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 Housing Loan Purpose.	
2	a)	Date of inspection	:	06.11.2024	
	b)	Date of which the valuation is made	:	08.11.2024	
3	List of documents produced for perusal: I) Copy of Provisional Offer Letter Dated 28.10.2024 issued by Maharashtra Housing And Area Developmer AuthorityIn the name of Vaibhav Bapu Bhapkar.				
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)		:	Vaibhav Bapu Bhapkar Residential Flat No. 502, 5 th Floor, Building No 425-A, Wing C, "Embassy Co-Op Hsg. Soc. Ltd.", Pantnagar, Village Ghatkopar Kirol, Ghatkoper (East), Taluka - Andheri, District Mumbai Suburban, PIN - 400 075, State - Maharashtra, India. Contact Person: Vaibhav Bapu Bhapkar (Owner) Mobile No. 8655511558 Sole Ownership	
5	Brief description of the property (Including Leasehold / freehold etc.)			The property is a Residential Flat located on 5 th Floor. The composition of Residential Flat is 2 Bedroom + Living Roon + Kitchen + 2 Toilet. (2 BHK) The property is at 750 Mts distance from Ghatkopar Railway Station.	
6	Locatio	n of property			
a)	Plot No	. / Survey No.	:	New Survey No - 5661	
b)	Door N	0.	:	Residential Flat No. 502	
c)	C.T.S. I	No. / Village	:	Village - Ghatkopar Kirol	
d)	Ward /	Taluka	:	Taluka - Andheri	
e)	Mandal	/ District	:	District - Mumbai Suburban	
f)	Date of map / p	issue and validity of layout of approved lan	:	Copy of approved plan were not provided & not verified	
g)	Approv	ed map / plan issuing authority	:		
h)		er genuineness or authenticity of approved an is verified	:	N.A	
i)	•	ner comments by our empanelled valuers entic of approved plan	:	N.A	
7	Postal	address of the property	:	Residential Flat No. 502, 5 th Floor, Building No 425-A, Wing - C, "Embassy Co-Op Hsg. Soc. Ltd." , Pantnagar, Village - Ghatkopar Kirol, Ghatkoper (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 075, State - Maharashtra, India.	
8	City / To	own			
	Reside	ntial area	:	Yes	

Industrial area : No			
9 Classification of the area			
i) High / Middle / Poor Middle Class			
ii) Urban / Semi Urban / Rura Semi Urban			
10 Coming under Corporation limit / Village : Village - Ghatk Panchayat / Municipality : WHADA	kopar Kirol		
Whether covered under any State / Central Govt. : No enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	No		
12 Boundaries of the property : As p	er site As per Document		
North : Sant Dyane	eshwar Road Details not available		
South : Drushti	Sapphire Details not available		
East : Ope	n Plot Details not available		
West : Sant Dyane	eshwar Road Details not available		
13 Dimensions of the site : N. A. as prope a building.	N. A. as property under consideration is a Residential Flat in a building.		
: As per t	the Deed As per Actuals		
North :	Passage		
South :	Building Marginal Space		
East :	Flat No. 501		
West :	Lift		
(Area as per S Carpet Area in (Area As Per F Built Up Area i	Carpet Area in Sq. Ft. = 392.83 (Area as per Site measurement) Carpet Area in Sq. Ft. = 474.00 (Area As Per Provisional Offer Letter) Built Up Area in Sq. Ft. = 521.40 (Carpet Area + 10%)		
14.1 Latitude, Longitude & Co-ordinates of Flat : 19°5'8.4"N 72°	19°5'8.4"N 72°54'48.6"E		
· · · · · · · · · · · · · · · · · · ·	Carpet Area in Sq. Ft. = 474.00 (Area As Per MHADA Allotment Letter)		
16 Whether occupied by the owner / tenant? If coccupied by tenant since how long? Rent received per month.			
II APARTMENT BUILDING			
Nature of the Apartment : Residential			
2. Location			

	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation		Village - Ghatkopar Kirol, MHADA
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 502, 5 th Floor, Building No 425-A, Wing - C, "Embassy Co-Op Hsg. Soc. Ltd." , Pantnagar, Village - Ghatkopar Kirol, Ghatkoper (East), Taluka - Andheri, District - Mumbai Suburban, PIN - 400 075, State - Maharashtra, India
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	2022 (As per site information)
5.	Number of Floors	:	Ground + 16 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	5 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	:	Open 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	:	5 th Floor
2.	Door No. of the Flat	:	Residential Flat No. 502
3.	Specifications of the Flat		
	Roof	:	R. C. C. Slab
	Flooring	:	Vitrified Tile Flooring
	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
		:	Cement Plastering
	Finishing	L.	
4.	House Tax		

Lax paid in the name of Details not available		[1		
Selectricity Service connection No. Details not available		Tax paid in the name of	:	Details not available	
Meter Card is in the name of : Details not available : Good : Valbhav Bapu Bhapkar : Good : Valbhav Bapu Bhapkar : What is the undivided area of land as per Sale Deed? : Details not available : Details not available Deed? : Details not available Deed? : Details not available Deed? : Built Up Area in undefined = 0.00 (undefined) : Built Up Area in undefined = 0.00 (undefined) : As per MHADA norms : Carpet Area in Sq. Ft. = 392.83 (Area As per actual site measurement) Carpet Area in Sq. Ft. = 392.83 (Area As per arctual site measurement) Carpet Area in Sq. Ft. = 474.00 (Area As Per Provisional Offer Letter) : Middle Class : Residential Purpose : Vacant : It is it owner-occupied or let out? : Vacant : It is it owner-occupied or let out? : Vacant : 18,300/- (Expected rental income per month) : Wark the marketability? : Good : Located in Developed area Potential Value? : Any negative factors are observed which affect the market value in general? : No		Tax amount	:	Details not available	
6. How is the maintenance of the Flat? 7. Sale Deed executed in the name of 8. What is the undivided area of land as per Sale Deed? 9. What is the plinth area of the Flat? 10. What is the floor space index (app.) 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. Is it Owner-occupied or let out? 15. If rented, what is the monthly rent? 16. What is the marketability? 17. What is the marketability? 18. What is the marketability? 19. What is the marketability? 10. What is the marketability? 11. If we is the marketability? 12. What are the factors favoring for an extra Potential Value? 13. Any negative factors are observed which affect the market value in general? 14. 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) 18. Break – up for the rate 19. Building + Services 10. Carpet Area in Sq. Ft. = 392.83 (Area As per Provisional Offer Letter) 10. Middle Class 11. What is the monthly rent? 12. Vacant 13. Is it being used for Residential or Commercial purpose 14. Is it Owner-occupied or let out? 15. If rented, what is the monthly rent? 16. Sood 17. Carpet Area 18. 300/- (Expected rental income per month) 18. No 19. No 19. No 19. No 20. What are the factors favoring for an extra Potential Value? 21. Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation rater comparing with the specifications and other factors with the Flat under comparison (give details). 22. Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation rater comparing with the specifications and other factors with the Flat under comparison (give details).	5.	Electricity Service connection No.	:	Details not available	
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	3.	Break – up for the rate	:		
II. Land + others : ₹ 15,700/- per Sq. Ft.		I. Building + Services	:	₹ 2,800/- per Sq. Ft.	
		II. Land + others	:	₹ 15,700/- per Sq. Ft.	

4.	Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed)	:	₹ 1,40,301/- per Sq. M. i.e. ₹ 13,034/- 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)	:	₹ 2,800/- 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%	1	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)	· .	₹ 2,800/- per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 15,700/- per Sq. Ft.
	Total Composite Rate	:	₹ 18,500/- per Sq. Ft.
	Remarks	:	

Details of Valuation:

No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	474.00 Sq. Ft.	18,500.00	87,69,000.00
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 propert	87,69,000.00		

Realizable value of the property	78,92,100.00
Distress value of the property	70,15,200.00
Insurable value of the property (521.40 X 2,800.00)	14,59,920.00
Guideline value of the property (521.40 X 13,034.00)	67,95,928.00

