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 Bank Loan Purpose.	
2	a)	Date of inspection	:	08.08.2024	
	b)	Date of which the valuation is made	:	09.08.2024	
3	 List of documents produced for perusal: Copy of Agreement for sale No.9826 / 2024 Dated 23.07.2024 between Triumph Builders LLP(The Promoter) And Mr. Devang Loknath Varma & Mrs. Alisha Devang Varma(The purchaser). Copy of RERA Certificate No.P51800027364 Dated 13.04.2023 issued by Maharashtra Real Estate Regulatory Authority. Copy of Commencement Certificate No.CHE / 9747 / BP (WS) / AP / FCC / 9 / Amend Dated 02.11.2022 issued by BRIHANMUMBAI MAHANAGARPALIKA. Copy of Occupancy Certificate No.CHE / 9747 / BP (WS) / AP / OCC / 1 / New / Dated 14.06.2024 issued by BRIHANMUMBAI MAHANAGARPALIKA. 				
4	with Ph	with Phone no. (details of share of each owner in case of joint ownership) Residential Flat No. 1204, 12 th Floor, Wing - H Tower'' , Mandlik Nagar, Opp Bajaj Hall, S. V. Ro Chinchvali, Taluka - Borivali , District - Mumba Malad (West), PIN Code - 400 064, State - M India. <u>Contact Person :</u> Smt. Kanta verma (Owner's Mother) Mobile No. 9867058591 Joint Ownership		<u>Contact Person :</u> Smt. Kanta verma (Owner's Mother) Mobile No. 9867058591	
5		escription of the property (Including old / freehold etc.)	:	The property is a Residential Flat located on 12 th Floor. The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Dining + 2 Toilet + Passage. (2 BHK) The property is at 1.7 Km distance from Malad Railway Station.	
6	Locatio	n of property			
a)	Plot No	. / Survey No.	:	New Survey No - 19 (Part)Old Survey No - 29, 30, 31, 32 & 31/1 to 4	
b)	Door N	0.	:	Residential Flat No. 1204	
c)	C.T.S. I	No. / Village	:	CTS No - 29, Village - Chinchvali	
d)	Ward /	Taluka	:	Taluka - Borivali	
e)	Mandal	/ District	:	District - Mumbai Suburban	
f)	Date of map / p	issue and validity of layout of approved lan	:	As Occupancy Certificate is received may be assumed that the construction is as per sanctioned plan	
g)	Approv	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. 1204, 12 th Floor, Wing - H, "Triumph Tower" , Mandlik Nagar, Opp Bajaj Hall, S. V. Road, Village - Chinchvali, Taluka - Borivali , District - Mumbai Suburban, Malad (West), PIN Code - 400 064, State - Maharashtra, India.			
8	City / Town		City - Malad (West)			
	Residential area	:	Yes			
	Commercial area	:	No			
	Industrial area	:	No	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 - Chinchvali Municipal Corporation of Great	Village - Chinchvali 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		Internal Road	Partly by the property of Seksaria Industrial Estate and Partly by Plot No. B-1		
	South	:	Building No. B-5	Partly by Sunder Nagar and Partly by property of Sarvodaya Balika Vidyalaya		
	East	:	Deviprasad Goenka Management College	Partly by Sarvodaya Bidyalaya and Party by Plot B-1 of the sanctioned Sub Division		
	West	:	Mandlik Nagar Housing Society	Property of Seksaria Industrial Estate		
13	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.			
		1.	As per the Deed	As per Actuals		
		:				
	North	:	Details not available	Lobby		
	North South	-		· ·		
		-	Details not available	Lobby		

14 Extent of the ane Carpet Area in Sq. FL = 765.00 (Area as per Site measurement) 14.1 Latitude, Longitude & Co-ordinates of Flat 1 9*10'38.1*N 72*50'40.0*E 15 Extent of the site considered for Valuation : Carpet Area in Sq. FL = 765.00 (Area As Per Agreement) 16 Whether occupied by the owmer / tenant? If received per month. : Carpet Area in Sq. FL = 765.00 (Area As Per Agreement) 16 Whether occupied by the owmer / tenant? If received per month. : Carpet Area in Sq. FL = 765.00 (Area As Per Agreement) 18 APARTMENT BUILDING : : Carpet Area in Sq. FL = 765.00 (Area As Per Agreement) 10 Nature of the Apartment : Residential : 2. Location : Residential 2. Location : Residential 2. Location : Village - Chinchvali, Mynicipal Corporation of Greater Mumbai (MCGM) Village / Municipality / Corporation Village - Chinchvali, Mynicipal Corporation of Greater Mumbai (MCGM) 3. Description of the locality Residential / Commercial / Mixed : Residential Flat No. 1204, 12 ^m Floor, Wing - H, "Triumph Tower", Manditi Nagar, Opp Baja Hali, S. V. Road, Village - Chinchvali, Talukas Borial, District - Mumbai Suburban, Malad (West), PIN Code - 400 064, State - Maharashtra, Italia	14	Extent of the site		Carpet Area in Sq. Ft. = 706.00		
(Area As Per Agreement) Built Up Area in Sq. FL = 841.50 (Carpel Area + 10%) 14.1 Latitude, Longitude & Co-ordinates of Flat : 15 Extent of the site considered for Valuation : Carpet Area in Sq. FL = 765.00 (Area As Per Agreement) 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 : Residential 13. Nature of the Apartment : Residential 14. Nature of the Apartment : Residential 15. Location : CTS No - 29 16. Wilage - Municipality / Corporation Vilage - Chinchvali, Municipal Corporation of Greater Mumbai (MCGM) 14. Vilage / Municipality / Corporation : Residential Flat No. 1204, 12 th Floor, Wing - H, "Triumph Tower", Mandik Nagar, Opp Bajaj Hall, S. V. Road, Village - Chinchvali, Taluka - Borivali, District - Mumbai Suburban, Malad (West), PIN Code - 400 064, State - Maharashtra, India 16. Description of the locality Residential / Commercial / Mixed : Residential 17. Number of Floors : Stilt + 3 Podiums + 22 Upper Floors <td> '</td> <td colspan="2"></td> <td></td>	'					
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Image: style styl	14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°10'38.1"N 72°50'40.0"E		
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2. Location CTS No. CTS No - 29 Block No. Image: CTS No - 29 Block No. Image: CTS No - 29 Ward No. Image: CTS No - 29 Village / Municipality / Corporation Village - Chinchvali, Municipal Corporation of Greater Mumbai (MCGM) Door No., Street or Road (Pin Code) Image: Residential Flat No. 1204, 12 ^m Floor, Wing - H, "Triumph Tower", Mandik Nagar, Opp Bajaj Hall, S. V. Road, Village - Chinchvali, Taluka - Borivali , District - Mumbai Suburban, Malad (West), PIN Code - 400 064, State - Maharashtra, India 3. Description of the locality Residential / Commercial / Mixed Image: Residential / Commercial / Mixed Residential 4. Year of Construction Image: Still + 3 Podiums + 22 Upper Floors Image: Still + 3 Podiums + 22 Upper Floors 6. Type of Structure Image: R.C.C. Framed Structure Image: Still + 3 Podiums + 22 Upper Floors 7. Number of Dwelling units in the building Image: 12 ^m Floor is having 4 Flats Image: Good 8. Quality of Construction Image: Good Image: Good Image: Good 10. Maintenance of the Building Image: Good Image: Good Image: Good 11. Facilities Available Image: Good Image: Good Image: Good Image: Good	II	APARTMENT BUILDING				
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10. Maintenance of the Building : Good 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	:	Good		
11. Facilities Available Image: Constraint of the second sec	9.	Appearance of the Building	:	Good		
Lift : 2 Lifts Protected Water Supply : Municipal Water Supply Underground Sewerage : Connected to Municipal Sewerage System	10.	Maintenance of the Building	:	Good		
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 : Podium Car Parking		Underground Sewerage	:	Connected to Municipal Sewerage System		
		Car parking - Open / Covered	:	Podium Car Parking		

	Is Compound wall existing?	:	Yes
	Is pavement laid around the Building	:	Yes
III	Residential Flat		
1.	The floor in which the Flat is situated	:	12 th Floor
2.	Door No. of the Flat	:	Residential Flat No. 1204
3.	Specifications of the Flat		
	Roof	:	R. C. C. Slab
	Flooring	:	Vitrified Tile Flooring
	Doors	:	Teak Wood / Glass Door
	Windows	:	Wooden frame openable widow with M. S. Grill
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	Finishing	:	Cement Plastering + POP Finish
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		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. Devang Loknath Varma & Mrs. Alisha Devang Varma
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. = 842.00 (Carpet Area + 10%)
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. = 706.00 (As per Area actual site measurement) Carpet Area in Sq. Ft. = 765.00 (As Per Area Agreement) All the above areas are within 10% of the Agreement for
			Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.
12.	Is it Posh / I Class / Medium / Ordinary?	:	I Class
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?	:	₹ 44,900/- (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	
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)	:	₹ 28040/- to ₹ 30066/- per Sq. Ft. on Carpet Area ₹ 25491/- to ₹ 27333/- 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).		₹ 28,200/- per Sq. Ft.	
3.	Break – up for the rate	:		
	I. Building + Services	•	₹ 2,900/- per Sq. Ft.	
	II. Land + others	:	₹ 25,300/- per Sq. Ft.	
4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	·-	₹ 1,41,229/- per Sq. M. i.e. ₹ 13,121/- 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			
a	Depreciated building rate			
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,900/- per Sq. Ft.	
	Age of the building	:	Less than 1 year	
	Life of the building estimated	:	60 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)	:	₹ 2,900/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 25,300/- per Sq. Ft.
	Total Composite Rate	:	₹ 28,200/- per Sq. Ft.
	Remarks	:	

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	765.00 Sq. Ft.	28,200.00	2,15,73,000.00
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 of the property	2,15,73,000.00		
	Realizable value of the property	1,94,15,700.00		
	Distress value of the property	1,72,58,400.00		
	Insurable value of the property (841.50 X 2,9	24,40,350.00		
	Guideline value of the property (841.50 X 13	1,10,41,322.00		