

Valuation Report of the Immovable Property

Details of the property under consideration:

Name of Owner : **Mr. Abhijit Padmakar More**

Residential Flat No. 404, 4th Floor, Wing - Type C, Building No. 1, "**Vrundavan Complex**",
Village - Mahim, State - Maharashtra, Country - India

Valuation Done for:

**State Bank of India
Racpc Sion**

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

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Vastukala Consultants (I) Pvt. Ltd.

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Aurangabad · Nanded**



Vastu/Mumbai/05/2023/031351/1

11/13-172-J/Shyam

Date: 11.05.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 404, 4th Floor, Wing - Type C, Building No. 1, "**Vrundavan Complex**", Village - Mahim, State - Maharashtra, Country - India belongs to **Mr. Abhijit Padmakar More**

Boundaries of the property :

North	Details not provided
South	Details not provided
East	Details not provided
West	Details not provided

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 valued for Housing Loan purpose at **₹ 0.00 (Rupees zero 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

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Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

SBI Empanelment No.: SME/TCC/2017-18/942/178

Encl.: Valuation report



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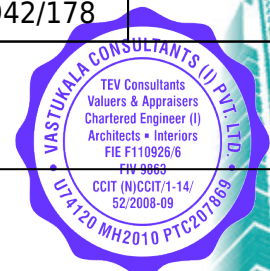
Valuation Report of Immovable Property

1 Customer Details									
Name(s) of the owner(s).			Mr. Abhijit Padmakar More						
Application No.									
2 Property Details									
Address			Residential Flat No. 404, 4th Floor, Wing - Type C, Building No. 1, " Vrundavan Complex ", Village - Mahim, State - Maharashtra, Country - India						
Nearby Landmark / Google Map Independent access to the property			Latitude Longitude:						
3 Document Details					Name of Approving Authority				
Layout Plan		No	N.A.		Approval No.		N.A.		
Building Plan		No	Details not provided		Approval No.		Details not provided		
Construction Permission		No	Details not provided		Approval No.		Details not provided		
Legal Documents		Yes	1. Copy of Offer letter 2. Copy of Signed Report dated 11.05.2023 3. Copy of Final Word dated 11.05.2023						
4 Physical Details									
Adjoining Properties		East		West		North		South	
As on site		Details not provided		Details not provided		Details not provided		Details not provided	
As per document		Details not provided		Details not provided		Details not provided		Details not provided	
Matching of Boundaries	-	Plot Demarcated	No	Approved land use	Residential purpose	Property Type	Residential		
No. of rooms	Living		Bed Room		Kitchen		Dining		
	Toilet		Bath room		WC		Small Room	0	
Car Parking									
Total no. of Floors	upper floors.	Floor on which the property is located	4 th Floor	Approx. Age of the property	Less than a year	Residual age of the property	0 years	Subject to proper, preventive maintenance & structural repairs.	Type of structure
5 Occupancy Details									
Tenant Name(s)			N.A.						



	Status of Tenure	N.A.	No. of years of Occupancy	N.A.	Relationship of tenant with owner	N.A.	
	Expected Income from the property						
6	Stage of Construction						
	Stage of construction						
	If under construction, extent of completion				N.A.		
7	Violations if any observed						
	Nature and extent of violations						
8	Area Details of the Property						
	Carpet Area in Sq. Ft.		Plinth area / Built up area in Sq. Ft.	0.00	Saleable Area in Sq. Ft.	.	
	Remarks:						
9	Valuation						
	i. Mention the value as per Government Approved Rates also						
	Guideline rate obtained from the Stamp Duty Ready Reckoner			₹ 0.00 per Sq. M. i.e. ₹ 0.00 per Sq. Ft.			
	ii. 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.						
	Indicator						
	Property :N.A. Source :N.A. Area :N.A. Expected Price :N.A. Expected Rate/Sq. Ft :N.A.						
	Considering the above indicator of sale, current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc. We estimate ₹ 0.00 rate per Sq. Ft. (Inclusive of site and general development, compound walls, MS gates, drainage systems, water tanks and other infrastructure facilities and amenities).						
	Summary of Valuation						
	i. Guideline Value				Area in Sq. Ft.	Rate in ₹	Value in ₹
	Built up area						
	ii. Fair Market Value of the Property						
	Built Up / Saleable Area				Sq. Ft.		
	Prevailing market rate					₹ 0.00	
	iii. Floor Rise Rate per Sq. Ft.					₹ 0	

	iv. PLC Rate per Sq. Ft.	₹ 0
	v. Total Rate per Sq. Ft.	₹ 0
	Total Value of the property	₹ 0.00
	vi. Realizable Value of the Property	₹ 0.00
	vii. Distress / Force Sale Value	₹ 0.00
	viii. Insurable Value of the Assets	₹ 0.00
10	Assumptions /Remarks	
	i. Qualification in TIR / Mitigation Suggested, if any	
	ii. Property is SARFAESI compliant	Yes
	iii. Whether property belongs to social infrastructure like hospital, school, old age home etc.	
	iv. Whether entire piece of land on which the unit is set up/property is situated has been mortgaged or to be mortgaged	
	v. Details of last two transaction in the locality / area to be provided, if available	
	vi. Any other aspect which has relevance on the value or marketability of the property	
11	Declaration	<p>i. The property was inspected by me / my authorised representative personally on 11.05.2023</p> <p>ii. The undersigned does not have any direct / indirect interest in the above property.</p> <p>iii. The information furnished here in is true and correct to the best of our knowledge.</p> <p>iv. I have submitted Valuation report directly to the Bank.</p>
12	Name, address & signature of Valuer	<p>Vastukala Consultants (I) Pvt. Ltd. 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093</p> <p>Sharadkumar B. Chalikwar Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 SBI Empanelment No.: SME/TCC/2017-18/942/178</p> <p>Date of valuation: 11.05.2023</p>
13	Enclosures Documents & Photographs	1. Valuation Report



Route Map of the property

(Note: 📍 shows location)

Latitude Longitude -



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for **Housing Loan** purpose as on dated **11th May 2023**.

The term Fair Market Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self-interest assuming that neither is under undue duress"

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDERLYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.

Sharadkumar B. Chalikwar

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DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, 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 valued for Banking Purpose as on day for **₹ 0.00 (Rupees zero Only)**.

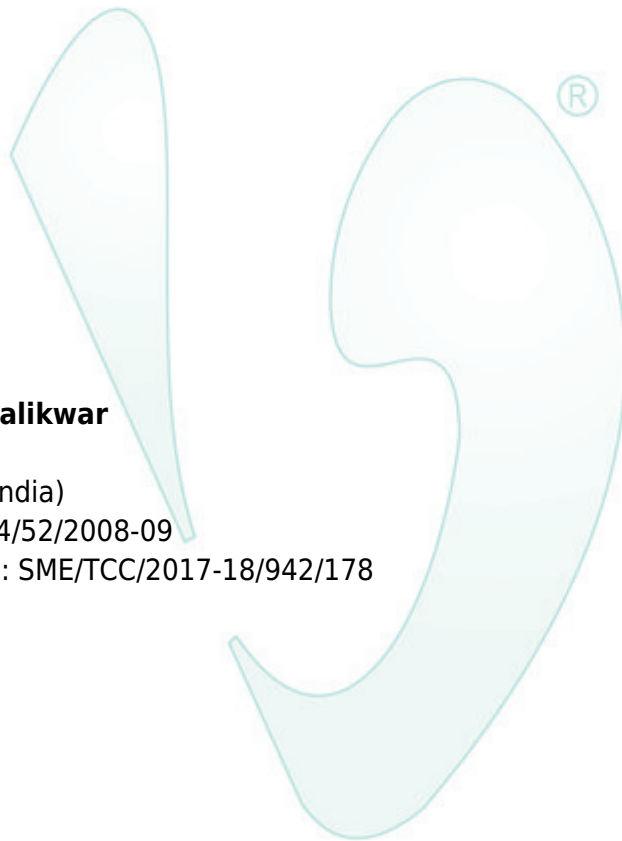
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