

VALUATION OF IMMOVABLE PROPERTY

For Housing Loan Purpose

For State Bank of India, RACPC (Nashik City) Branch, Nashik.

At

Flat No. 11 + 12, On 4th Floor, "Radha Krishna Residency Apartment",
Near Wisdom High School, Rameshwar Nagar, Anandvalli Shiwar,
Gangapur Road, Nashik- 422013.

(Survey No. 35/8 + 35/9, Plot No. B-20 & B-21, At. Anandvalli Shiwar, Tal & Dist. Nashik)



In the case of
Mr. RAJESH DEVIDAS DANDAGAVAN & OTHERS 3.

Prepared By
Salvi & Associates

Office Add:- "Padamshree", Plot No. 46, Bhagawati Nagar, Near Tulja Bhavani Temple,
Heera Wadi, Panchavati, Nashik- 422 003.

Head Off:- F/318, Har Har Mahadev Society, Patil Wadi, Panchpakhadi,
Thane (W)- 400 601.

Mobile :- 7588832949 / 9822527387.



Salvi and Associates

C.A. Reg. No. CA/1048/04 B-1 Reg. No. CA/104

ARCHITECTS, INT. DESIGNERS,
GOVT. APPROVED VALUERS FOR BANKS,
FINANCIAL INST. INCOME TAX DEPT.
SURVEYORS & LOSS ASSESSORS

Pachhadri, Plot No. 46, Nr. Bhagwati Devi Temple,
Bhagwati Nagar, Hirawadi, Panchavati, Nashik 422003.
Mob : 982527387 | 7589837949 | 9869007142
Email : salvandassociates@gmail.com
salvandassociates@gmail.com

TO
The Branch Manager,
State Bank of India,
RACFC Branch, Nashik.

Mr. Pankaj D. Dandagavan / Dec-39

Date: 28/12/2015

VALUATION REPORT

Customer Details	
Name of Applicant/Borrower	Mr. Rajesh Devidas Dandagavan. ✓ Mr. Sandip Devidas Dandagavan. ✓ Mr. Pankaj Devidas Dandagavan. ✓ Mr. Devidas Pundlik Dandagavan. ✓
LOS Application No.	
Contact No.	Mob: 9158999986.
Date of Property Inspection	23/12/2015
Date of Valuation Report	28/12/2015
Property Details	
Property Address	Flat No. 11 + 12, On 4 th Floor, "Radha Krishna Residency Apartment", Near Wisdom High School, Rameshwar Nagar, Anandvalli Shiwar, Gangapur Road, Nashik- 422013.
Near By Land Mark/Google Map Independent access to the Property	Near Wisdom High School, Rameshwar Nagar, Anandvalli Shiwar, Gangapur Road.
Documents Details	
N.A. Order Letter No.	Name of Approving Authority Approval No.
Lay Out No.	District Collector office, Nashik NA/147/98, Dtd. 03/12/1998.
Bldg. Plan/ Commencement Certificate No.	District Collector office, Nashik Final/137/1102, Dtd. 09/07/1996.
Building Completion Certificate No.	Executive Engineer T.P. Dept. LND/BP/SAT/B-1/305/3503, Dtd. 12/11/2013.
Legal Documents	Nashik Municipal Corporation. Executive Engineer T.P. Dept. JavakNo./NagarRachna/ 18005/2604, Dtd. 22/10/2014.
	Nashik Municipal Corporation. Agreement For Sale NSN6-3783-2014, Dtd. 05/12/2014.
	Sub. Registered Office, Nashik Dtd. 05/12/2014.
Physical Details	
(Plot No. B- 20) (Plot No. B- 21)	
Plot/ S. No.	East Plot No. B- 21 S. No. 35
Adj. Properties Boundaries	West Plot No. B- 20 South 15 Mtr. Colony Road North Plot No. 12 & 13
Flat Adj. Prop. Boundaries	East Lift & Staircase South Open Space
Matching of Boundaries	Yes Plot Demarcated North Open Space
No of Rooms	Hall: 1, Kitchen & Dining: 1, Bed: 5, W.C. & Bath: 3, Store: 1 Parking etc.
No. of Floor in the Building	Ground + 7 th Floor Property Located On Which Floor
Approx age of the Property	1 Years Old. Age of the Property
	59 Years





Solvi and Associates

C.A. Reg. No. CA/108/2014 W.T. Reg. No. CAT/1414

ARCHITECTS, INT. DESIGNERS,
GOVT. APPROVED VALUERS FOR BANKS,
FINANCIAL INST. INCOME TAX DEPT.
SURVEYORS & LOSS ASSESSORS

Padmashri, Plot No. 46, Nr. Bhadravati Devi Temple,
Bhadravati nagar, Hirawadi, Pancharati, Nashik 422003.
Mob : 9822527387 | 7588832949 | 9869007442
Email : galandajay77@gmail.com
solviassociates@gmail.com

TO,
The Branch Manager,
State Bank of India,
RACPC Branch, Nashik.

Mr. Pankaj D. Dandagavan / Dec-39

Date: 28/12/2015

VALUATION REPORT

Customer Details	
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LOS Application No.	
Contact No.	Mob: 91589999886.
Date of Property Inspection	23/12/2015
Date of Valuation Report	28/12/2015
Property Details	
Property Address	Flat No. 11 + 12, On 4th Floor, "Radha Krishna Residency Apartment", Near Wisdom High School, Rameshwar Nagar, Anandvalli Shiwar, Gangapur Road, Nashik-422013. Near Wisdom High School, Rameshwar Nagar, Anandvalli Shiwar, Gangapur Road.
Near By Land Mark/Google Map Independent access to the Property	
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Building Completion Certificate No.	Executive Engineer T.P. Dept. Nashik Municipal Corporation. JavakNo./NagarRachna/18005/2604, Dtd. 22/10/2014.
Legal Documents	Agreement For Sale NSN6-3783-2014, Sub. Registered Office, Nashik Dtd. 05/12/2014.
Physical Details	
(Plot No. B-20)	
East	Plot No. B-21
West	Plot No. B-19
South	15 Mtr. Colony Road
North	Plot No. 11 & 12
East	Lift & Staircase
South	Open Space
Yes	Plot Demarcated
Yes	Approved Land Use
Yes	Type of Property
Yes	Flat
(Plot No. B-21)	
East	S. No. 35
West	Plot No. B-20
South	15 Mtr. Colony Road
North	Plot No. 12 & 13
West	Open Space
North	Open Space
Yes	Type of Property
Yes	Flat
Hall: 1, Kitchen & Dining: 1, Bed: 5, W.C. & Bath: 3, Store: 1 Parking etc.	
No. of Rooms	Property Located On 4 th Floor
No. of Floor in the Building	Ground + 7 th Floor
Approx age of the Property	1 Years Old. Age of the Property 59 Years

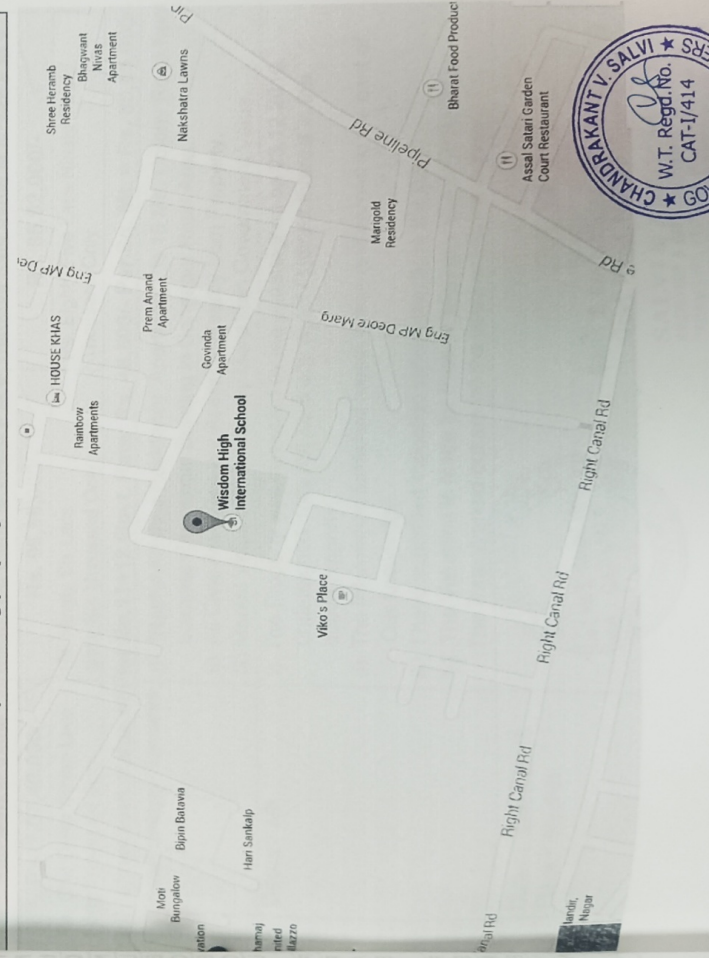


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5. Building Technical Details & Amenities Specifications of the Said Asset:

Type of Foundation / Structure	RCC Frame Structure
Type of Roof	RCC Roofing
Super Structure : Walls	Brick Work
Floor Heights	3 Mtr.
No. of Flats in the Building	Total: 16 Nos. Residential Flat in The Building.
Finishing	Internal Plaster Cement Plaster to walls and ceiling. Internal Color Plastic Paint to entire Flat Flooring Vitrified Tiles flooring & Skirting in entire Flat POP Yes Work in Hall Area.
Doors & Windows	Aluminum Powder Coating Sliding Windows with Stainless Steel Mosquito net night Latch to Main Doors & Decorative Laminated Flush Doors.
Kitchen	Platform with Green Marble top with S.S. sink & Windows Level Glazed tiles.
Toilets	3 Nos. 6ft Glazed Tiles for Bath. 4ft. Ht. Glazed tiles for W.C.
Electrical	Council Electrification & Concealed Plumbing.
Lift	1 Nos. Lift in with Battery Backup. (Capacity 8 Passenger)
Standard Futures	Main entrance MS Grill Sliding gate with RCC Wall Compound.
Lat. / Bath Details.	Type of WC 6ft Glazed Tiles for Bath.4ft. Ht. Glazed tiles for W.C. Bath Tub etc. 9ft Glazed Tiles for Bath.4ft. Ht. Glazed tiles for Bath Room
Nearest Railway Station	Nearest Railway Station: Nashik Road, Distance from Property : 14 km. Nearest Bus Stop : Wisdom High School, Gangapur Road Distance : 100 Mtr.

Location cum Route map showing property boundaries



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5. Building Technical Details & Amenities Specifications of the Said Asset:	RCC Frame Structure
Type of Foundation / Structure	RCC Roofing
Type of Roof	Brick Work
Super Structure : Walls	3 Mtr.
Floor Heights	Total: 16 Nos. Residential Flat in The Building.
No. of Flats in the Building	Cement Plaster to walls and ceiling.
Finishing	Internal Plaster
	Internal Color
Floors & Windows	Flooring
	POP
Kitchen	Aluminum Powder Coating Sliding Windows with Stainless Steel Mosquito net
	Platform with Green Marble top with S.S. sink & Windows Level Glazed tiles.
Toilets	3 Nos. 6ft Glazed Tiles for Bath. 4ft. Ht. Glazed tiles for W.C.
Electrical	Council Electrification & Concealed Plumbing.
Lift	1 Nos. Lift in with Battery Backup. (Capacity 8 Passenger)
Standard Futures	Main entrance MS Grill Sliding gate with RCC Wall Compound.
Lat. / Bath Details.	Type of WC 6ft Glazed Tiles for Bath.4ft. Ht. Glazed tiles for W.C.
Nearest Railway Station	Bath Tub etc. 9ft Glazed Tiles for Bath.4ft. Ht. Glazed tiles for Bath Room
	Nearest Railway Station: Nashik Road, Distance from Property : 14 km.
	Nearest Bus Stop : Wisdom High School, Gangapur Road Distance : 100 Mtr.

Location cum Route map showing property boundaries



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Tenure / Occupancy Details			
Tenure Status of Tenure	Owner Occupied	No of years of Occupancy: 1 Yrs	Relationship of Tenant or Owner
	Mr. D. P. Dandagavan		Owner Occupied
Stage of Construction			
Stage of Construction	Bldg. Const. works are Completed.	100% Work Complete in 2014	
Violations if any observed			
Nature and extent of violation :	No. Violation. (Bldg. Const. as per Sanction Plan)		
Area Details of the Property			
Flat No. 11 + 12 (On 4 th Floor)	Carpet Area 1376.93 Sq. Ft. (127.92 Sq. Mt.)	Built up Area (30% Load On Carpet Area) 1789.94 Sq. Ft. (166.29 Sq. Mt.)	

10. Summary of Valuation :

Particular	Built up Area	B/Up Rate Adopted Per Sq. Ft.	Fair Market Value
Flat No. 11 + 12 (On 4 th Floor)	1789.94 Sq. Ft. (166.29 Sq. Mt.)	Rs. 6000/-	Rs. 1,07,39,640/-
Total Fair Market Value of Property Flat No. 11 + 12 As On Date (Rs. One Crore Seven Lacs Forty Thousand Only)			Rs. 1,07,39,640/ Say..Rs. 1,07,40,000/-

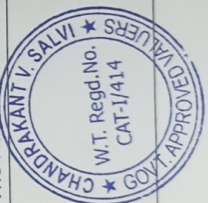
Fair Market Value	Realizable Value is 90% of F.M.V. Distress Sale Value is 80% of F.M.V.
Rs. 1,07,40,000/-	Rs. 96,66,000/-
Rs. One Crore Seven Lacs Forty Thousand Only.	Rs. Ninety Six Lacs Sixty Six Thousand Only.
	Rs. Eighty Five Lacs Ninety Two Thousand Only.

Guideline/Govt. Value of Flat No. 11+12 Govt. Rate: Rs. 48,500/- Per Sq. Mt. = Rs. 80,65,000/-

11 Assumptions/Remarks
i) "Radha-Krishna Residency Apartment", is 15 Mtr. Colony Road front Luxuries Residential Building in Gangapur Road Area.
ii) All Civic Amenities are Available Nearby from Property.
iii) Market Value of the Property More than Government Value.

12 Declaration
i) The Property was inspected by the undersigned on 23.12.2015. undersigned does not have any direct / indirect interest in the above property.
ii) The information furnished herein is true and correct to the best of Our knowledge.
iii) I have submitted Valuation report directly to the Bank.
iv) The Valuation is Made for Present Market Value of Property. The Rate Worked out are on the basis of Market Survey.

13
Date : 28/12/2015
Place : Nashik.



Chandrakant V. Salvi

Salvi & Associates (Mr. C. V. Salvi)
Govt. Regd. No. CAT-1/414

SALVI & ASSOCIATES
ARCHITECT & GOVT. APPROVED VALUERS
PADAMSHRI, PLOT NO. 46, B/H. TULJA
BHAVANI TEMPLE, BHAGWATI NAGAR,
HIRAWADI, PANCHAVATI, NASHIK-422 003

Tenure / Occupancy Details			
Tenure Status of Tenure	Owner Occupied	No of years of Occupancy: 1 Yrs.	Relationship of Tenant or Owner
	Mr. D. P. Dandagavan		Owner Occupied

Stage of Construction	
Bldg. Const. works are Completed.	100% Work Complete in 2014

Violations if any observed	
Nature and extent of violation :	No. Violation. (Bldg. Const. as per Sanction Plan)

Area Details of the Property		
Flat No. 11 + 12 (On 4 th Floor)	Carpet Area	Built up Area (30% Load On Carpet Area)
	1376.93 Sq. Ft. (127.92 Sq. Mt.)	1789.94 Sq. Ft. (166.29 Sq. Mt.)

10. Summary of Valuation :			
Particular	Built up Area	B/up Rate Adopted Per Sq. Ft.	Fair Market Value
Flat No. 11 + 12 (On 4 th Floor)	1789.94 Sq. Ft. (166.29 Sq. Mt.)	Rs. 6000/-	Rs. 1,07,39,640/-
Total Fair Market Value of Property Flat No. 11 + 12 As On Date (Rs. One Crore Seven Lacs Forty Thousand Only)			Rs. 1,07,39,640/ Say..Rs. 1,07,40,000/-

Fair Market Value	Realizable Value is 90% of F.M.V.	Distress Sale Value is 80% of F.M.V.
Rs. 1,07,40,000/-	Rs. 96,66,000/-	Rs. 85,92,000/-
Rs. One Crore Seven Lacs Forty Thousand Only.	Rs. Ninety Six Lacs Sixty Six Thousand Only.	Rs. Eighty Five Lacs Ninety Two Thousand Only.

Guideline/Govt. Value of Flat No.11+12 Govt. Rate: Rs. 48,500/- Per Sq. Mt. = Rs. 80,65,000/-

11 Assumptions/Remarks

- "Radha-Krishna Residency Apartment", is 15 Mtr. Colony Road front Luxuries Residential Building in Gangapur Road Area.
- All Civic Amenities are Available Nearby from Property.
- Market Value of the Property More than Government Value.

12 Declaration

i) The Property was inspected by the undersigned on 23.12.2015. undersigned does not have any direct / indirect interest in the above property.

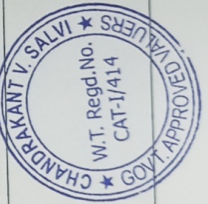
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iii) I have submitted Valuation report directly to the Bank.

iv) The Valuation is Made for Present Market Value of Property. The Rate Worked out are on the basis of Market Survey.

13

Date : 28/12/2015
Place : Nashik.



Salvi

Salvi & Associates (Mr. C. V. Salvi)
Govt. Regd. No. CAT-1/414

SALVI & ASSOCIATES
ARCHITECT & GOVT. APPROVED VALUERS
PADAMSHRI, PLOT NO. 46, B/H TULJA
BHAVANI TEMPLE, BHAGWATI NAGAR,
HIRAWADI, PANCHAVATI, NASHIK-427 003

FILE NO

PROPERTY PHOTOGRAPHS

Name of the Customer/ Applicant : **Mr. Rajesh Devidas Dandagavan & Others 3.**
Details Address of the property : **Flat No. 11 + 12, On 4th Floor, "Radha Krishna Residency Apartment", Near Wisdom High School, Rameshwar Nagar, Anandvalli Shiwar, Gangapur Road, Nashik- 422013.**



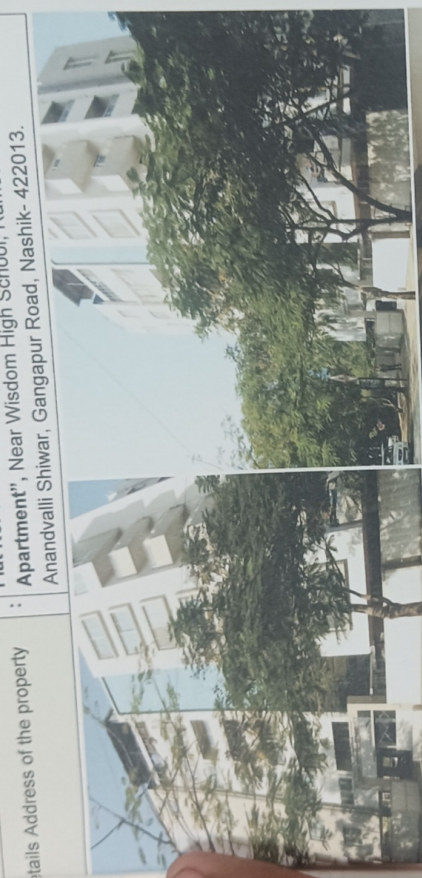
CHANDRAKANT V. SAI
W.T. REGISTRAR
CAT-1
GOVT. APPRO

8) Considering above mentioned facts F may be released. Please approve.

FILE NO.

PROPERTY PHOTOGRAPHS

Name of the Customer/ Applicant : **Mr. Rajesh Devidas Dandagavan & Others 3.**
Flat No. **11 + 12**, On 4th Floor, "Radha Krishna Residency
Apartment", Near Wisdom High School, Rameshwar Nagar,
Anandvalli Shiwar, Gangapur Road, Nashik- 422013.



CHANDRAKANT V. SAI
W.T. Regd. CAT-1
GOVT. APPRO.