalityWard No - F/North	MuncipalityWard No - F/North Ward		
e)	Mandal / District	:	District - Mumbai			
f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Pl Municipal Corporation of Grea	an dated 26.12.2022 issued by ater Mumbai		
g)	Approved map / plan issuing authority	:				
h)	Whether genuineness or authenticity of approved map/ plan is verified	:	No			
i)	Any other comments by our empanelled valuers on authentic of approved plan	:	Bailing is under construction			
7	Postal address of the property	:	Residential Flat No. 2602, 26 th Floor, Wing - B, "Dosti Oceania Building " , Dosti Eastern Bay Phase - 1, Antop Hill, Vidyalankar College Road, Village - Salt Pan Division , Municipality Ward No. F/North Ward, Wadala (East), District - Mumbai , Mumbai, PIN - 400 037, State - Maharashtra, India.			
8	City / Town		City - Mumbai			
	Residential area		Yes			
	Commercial area	:	No			
	Industrial area		No			
9	Classification of the area					
	i) High / Middle / Poor		Upper Class			
	ii) Urban / Semi Urban / Rura		Urban			
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Village - Salt Pan Division 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	:	No			
12	Boundaries of the property	:	As per site	As per Document		
	North	:	Wing - A	By 2/116 & 9/116 of Salt Pan Division & 355 of Matunga Division		
	South	:	Road	By 3/147 of Salt Pan Division		
	East	:	Internal Road	By 116 & 1/116 of Salt Pan Division		
	West	:	Dosti Olive	By 355 & 3A/356 of Matunga Division		
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. = 672.85 (Area As Per Agreement) Built Up Area in Sq. Ft. = 740.13 (Carpet Area + 10%)		
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°1'21.3"N 72°52'3.9"E		
15	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 672.8 (Area As Per Agreement)	5	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Building Under Construction		
II	APARTMENT BUILDING				
1.	Nature of the Apartment		Residential		
2.	Location				
	C.T.S. No.	-/-	CTS No - 2A/116(Part) & 4/116		
	Block No.	/	-		
	Ward No.	:	MuncipalityWard No - F/North Ward		
	Village / Municipality / Corporation		Village - Salt Pan Division , Municipal Corporation of Greater Mumbai (MCGM)		
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 2602, 26 th Floor, Wing - B, "Dosti Oceania Building" , Dosti Eastern Bay Phase - 1, Antop Hill, Vidyalankar College Road, Village - Salt Pan Division, Municipality Ward No. F/North Ward, Wadala (East), District - Mumbai, Mumbai, PIN - 400 037, State - Maharashtra, India		
3.	Description of the locality Residential / Commercial / Mixed	:	Residential		
4.	Year of Construction	:	Building is under construction		
5.	Number of Floors	:	2 Basements + Part Ground + Part Stilt + 44 Upper Floors		
6.	Type of Structure	:	Proposed R.C.C Framed Structure		
7.	Number of Dwelling units in the building	:	Proposed 6 Flats on 26 th Floor		
8.	Quality of Construction	:	Building is under construction		
9.	Appearance of the Building	:	Building is under construction		
10.	Maintenance of the Building	:	Building is under construction		
11.	Facilities Available				

Protected Water Supply Underground Sewerage Proposed Connected to Municipal Sewerage System Car parking - Open / Covered Proposed Along with One Car Parking Space Is Compound wall existing? Proposed, Yes Is pavement laid around the Building Proposed, Yes Proposed, Yes In Proposed, Yes Proposed R.C.C. Slab Proposed R.C.C. Slab Proposed Teak wood door frame with flush doors Proposed Teak wood door frame with flush doors Proposed Powder coated aluminium sliding windows Proposed Powder coated aluminium sliding windows Proposed Concealed plumbing with C.P. fittings. Proposed Electrical wining with C.P. fittings.		Lift	:	Proposed 5 Lifts
Car parking - Open / Covered Is Compound wall existing? Is pavement laid around the Building Proposed, Yes It pavement laid around the Building Proposed, Yes It propose		Protected Water Supply	:	Proposed Municipal Water Supply
Is Compound wall existing? Is pavement laid around the Building III Residential Flat 1. The floor in which the Flat is situated 2. Door No. of the Flat 3. Specifications of the Flat 4. Roof Flooring Doors Flooring Doors Fittings Fittings Fittings Fittings Fittings Proposed Proposed Powder coated aluminium sliding windows Fittings Fittings Proposed Concealed plumbing with C.P. fittings. Proposed Electrical wiring with Concealed. Finishing Assessment No. Tax paid in the name of Electricity Service connection No. Electricity Service connection No. Electricity Service connection No. Electricity Service connection No. Meter Card is in the name of Absence Amanual Service Concealed Plate Plate Find is the maintenance of the Flat? Building is under construction Mat is the undivided area of land as per Sale Deed? What is the undivided area of the Flat? What is the Carpet area of the Flat? Residential Purpose Residential Purpose Residential Purpose Residential Purpose		Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
III Residential Flat 1. The floor in which the Flat is situated 2. Door No. of the Flat 3. Specifications of the Flat 4. Roof 5. Proposed R.C.C. Slab 6. Flooring 7. Proposed Teak wood door frame with flush doors 8. Windows 8. Proposed Concealed plumbing with C.P. fittings. Proposed Electrical wiring with Concealed. 9. Proposed Cement Plastering 9. What is the undivided area of land as per Sale Deed? 9. What is the undivided area of land as per Sale Deed? 9. What is the plinth area of the Flat? 10. What is the Carpet area of the Flat? 11. What is the Carpet area of the Flat? 12. Is it Posh / I Class / Medium / Ordinary? 13. Is it being used for Residential or Commercial purpose? 14. Residential Purpose		Car parking - Open / Covered	:	Proposed Along with One Car Parking Space
Residential Flat		Is Compound wall existing?	:	Proposed, Yes
1. The floor in which the Flat is situated : 26" Floor 2. Door No. of the Flat : Residential Flat No. 2602 3. Specifications of the Flat : Proposed R.C.C. Slab		Is pavement laid around the Building	:	Proposed, Yes
2. Door No. of the Flat Roof Roof Flooring Doors Proposed R.C.C. Slab Flooring Proposed R.G.C. Slab Flooring Proposed Teak wood door frame with flush doors Proposed Powder coated aluminium sliding windows Fittings Proposed Concealed plumbing with C.P. fittings. Proposed Electrical wiring with Concealed. Proposed Cement Plastering 4. House Tax Assessment No. Details not available Tax amount Details not available 5. Electricity Service connection No. Meter Card is in the name of Details not available Electricity Service connection No. Meter Card is in the name of Building is under construction Mas. Shraddha Sitaram Nandoskar & Mr. Sitaram Radhakrishna Nandoskar What is the undivided area of land as per Sale Deed? What is the plinth area of the Flat? Built Up Area in Sq. Ft. = 740.00 (Carpet Area + 10%) Umat is the Carpet area of the Flat? Built Up Area in Sq. Ft. = 672.85 (As Per Area Agreement) What is the Carpet area of the Flat? Residential Purpose	III	Residential Flat		
3. Specifications of the Flat Roof Flooring Doors Proposed Vitrified tiles flooring Proposed Vitrified tiles flooring Proposed Vitrified tiles flooring Proposed Vitrified tiles flooring Proposed Teak wood door frame with flush doors Fittings Proposed Powder coated aluminium sliding windows Fittings Proposed Concealed plumbing with C.P. fittings. Proposed Electrical wiring with Concealed. Proposed Cement Plastering 4. House Tax Assessment No. Tax paid in the name of Details not available Tax amount Details not available Electricity Service connection No. Details not available Electricity Service connection No. Details not available Electricity Service connection No. Electricity Service connection No. Meter Card is in the name of Building is under construction T. Sale Deed executed in the name of Ms. Shraddha Sitaram Nandoskar & Mr. Sitaram Radhakrishna Nandoskar What is the undivided area of land as per Sale Deed? What is the plinth area of the Flat? Built Up Area in Sq. Ft. = 740.00 (Carpet Area + 10%) 10. What is the floor space index (app.) What is the Carpet area of the Flat? Carpet Area in Sq. Ft. = 672.85 (As Per Area Agreement) 12. Is it Posh / I Class / Medium / Ordinary? Medium Residential Purpose	1.	The floor in which the Flat is situated	:	26 th Floor
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(As Per Area Agreement) 12. Is it Posh / I Class / Medium / Ordinary? : Medium 13. Is it being used for Residential or Commercial purpose? : Residential Purpose	10.	What is the floor space index (app.)	:	As per MCGM norms
13. Is it being used for Residential or Commercial purpose?	11.	What is the Carpet area of the Flat?	:	
purpose?	12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
14. Is it Owner-occupied or let out? : Building Under Construction	13.		:	Residential Purpose
	14.	Is it Owner-occupied or let out?	:	Building Under Construction

15.	If rented, what is the monthly rent?	:	₹ 52,000 /- Expected rental income per month after completion
IV	MARKETABILITY		
1.	How is the marketability?	:	Good
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?	:	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)	:	₹ 27,000/- to ₹ 34,200/- per Sq. Ft. on Carpet Area ₹ 24,500/- to ₹ 31,100/- 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).	:	₹ 31,000/- per Sq. Ft.
3.	Break – up for the rate		
	I. Building + Services	:	₹ 3,000/- per Sq. Ft.
	II. Land + others		₹ 28,000/- per Sq. Ft.
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 1,19,106/- per Sq. M. i.e. ₹ 11,065/- 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)	:	₹ 3,000/- per Sq. Ft.
	Age of the building	:	Building is under construction
	Life of the building estimated	:	60 years (After Completion) Subject to proper, preventive periotic Maintenance & Structure repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. Building is under construction
	Depreciation Ratio of the building		-

b	Total composite rate arrived for Valuation		
	Depreciated building rate VI (a)	:	₹ 3,000/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 28,000/- per Sq. Ft.
	Total Composite Rate	:	₹ 31,000/- per Sq. Ft.
	Remarks	:	Internal visit not allowed at site. The details about the work progress status has been provided by Customer Relationship Manager Mr. Nilesh Kuwalekar (Contact No. 9167211353).

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	673.00 Sq. Ft.	31,000.00	2,08,63,000.00
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	2,08,63,000.00		
	Insurable value of the property (740.13 X 3,0	22,20,390.00		
	Guideline value of the property (740.13 X 10	79,42,335.00		