

VALUATION OF IMMOVABLE PROPERTY

For Bank Loan Purpose.

For Bank of India, DhamankarNaka Branch, Bhiwandi, Thane.

At

Flat No. 101 on 1st Floor, In Under Construction Building Known as
"Shree Sadguru Apartment", Situated at Survey No. 35, Hissa No. 1-
Bof Village Katemanivali, Near Model College, 60 Feet Road,
Chinchpada Road, Katemanivali, Kalyan (East),
Taluka Kalyan & District Thane – 421 306.



In the case of

Mr. Sunil Kisan Kangane (Purchaser)

Mrs. Saraswati Sunil Kangane (Purchaser)

Prepared By

S. D. Thakare

Aarch Consultants & Valuers

Architects, Engineers, Govt. Regd. Valuer

1, Shree Chamunda Apt.,

Liberty Garden, Cross Road No. 2,

Opp. Mehta Industrial Estate,

Malad (West), Mumbai 400 064

Tel. No. 28825635/ 6937

Mobile: 9833599876/ 9869003273

Email: - aarchconsultants@gmail.com

Off. :- 91(22)2882 6937
Tel. Fax. :- 91(22)2882 6937/28825635
Mob. :- 9869003273
9833599876
Email:-

Aarch Consultants & Valuers
Architects, Engineers, Govt. Reg. Valuers
Repair, Enviro. Interior & Project Consultant

Off. 1, Shree Chamunda Apt., Liberty Garden, Cross Road No. 2., Opp. Mehta Estate, Malad [West], Mumbai. -400 064.

BOI Dhamankar Naka Branch/ Sunil Kangane/28793

Date: 11/10/2018.

To,
The Assistant General Manager,
Bank of India,
Dhamankar Naka Branch,
Bhiwandi,
Thane.

CERTIFICATE

We certify that we have surveyed the Immovable Property of

Mr. Sunil Kisan Kangane (Purchaser)
Mrs. Saraswati Sunil Kangane (Purchaser)

As described below –

Type -- Residential Flat is with 1 Bedroom, Hall & Kitchen (1 BHK)

Address -- Flat No. 101 on 1st Floor, In Under Construction Building Known as "Shree Sadguru Apartment", Situated at Survey No. 35, Hissa No. 1-B of Village Katemanivali, Near Model College, 60 Feet Road, Chinchpada Road, Katemanivali, Kalyan (East), Taluka Kalyan & District Thane – 421 306.

We further certify that the fair market value of the property, described in detail in this report, is as follows:-

Rs. 34,49,000/-

(Rupees Thirty Four Lakhs Forty Nine Thousand Only)

Present Market Value as per Present Stage of Construction Work

(95% Completion) is Rs. 32,77,000/-

(Rupees Thirty Two Lakhs Seventy Seven Thousand Only)

This Certificate is issued on actual inspection, to the best of my Knowledge & Ability and is without prejudice.

For Aarch Consultants & Valuers

S. D. Thakare
(S. D. Thakare)
Govt. Regd. Valuer
Reg. No. CAT/II/249.



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BOI Dhamankar Naka Branch/ Sunil Kangane/ 28793

Date: 11/10/2018.

To,
The Assistant General Manager,
Bank of India,
Dhamankar Naka Branch,
Bhiwandi,
Thane.

VALUATION REPORT

01	Regarding	Valuation of Residential Flat for Housing loan purpose.
02	Name Of the Applicant	Mr. Sunil Kisan Kangane (Purchaser) Mrs. Saraswati Sunil Kangane (Purchaser)
03	Phone No. of Applicant	+91-9867935049.
04	Address of the Applicant	Residing at Malhar Park, Near Khadan, Chinchpada Road, Katemanivali, Kalyan (E), Thane -421 306.
05	Address of the Property	Flat No. 101 on 1 st Floor, In Under Construction Building Known as "Shree Sadguru Apartment", Situated at Survey No. 35, Hissa No. 1-B of Village Katemanivali, Near Model College, 60 Feet Road, Chinchpada Road, Katemanivali, Kalyan (East), Taluka Kalyan & District Thane - 421 306.
06	Name of the Seller	M/s. Shree Sadguru Construction.
07	Current Possession with	Vacant Flat.
08	Latitude & Longitude	Latitude - 19° 22'07.33"N Longitude - 73° 14'26.75" E
09	Type of the Property	Residential Flat is with 1 Bedroom, Hall & Kitchen (1 BHK)
10	Requested by- Financier	Bank of India, Dhamankar Naka Branch, Bhiwandi.
11	Date of Inspection	10/10/2018.
11.1	Survey in Presence of	Mr. Sunil K. Kangane.
12	Purpose of Valuation	Fair Market Value for Housing loan purpose.
13	Location	Survey No. 35, Hissa No. 1-B of Village Katemanivali, Near Model College, 60 Feet Road, Chinchpada Road, Katemanivali, Kalyan (East), Taluka Kalyan & District Thane - 421 306.
13.1	Type of Locality	Residential Locality.
13.2	Class	Middle Class.
13.3	Nearest Station	Kalyan Railway Station.
13.4	Distance from Station	Approximately 2.5Km from Kalyan Railway Station.
13.5	Civic amenities	Available Nearby.
14	Landmark	Near Model College, 60 Feet Road, Chinchpada Road, Katemanivali, Kalyan (East), Taluka Kalyan, District Thane.
15	Building Details	Building is with Ground/Stilt +7 th Upper Floors.
15.1	Type of Land	Irregular Shape of N. A. Land



15.2	Plot Boundaries	East -- Open Plot. West --Open Plot. South -- 60 Feet Road. North --Pragati Complex.
15.3	Type of occupation- Ownership/Tenanted	Vacant Flat.
15.4	Type of Structure	R. C. C Framed Structure.
15.5	No. of Floors	Building is with Ground/Stilt +7 th Upper Floors.
15.6	No. of Lifts	Provision for 1 Lift.
16	Flat Details	
16.1	Floor	1 st Floor.
16.2	Type of Flat / Shop	Residential Flat is with 1 Bedroom, Hall & Kitchen (1 BHK)
16.3	Saleable Built up area	Saleable Built up area is about 627 Sq. Ft. (58.24 Sq. Mt.) is considered for Valuation.
16.4	Built up area	Built up area is about 538 Sq. Ft. (49.98 Sq. Mt.)
16.5	Carpet Area	Carpet Area is 355 Sq. Ft. + 31 Sq. Ft. (Balcony) + 27 Sq. Ft. (CA) + 35 Sq. Ft. (Passage) = 448 Sq. Ft. (41.62 Sq. Mt.) As per Agreement For Sale Dated: 28/08/2018.
17	Completeness of Project	Building is under Construction.
17.1	Exterior	Distemper
17.2	Interior	Flooring - Vitrified Flooring. Kitchen - Granite Kitchen Platform. Window - Aluminum Sliding Windows. Doors - Teakwood Doors. Toilet - Provided.
18	Quality of Construction	Good.
18.1	Under Construction	95% Completed
18.2	Complete	95% Completed
19	Age of the Property	Building is under Construction.
20	Residual (future) life	60 Years. (After Completion)
21	Ind. Bldg. / Complex Of	Individual Building.
22	Separate Compound Wall	Provided.
23	Garden	No.
24	Paving around the Building/ Chequered tiles	Cement Concrete Paving.
25	Car Parking	Yes. Common Car Parking Space.
26	Maintenance / First Impression	Building is under Construction.
27	Plans Approved By	Revised Development Permission No. KDMP/NRV/BP/KV/2016-17 Dated: 20/08/2016. Issued by KDMC.
28	Society Registration No.	Not yet done.
29	Property Tax	N.A.
30	Water Availability	Provision for Municipal water.
31	Compliance to sanctioned Plans	Development Plan of Kalyan Dombivli Municipal Corporation.
32	Valuation Method	Composite Rate.
33	Valuation	Valuation as on 11/10/2018
34	Current fair market rate	Rs. 5,500/- per Sq. Ft. on Saleable Built up area



34.1	Current fair Market Value	Saleable Built up area 627 Sq. Ft. x Rs. 5,500/- per Sq. Ft. = Rs. 34,48,500/- Say...Rs.34,49,000/- (on 100% Completion) (Rupees Thirty Four Lakhs Forty Nine Thousand Only)
34.2	Present Stage Value	0.95 x Rs. 34,49,000/- = Rs. 32,76,550/- Say ... Rs. 32,77,000/- (Rupees Thirty Two Lakhs Seventy Seven Thousand Only)
35	Distress Sale Value	0.80 x Rs. 34,49,000/- = Rs. 27,59,200/- Say ... Rs. 27,59,000/- (on 100% Completion) (Rupees Twenty Seven Lakhs Fifty Nine Thousand Only)
35a	Rental Value	Rs. 6,000/-Per Month Approx.(on 100% Completion)
36	Basis for recommended rate	Market Enquiry, Location & Type of Construction etc.
37	Suggested sum assured for Fire Insurance cover	Rs. 15,68,000/- (on 100% Completion)
38	Government Value	Rs. 19,47,000/- As per Index II Sr. No. 10337/2018 Dated: 28/08/2018.
39	Reason for deviations if any	Registrar's rates are normal properties & they do not consider amenities.
40	Special Features that add to Value	-
41	Agreement	a) Agreement For Sale Dated: 28/08/2018. b) Index II Sr. No. 10337/2018 Dated: 28/08/2018.
42	Remarks	Building is complete.
43	Documents seen	Agreement for Sale, Index II, Revised Development Permission.
43.1	Registration Date	28/08/2018.
43.2	Registration No.	10337/2018
43.3	Village	Katemanivali
43.4	Receipt No.	12144.
43.5	Agreement between	M/s.Shree Sadguru Construction.(Seller) Mr. Sunil Kisan Kangane. (Purchaser) Mrs. Saraswati Sunil Kangane(Purchaser) As per Agreement For Sale Dated: 28/08/2018
44	Any Negative Features	No.



Considering the location, condition, maintenance & use of the building, Fair Market Value of the property is considered at,

Rs. 34,49,000/-

(Rupees Thirty Four Lakhs Forty Nine Thousand Only)

Present Market Value as per Present Stage of Construction Work

(95% Completion) is Rs. 32,77,000/-

(Rupees Thirty Two Lakhs Seventy Seven Thousand Only)

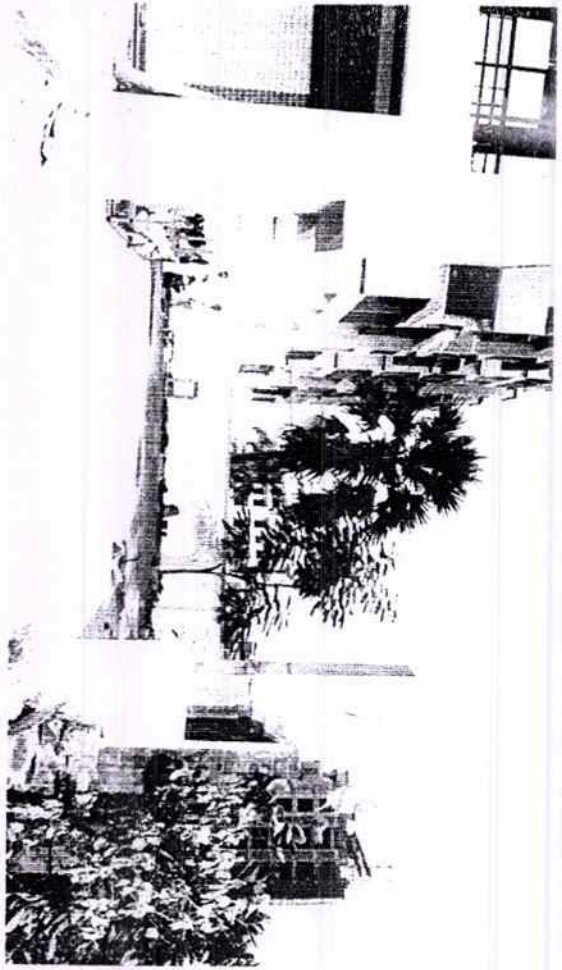
- 1) The information furnished in this report is true and correct to the best of my knowledge and Belief.
- 2) I have no direct or indirect interest in the property valued:
- 3) Our representative personally inspected the property on **10/10/2018**.
- 4) Our report does not cover check of ownership, title clearance or legality. This valuation is purely an opinion & has no legal or contractual obligations on our part. The rates are based on current market condition as per our enquiries & opinion and the value may change with time.
- 5) In no event shall the consultant / Valuer be held responsible in respect of any one or series of event of the actual loss or damage sustained or liable for special, indirect or consequential damages as assignment has been completed on best effort and knowledge & Personal Opinion.
- 6) The Valuation is Subject to Clear & Marketable Transferable Title & same shall be checked & verified through legal due diligence. This Valuation is also Subject to adequacy of Engineering/ Structural design & authentic approvals from approving authorities.
- 7) This valuation is given subject to clear titles & legality & approved status of building.
- 8) I further certify that I have valued the right property as per the documents provided to us by the Bank/ Client, which may be mortgaged to the Bank.

For Aarch Consultants & Valuers

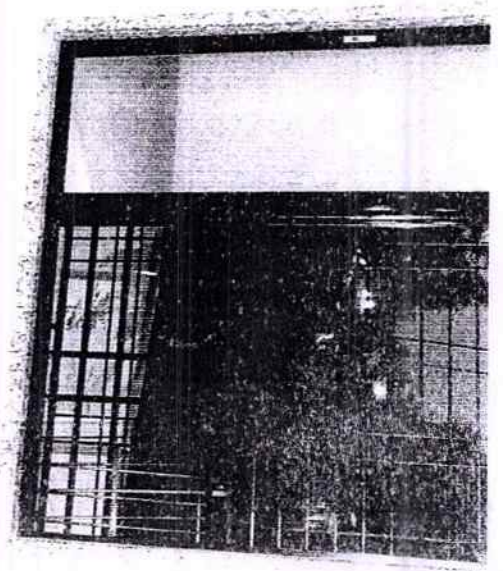
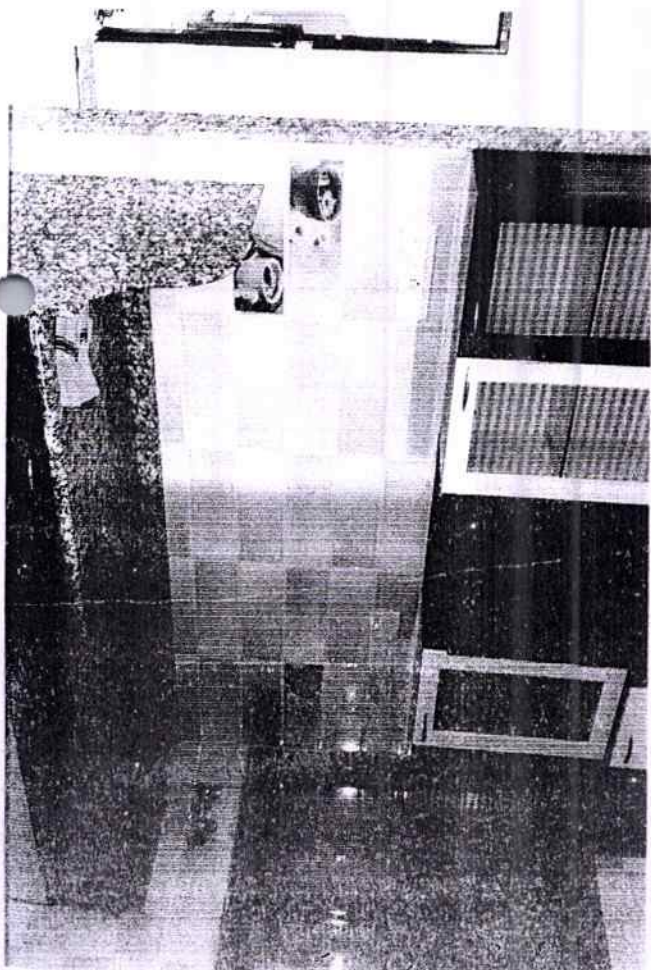
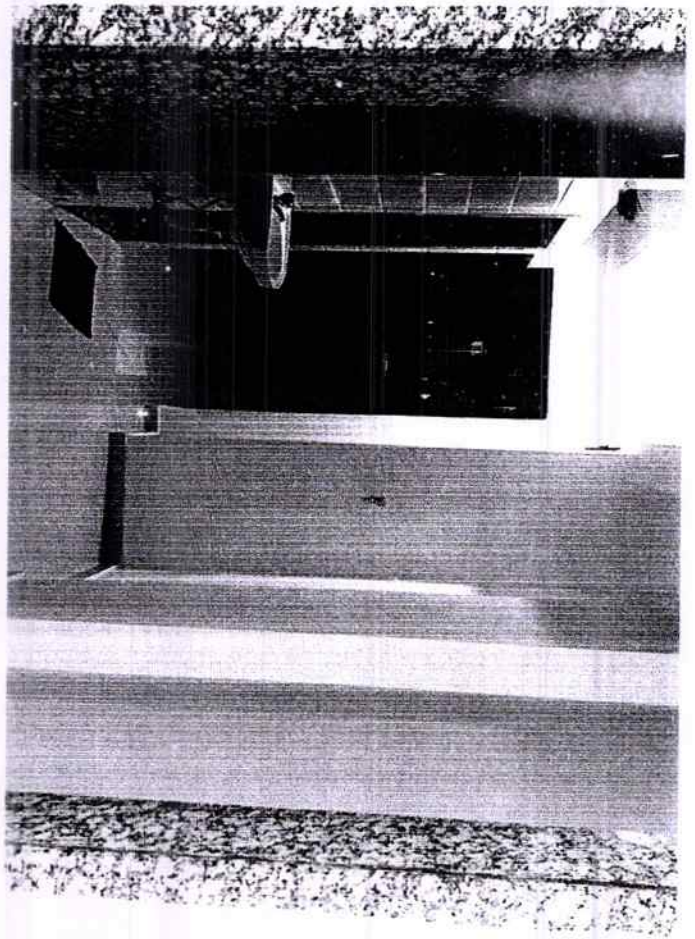
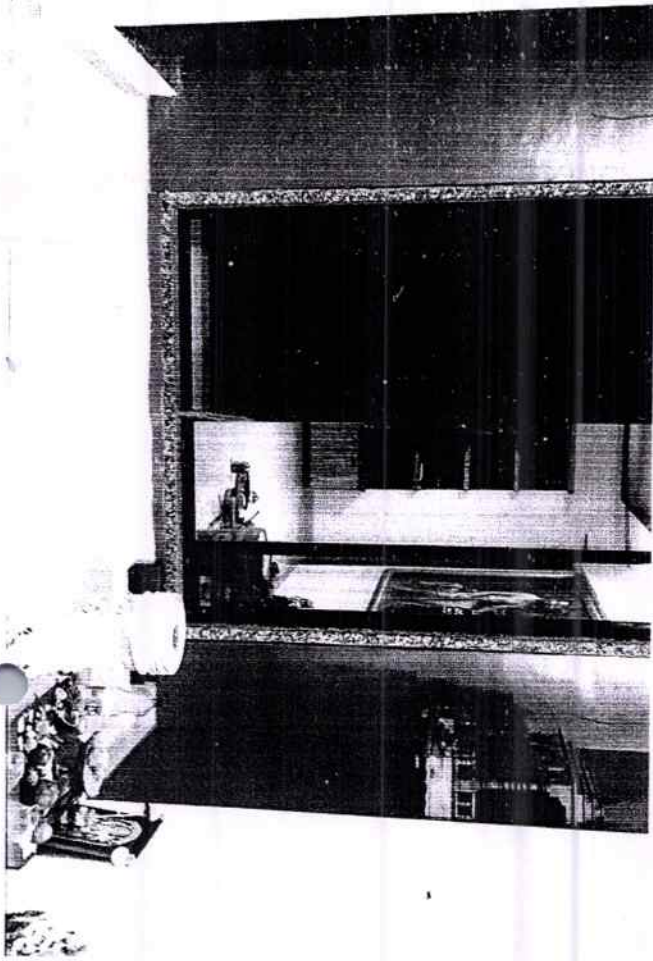
S. D. Thakare
(S. D. Thakare)

Govt. Regd. Valuer
Reg. No. CAT/II/ 249.





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Don
GOVT REGISTERED VALUERS
1000, 1001, 1002
CANTONMENT
S.D. DELHI

