VALUATION REPORT (IN RESPECT OF FLAT)

	General					
1	Purpos	e for which the valuation is made	:	: To assess Fair Market Value of the property for MSME Lo Purpose.		
2	a)	Date of inspection	:	23.07.2024		
	b)	Date of which the valuation is made	:	31.07.2024		
3	 List of documents produced for perusal: I) Copy of Agreement for sale No between M/s. L. P. Builders(The Promoter) And Arun Ganpat Guram & Aparna Arun Guram(The Purchaser)Made in 1987. II) Copy of Share Certificate No.37bearing Nos. 181 to 185 having 5 Shares of Rs. 50/- each dated 10/08 in the name of Shri. Arun Ganapat Guram issued by K. K. Towers Co-op. Hsg. soc. Ltd 			987. 181 to 185 having 5 Shares of Rs. 50/- each dated 10/08/1991		
4			:	Shri. Arun Ganpat Guram & Mrs. Aparna Arun Guram Residential Flat No. 702, 7th Floor, Wing - A, "K. K. Towers Co-op. Hsg. Soc. Ltd.", Manoranjan Enclave, Plot No. 3, Parel Tank Road, Dr. S. S. Rao Road, Village - Parel - Sewri 		
5	5 Brief description of the property (Including Leasehold / freehold etc.)		:	The property is a Residential Flat located on 7 th Floor. The composition of Residential Flat is 1 Bedroom + Living Root + Kitchen + 2 Toilet + Passage. (1 BHK) + Balcony Flowerbed Area. The property is at 1.8 km. distance fro Lower Parel Railway Station.		
6	Locatio	n of property				
a)	Plot No	o. / Survey No.	:	Plot No - 3		
b)	Door N	0.	:	Residential Flat No. 702		
c)	C.T.S.	No. / Village	:	CTS No - 191, 1/191, 4/109, Village - Parel - Sewri Division		
d)	Ward /	Taluka	:			
e)	Manda	I / District	:	District - Mumbai		
f)	Date of map / p	issue and validity of layout of approved plan	:	Approved Building Plan were not provided and not verified.		
g)	Approv	ed map / plan issuing authority	:			
h)		er genuineness or authenticity of approved lan is verified	:	No		
i)	-	ner comments by our empanelled valuers nentic of approved plan	:	No		

7	Postal address of the property	:	Co-op. Hsg. Soc. Ltd.", Mar Parel Tank Road, Dr. S. S. Ra	o Road, Village - Parel - Sewri wer Parel, Mumbai, PIN - 400	
8	City / Town		City - Lower Parel, 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 - Parel - Sewri Division Municipal Corporation of Great	er 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	:	Parking Space	Plot No. 4 of C.S. 191 (Parel Sewri Division) and also the property bearing C.S. No. 108 (pt) of the Parel Sewri Division of the Govt. Mint.	
	South	:	Parking & Internal Road	Land bearing C.S. No. 108(pt) belonging to the Govt. Mint.	
	East	:	Open Space, Water Tank & Internal Road	G. D. Ambekar Marg (Parel Tank Road)	
	West	:	The Sankleshas Building	Plot No. 6 of C.S. 191 (Parel Sewri 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	:	Information not available	Flat No. 701	
	South	:	Information not available	Open Space	
	East	:	Information not available	Open Space	
	West	:	V	Flat NO. 703	

Image: state of the site of the sit	14	Extent of the site		Carpet Area in Sq. Ft. = 567.44	
(Area As Per Agreement for sale) Built Up Area in Sq. FL = 600.00 (Carpet Area + 20%) 14.1 Latitude, Longitude & Co-ordinates of Flat : 18*5944.57N 72*5039.0°E 15 Extent of the site considered for Valuation (least of 13A& 13B) : Carpet Area in Sq. FL = 500.00 (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 11 APARTMENT BUILDING : . 12. Location : Resideptial 13. Nature of the Apartment : Resideptial 14. Location : CTS No - 191, 1/191, 4/109 15 Block No. : CTS No - 191, 1/191, 4/109 16 Wilage / Municipality / Corporation : Vilage - Parel - Sewin Division, Municipal Corporation of Greater Mumbai (MCGM) 17 Vilage / Municipality / Corporation : Vilage - Parel - Sewin Division, Municipal Corporation of Greater Mumbai (MCGM) 18 Door No., Street or Road (Pin Code) : Residential Flat No. 702, 7° Floor, Wing - A, "K. K. Towers Co-op. Hag. Soc. Ltd.", Manoranjan Enclave, Plot No. 3, Parel Tank Road, Dr. S. S. Rao Road, Vilage - Parel - Sewin Division, District - Mumbai (Amcee Parel, Mumbai, PlN - 400 012, State - Maharashtra, India </td <td></td> <td colspan="2"></td> <td></td>					
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10. Maintenance of the Building : Normal 11. Facilities Available : 2 Lifts Lift : 2 Lifts Protected Water Supply : Municipal Water Supply Underground Sewerage : Connected to Municipal Sewerage System	8.	Quality of Construction	:	Normal	
11. Facilities Available Image: Constraint of the second sec	9.	Appearance of the Building	:	Normal	
Lift : 2 Lifts Protected Water Supply : Municipal Water Supply Underground Sewerage : Connected to Municipal Sewerage System	10.	Maintenance of the Building	:	Normal	
Protected Water Supply : Municipal Water Supply Underground Sewerage : Connected to Municipal Sewerage System	11.	Facilities Available			
Underground Sewerage : Connected to Municipal Sewerage System		Lift	:	2 Lifts	
		Protected Water Supply	:	Municipal Water Supply	
Car parking - Open / Covered : Open Parking Space		Underground Sewerage	:	Connected to Municipal Sewerage System	
		Car parking - Open / Covered	:	Open Parking Space	

	Is Compound wall existing?	:	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. 702		
3.	Specifications of the Flat				
	Roof	:	R.C.C. slab		
	Flooring	:	Vitrified tiles flooring		
	Doors	:	Teak wood door frame with flush shutters		
	Windows	:	Powder coated Aluminum sliding windows		
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed		
	Finishing	:	Cement Plastering + POP Finish		
4.	House Tax				
	Assessment No.		Information not available		
	Tax paid in the name of	:	Information not available		
	Tax amount	:	Information not available		
5.	Electricity Service connection No.	:	Information not available		
	Meter Card is in the name of	·	Information not available		
6.	How is the maintenance of the Flat?	:	Good		
7.	Sale Deed executed in the name of	:	Shri. Arun Ganpat Guram & Mrs. Aparna Arun Guram		
8.	What is the undivided area of land as per Sale Deed?	:	Information not available		
9.	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 600.00 (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. = 567.44 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 491.72 Balcony Area in Sq. Ft. = 33.23 Flowerbed Area in Sq. Ft. = 42.49 Carpet Area in Sq. Ft. = 500.00 (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?	:	Residential Purpose		
14.	Is it Owner-occupied or let out?	:	Owner Occupied		
15.	If rented, what is the monthly rent?	:	48,500/- (Expected rental income per month)		

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	
۷	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)	:	₹ 44924/- to ₹ 48276/- per Sq. Ft. on Carpet Area ₹ 37437/- to ₹ 38750/- 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).	:	₹ 48,000/- per Sq. Ft.	
3.	Break – up for the rate	:		
	I. Building + Services	:	₹ 2,800/- per Sq. Ft.	
	II. Land + others	:	₹ 45,200/- per Sq. Ft.	
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)		₹ 1,97,240/- per Sq. M. i.e. ₹ 18,324/- per Sq. Ft.	
	Guideline rate(an evidence thereof to be enclosed)	:	₹ 1,60,428/- per Sq. M. i.e. ₹ 14,904/- 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)	:	₹ 2,800/- per Sq. Ft.	
	Age of the building	:	34 years	
	Life of the building estimated	:	26 years Subject to proper, preventive periodic maintenance & structural repairs.	
	Depreciation percentage assuming the salvage value as 10%	:	51.00%	
	Depreciation Ratio of the building		-	
b	Total composite rate arrived for Valuation			

Remarks	:	
Total Composite Rate	:	₹ 46,572/- per Sq. Ft.
Rate for Land & other V (3) ii	:	₹ 45,200/- per Sq. Ft.
Depreciated building rate VI (a)	•	₹ 1,372/- per Sq. Ft.

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	500.00 Sq. Ft.	46,572.00	2,32,86,000.00
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 / Fair market value of the proper	ty		2,32,86,000.00
	Realizable value of the property			2,09,57,400.00
	Distress value of the property			1,86,28,800.00
	Insurable value of the property (600.00 X 2,8	16,80,000.00		
	Guideline value of the property (600.00 X 14	93,05,400.00		