Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Sharad Yeshwant More & Smt. Jyoti Sharad More

Flat No. 502, 5th Floor, Building No A-8, Narmada Co-Op. Hsg. Soc.Ltd, Lok Upvan Phase – 1, Pokharan Road No. 2, Village Majiwada, Thane West, Taluka Thane, District Thane, Thane, 400610, State - Maharashtra, India.

Latitude Longitude: 19°13'22.4"N 72°58'14.2"E

Think. Valuation Done for:

State Bank of India RACPC Sion

B-603 & 604, Kohinoor City, Commercial-1 6th Floor, Kirol Road, Off L.B.S. Marg, Kurla (West), Mumbai, Pin Code - 400 070, State - Maharashtra, Country - India.

Vastukala Consultants India Pvt. Ltd.

Mumbai · Delhi NCR · Aurangabad · Nanded · Indore · Pune · Raipur · Jaipur · Ahmedabad · Rajkot · Thane · Nashik



MSME Reg. No.: 27222201137 • CIN: U74120MH2010PTC207869

Vastu/Mumbai/07/2022/000120 02/0-0-TJDARSHAN

Date: 02.07.2022

VALUATION OPINION REPORT

The property bearing Flat No. 502, 5th Floor, Building No A-8, Narmada Co-Op. Hsg. Soc.Ltd, Lok Upvan Phase - 1, Pokharan Road No. 2, Village Majiwada, Thane West, Taluka Thane, District Thane, Thane, 400610, State -Maharashtra, India. belongs to Shri. Sharad Yeshwant More & Smt. Jyoti Sharad More

Boundaries of the property					
North		:	Wing - H-2		
South		:	Tulsidham road		
East		:	Lok Varsha Building		
West		:	Wing I-2 & Road		

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and Fair Market Value for this particular purpose at ₹ 93,60,540.00 (Rupees Ninety Three Lakh Sixty Thousand Five Hundred Forty Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

C.M.D. Director

Think.Innovate.Create

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

AM161706-3

SBI Empanelment No.: SME/TCC/2021-22/86/3

Encl.: Valuation report

Mumbai -

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Vastukala Consultants India Pvt. Ltd.

121, 1 st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093

To,

The Branch Manager, State Bank of India RACPC Sion

B-603 & 604, Kohinoor City, Commercial-1 6th Floor, Kirol Road, Off L.B.S. Marg, Kurla (West), Mumbai, Pin Code - 400 070, State - Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF FLAT)

	General			
1	Purpose for which the v	valuation is made	:	To assess Fair Market Value of the property for Market Value Purpose.
2	a) Date of inspec	tion	:	01.01.1970
	b) Date of which	the valuation is made	:	02.07.2022
3	List of documents prod	uced for perusal:		
	Sureshkumar 7500000 Rup	Sharma purchaser - Shri. Sees. Dancy Certificate - Dated 1	Shar	012 having Document No.3026/2012 seller - Smt. Meena ad Yeshwant More & Smt. Jyoti Sharad More for Amount 1/1995 having Document No.TMC/2346 issued by Thane
4	Name of the owner(s) a (es) with Phone no. (de owner in case of joint o	tails of share of each	:	Shri. Sharad Yeshwant More & Smt. Jyoti Sharad More
				Flat No. 502, 5th Floor, Building No A-8, Narmada Co-Op. Hsg. Soc.Ltd, Lok Upvan Phase – 1, Pokharan Road No. 2, Village Majiwada, Thane West, Taluka Thane, District Thane, Thane, 400610, State - Maharashtra, India.
				Shri. Sharad Yeshwant More & Smt. Jyoti Sharad More Mobile No. 9769108869 Joint Ownership Details of ownership share is not available
5	Brief description of the Leasehold / freehold et		: O\	The property is a Residential Flat located on 5th Floor The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + 2 Bathroom + Dry Balcony. (2 BHK)
				The property is at 4.7 Km distance from railway station Thane
6	Location of property			
a)	Plot No. / Survey No.		:	Survey No - 342 (Part C)
b)	Door No.		:	Residential Flat No. 502
c)	C.T.S. No. / Village		:	Village - Majiwada
d)	Ward / Taluka		:	Taluka - Thane
e)	Mandal / District		:	District - Thane

f)	Date of issue and validity of layout of approved map / plan	:	As Occupancy Certificate is re that the construction is as per	
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	:	No	
7	Postal address of the property	:	Flat No. 502, 5th Floor, Buildir Hsg. Soc.Ltd, Lok Upvan Phase Village Majiwada, Thane West Thane, Thane, 400610, State	e – 1, Pokharan Road No. 2, , Taluka Thane, District
8	City / Town		City - Thane	
	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		SemiUrban	
10	Coming under Corporation limit / Village Panchayat / Municipality		Village - Majiwada Thane Municipal Corporation	
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	:	A - As per site	B - As per Document
	North	:	Wing - H-2	Documents not available
	South	:	Tulsidham road	Documents not available
	East		Lok Varsha Building	Documents not available
	West	:	Wing I-2 & Road	Documents not available
13	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in a building.	
		/	A - As per the Deed	B - Actuals
	North Think.Inn	φ\	vate.Create	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
14	Extent of the site	:	Carpet Area in Sq. Ft. = 684.54 (Area as per Site measurement)	
			Carpet Area in Sq. Ft. = 690.00 (Area As Per Agreement for sale) Built Up Area in Sq. Ft. = 828.00 (Carpet Area + 20%)	
14.1	Latitude, Longitude & Co-ordinates of Flat	:	19°13'22.4"N 72°58'14.2"E	
14.1	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq. Ft. = 69 (Area As Per Agreement fo	

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.	:		
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation		Village - Majiwada, Thane Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Flat No. 502, 5th Floor, Building No A-8, Narmada Co-Op. Hsg. Soc.Ltd, Lok Upvan Phase – 1, Pokharan Road No. 2, Village Majiwada, Thane West, Taluka Thane, District Thane, Thane, 400610, State - Maharashtra, India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:/	1995 (As per occupancy certificate)	
5.	Number of Floors		Stilt + 7 Upper Floors	
6.	Type of Structure		R.C.C. Framed Structure	
7.	Number of Dwelling units in the building		5th Floor is having 2 Flats	
8.	Quality of Construction	:	Good	
9.	Appearance of the Building	:	Good	
10.	Maintenance of the Building	:	Good	
11.	Facilities Available			
	Lift	:	Not Provided	
	Protected Water Supply	:	Municipal Water Supply	
	Underground Sewerage	:	Connected to Municipal Sewerage System	
	Car parking - Open / Covered	:	open	
	Is Compound wall existing?		No	
	Is pavement laid around the Building	:	Yes	
Ш	Residential Flat) (C	rate.Create	
1.	The floor in which the Flat is situated	:	5th Floor	
2.	Door No. of the Flat	:	Residential Flat No. 502	
3.	Specifications of the Flat	L		
	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. Concealed Electrical wiring	
	Finishing	:	Good	

Assessment No. : Details not available Tax paid in the name of : Details not available Tax amount : Details not available 5. Electricty Service connection No. : Details not available Meter Card is in the name of : Details not available Meter Card is in the name of : Details not available Meter Card is in the name of : Details not available Meter Card is in the name of : Details not available Meter Card is in the name of : Shri. Sharad Yeshwant More & Smt. Jyoti Sharad More Sale Deed executed in the name of : Shri. Sharad Yeshwant More & Smt. Jyoti Sharad More What is the undivided area of land as per Sale Deed? What is the plinth area of the Flat? : Details not available Deed? What is the plinth area of the Flat? : Details not available Decard : What is the floor space index (app.) : As per local norms 10. What is the Carpet area of the Flat? : As per local norms 11. What is the Carpet area of the Flat? : Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for sale) Carpet Area in Sq. Ft. = 694.54 (As per Area a Caulal site measurement) What is the lipid used for Residential or Commercial purpose? 12. Is it Posh / I Class / Medium / Ordinary? : Medium Decard : Nomer-occupied or let out? : Owner Occupied 13. Is it being used for Residential or Commercial purpose Purpose? 14. Is it owner-occupied or let out? : Owner Occupied 15. If rented, what is the monthly rent? : Residential purpose Purpose? 16. What are the factors favoring for an extra Potential Value? 17. After analyzing the comparable sale instances, what is the monthed to general? : No 18. Avarage 19. After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the areas; which is the adopted basic composite rate for a similar Flat with same specifications and other factors with the Flat under valuation after comparing with the specifications and other factors with the Flat under valuation after comparing with the specifications and other factors with the Flat u		1		1	
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5. Electricity Service connection No. : 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 : Shri. Sharad Yeshwant More & Smt. Jyoti Sharad More 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. = 828.00 (Carpet Area in Sq. Ft. = 828.00 (Carpet Area + 20%)) 10. What is the floor space index (app.) : As per local norms 11. What is the Carpet area of the Flat? : Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area in Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area to Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area to Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area to Sq. Ft. = 690.00 (As Per Area Agreement for Sale) Carpet Area to Sq. Ft. = 690.00 (As Per Ar		Tax paid in the name of	:	Details not available	
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(As Per Area Agreement for sale) Carpet Area in Sq. Ft. = 684.54 (As per Area actual site measurement) 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. How is the marketability? 17. How is the marketability? 18. What are the factors favoring for an extra Potential Value? 19. What are the factors favoring for an extra Potential Value? 19. Any negative factors are observed which affect the market value in general? 10. After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? In (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas) 17. 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). 18. Break - up for the rate 19. Building + Services 10. (As per Area actual site measureal in Set 24 (As per Area actual site measurement) 19. Medium 10. Residential purpose 10. Owner Occupied 11. Residential purpose 11. Average 12. Vovarea 13. Average 14. Joecated in developed area 15. No 16. No 17. 10,800.00 to ₹ 13,900.00 per Sq. Ft. on Built Up 18. To 18,800.00 per Sq. Ft. 19. To 18,800.00 per Sq. Ft.	10.	What is the floor space index (app.)	<u>:</u>	As per local norms	
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I. Building + Services : ₹ 2,800.00 per Sq. Ft.	2.	adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat	:	14,700.00 per Sq. Ft.	
	3.	Break – up for the rate	:		
II. Land + others : ₹ 11,900.00 per Sq. Ft.		I. Building + Services	:	₹ 2,800.00 per Sq. Ft.	
		II. Land + others	:	₹ 11,900.00 per Sq. Ft.	

4.	Guideline rate obtained from the Registrar's Flat for new property (an evidence thereof to be enclosed)	:	₹ 1,20,400.00 per Sq. M. i.e. ₹ 11,185.54 per Sq. Ft.	
	Guideline rate obtained from the Registrar's Flat after depreciate (an evidence thereof to be enclosed)	:	₹ 84,284.00 per Sq. M. i.e. ₹ 7,830.25 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)	:	₹ 2,800.00 per Sq. Ft.	
	Age of the building	:	27 years	
	Life of the building estimated	:/	33 years Subject to proper, preventive periodic maintenance & structural repairs.	
	Depreciation percentage assuming the salvage value as 10%		40.50%	
	Depreciation Ratio of the building		-	
b	Total composite rate arrived for Valuation			
	Depreciated building rate VI (a)	:	₹ 1,666.00 per Sq. Ft.	
	Rate for Land & other V (3) ii	:	₹ 11,900.00 per Sq. Ft.	
	Total Composite Rate	:	₹ 13,566.00 per Sq. Ft.	
	Remarks	:		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Est. Value (₹)
1	Present value of the Flat (incl. car parking, if provided)	690.00 Sq. Ft.	13,566.00	93,60,540.00
2	Wardrobes Think In	oovato Cro	vato	
3	Showcases	lovare.cre	are	
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			
	Total / Realizable value of the property		93,60,540.00	
	Insurable value of the property		23,18,400.00	

Guideline value of the property

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, we have adopted Sale Comparison Approach Method for the purpose of valuation .The Price for similar type of property in the nearby vicinity is in the range of ₹ 10,800.00 to ₹ 13,900.00 per Sq. Ft. on Built Up Area. Considering the rate with attached report , current market conditions , demand and supply position, Flat size, location, upswing in real estate prices , sustained demand for Residential Flat, all round development of commercial and Commercial application in the locality etc. We estimate 13,566.00 per Sq. Ft. for valuation.

Impending threat of acquisition by government for road widening / publics service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on				
Saleability	Average			
Likely rental values in future	₹ 19,500(Expected rental income as per month)			
Any likely income it may generate	Rental Income			

Manoj Chalikwar

Govt. Reg. Valuer Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366 AM161706-3

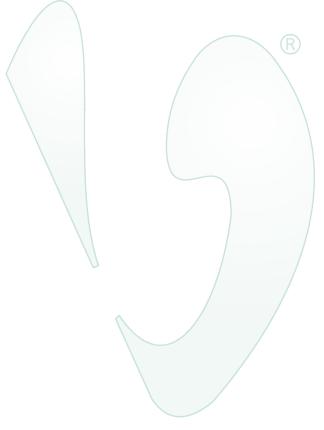
SBI Empanelment No.: SME/TCC/2021-22/86/3

Place : Mumbai Date : 02.07.2022

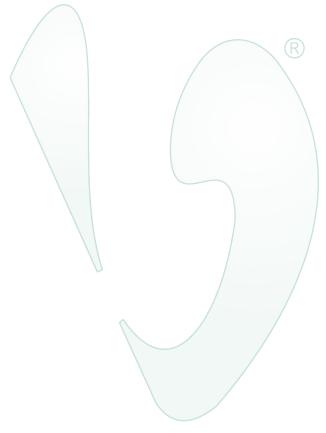
Think.Innovate.Create



Actual site Photographs



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