

V.K.LAD B.E., F.I.E., C.ENG.(I), F.I.V.

Chartered Engineer (I) : F-107379/2
Fellow Valuer : F-4088
Govt. Regd. Valuer : CAT VII/46-WT/88
Surveyor & Loss Assessor : SLA-8442 (IRDA)

TDR

B-202, Siddhesh Arcade,
Opp. Gaondevi Water Tank,
G. Gupte Road,
Dombivli (W) - 421202
☎ (0251) 2407383
Mobile : 98204 28640
E-Mail : ladvijay@yahoo.com

FEASIBILITY REPORT * VALUE ENGINEERING * ENERGY & SAFETY AUDIT * CONSULTANT * PROCESS/ PLANT OPTIMISATION
QUALITY ASSESSOR TO ISI NORMS * DESIGNER - ELECTRONICS/ ELECTRICAL/ PROCESS ENGINEERING * TECHNICAL KNOW HOW

SBP/CHEMBUR/0105

STATE BANK OF PATIALA

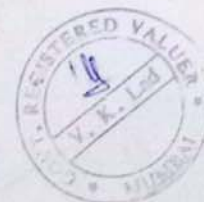
20th Jan., 2011

Chief Manager SBP, Chembur.

Annexure - III

VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY

01. DATE OF INSPECTION : 17.01.2011
02. NAME AND ADDRESS OF THE VALUER : V. K. Lad,
B-202, Siddhesh Arcade, Opp. Gaondevi water Tank,
Gupte Road, Dombivli (W), 421202
03. LIST OF DOCUMENTS HANDED OVER TO THE VALUER BY THE BRANCH
- a. : Vide Agreement copy, CC, Plan.
b. : Verbal instruction from Bank.
04. DETAILS OF ENQUIRIES MADE / VISITED TO GOVT. OFFICES FOR ARRIVING FAIR MARKET VALUE
- a. Local enquiry : Yes.
b. : Person present - Mr.Suresh Patil (9619992578)
c. : Bldg under construction, 70% work complete.
05. SUB - REGISTRAR VALUE / GUIDELINE VALUE / RATE : --
06. FAIR MARKET VALUE OF THE PROPERTY : Rs.17,88,000 /-
07. FACTORS FOT DETERMINING ITS MARKET VALUE : As above
08. CONSERVATIVE MARKET VALUE OF THE PROPERTY : Rs.16,98,600/-
09. DISTRESS VALUE OF THE PROPERTY : Rs.15,19,800/-
10. PRESENT / EXPECTED INCOME FROM THE PROPERTY : -
11. ANY CRITICAL ASPECTS ASSOCIATED WITH PROPERTY : * Bank is requested
1. : to get all the relevant documents before disbursement
i.e. OC, Sanction Plan, etc.
12. PROPERTY DETAILS
- ✓ Name (s) and Address (es) of the owner (s) : Vendor - Satyam Home Makers
Purchaser - Mr.Suresh Dnyandev Patil.
- Vide Agreement of Sale dt.27.12.2010
Regn. No.PVL2/13268/2010
Lease Agreement dt.17.04.2003
Tripartite Agreement dt.19.04.2010
CC - CIDCO/ATPO/BP/380 dt.12.05.2010
- If the property is under joint ownership / co-ownership share of each such owner / are the share is undivided.
: As above
- Brief description of the property : 1 BHK flat on 7th floor
- Whether open land, house property,
land area, built-up area, no. of floors, etc.)



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land area, built-up area, no. of floors, etc.)



✓ **Dimension of the site**

Front :
Right :
Left :
Back :

AS PER DEED

ACTUALS

✓ **Location of the property**

: Plot No.43, Sector-10, Kamothe

✓ **Postal Address**

: Flat No.701, 7th floor, Satyam Platinum,
Plot No.43, Sector-10, Kamothe, Navi Mumbai.

✓ **Boundaries of the property**

: Vide plan

North : Siddhivinayak Complex
South : Open Plot
East : Sai Prasad Apartment
West : Nimbeshwar Vatika

✓ **Route Map**

: Attached.

✓ **Any specific identification marks**

(Like electric pole No., dug well etc.)

: Bank of Maharashtra
NMMC

✓ **Panchayat / Municipality**

Whether covered under any land ceiling
of State / Central Government

:

✓ **Is the land freehold / leasehold**

: Vide Agreement

✓ **Are there any restrictive covenants in regard to use of land? If so attach a copy of the covenant :-**

✓ **Type of the property – Whether**

1. Agriculture
2. Industrial
3. Commercial
4. Institutional
5. Government
6. Non – Government
7. Others (Specify)

: Fully Residential.

In case of Agricultural land

1. Any conversion to House site is obtained
2. Whether the land is dry or wet
3. Availability of irrigation facilities
4. Type of crops grown
5. Annual yield or income

✓ **Year of acquisition / purchase**

: 2010

✓ **Value of purchase price**

: Rs. 13 Lacs, Vide Agreement of Dec.2010

✓ **Whether the property is occupied by Owner or tenant. If occupied by tenant since how long he is staying and the amount of rent being paid.**

✓ **Classification of the site**

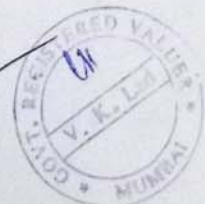
- a. Population group : METRO / URBAN / SEMI URBAN / RURAL
- b. high / Middle / Poor class
- c. Residential / non residential
- d. Development of surrounding area
- e. Possibility of any threat to the property (Floods, calamities etc.)

: Semi-Urban.
Middle Class
: Residential
: Developed

✓ **Proximity of civic amenities**

: All within easy reach.

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(like school, hospital, bus depot, market etc)

Mansarovar Railway Station 1.5KM.
NMMT/ST Buses & Rickshaws

- ✓ Level of the land (plain, rock etc) : Levelled
 - ✓ Terrain of the land : .
 - ✓ Shape of the land (Square / rectangle etc) : Rectangular
 - ✓ Type of use to which it can be put (for construction of house, factory etc) : .
 - ✓ Any usage restrictions on the property : Residential
 - ✓ Whether any plot is under town planning approved layout? : -
 - ✓ Whether any plot is intermittent or corner? : Abutting 40' Road
 - ✓ Whether any road facility is available? : .
 - ✓ Type of road available (B.T / Cement Road etc.) : .
 - ✓ Front Width of the Road? : .
 - Source of Water & water potentiality : Available
 - Type of Sewerage System : .
 - Availability of power supply : .
 - Advantage of the site : .
 - ✓ Disadvantage of the site : .
 - ✓ Give instances of sales of immovable property in the locality on a separate sheet, indicating the name & address of the property, registration No. sale price and area of land sold. : .
 - ✓ General Remark : .
13. Rent Details
- ✓ Is the building owner occupied / tenant / both? : In possession of builder, to occupy.
 - ✓ If party owner occupied, specify portion & Extent of area under occupation : .
 - ✓ Name of the tenant, lessees / licensees etc. : .
 - ✓ Portion in the their occupation : .

14. Valuation of the property

Part I : (Valuation of land)

1. Dimensions of the plot : Flat Area – 34.59 SM Carpet + 4.42 SM Terrace, vide agreement.
Total area 41.51 SM BUA (447 SF).
Prevailing market rate : Rs.3500/- to Rs.4000/- PSF BUA
Guideline rate obtained from the Registrar Office : .
2. Estimated value of the land : Rs.4000/- PSF BUA
3. The conservative value of the land : .

Part II : (Valuation of building property) Proposed.

- ✓ Type of building : RCC
(Residential / Commercial / Industrial) : Residential
- Year of construction : Under construction – 70% complete
- Future life of the property : 50 yrs on completion.
- No. of floors and height of each floor : Stilt/Ground + 7 Upper floors, 2 lifts assumed (enhanced CC to check)
- Including basement : .
- Type of construction : .
(Load bearing / RCC / Steel framed) : RCC



- ✓ Condition of the building
 External (excellent / good / normal / poor) :
 Internal (excellent / good / normal / poor) :
 ✓ Whether the building / property is constructed strictly according to the sanctioned plan, details of variations noticed if any and effect of same on the valuation. : Refer approved Plan
 ✓ **b. Specification of Construction*:** **Refer Plan (Partial zerox copy of Floor Plan submitted, Bank is requested to confirm OC & Sanction Plan before disbursement**

Sl. No.	Description	Ground floor	Other floors
PROPOSED			
a.	Foundation		: RCC
b.	Basement		: --
c.	Superstructure Joinery / Doors & Windows		: TW flush door, Alu.sliding window
d.	RCC Work		:
e.	Plastering		: Yes
f.	Flooring, Skirting		: Vitrified
g.	Any special finishing		: -
h.	Whether any weather proof course is provided		:
i.	Drainage		: UG
j.	Compound wall (Height, length and type of construction)		: 3 sides wall.
k.	Electric installation (Type of wire, Class of fittings)		: Concealed
l.	Plumbing installation (No. of water costs & wash basins etc.)		: Concealed
m.	Bore well		:
n.	Wardrobes, if any Development of open area in the house		: Standard amenity as per sales brochure.
o.	Advantage		:
p.	Maintenance Charges Miscellaneous		:

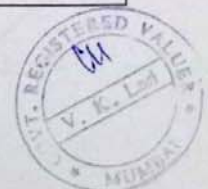
C. Details of Valuation:

Particulars of Item	Plinth area	Estimated replacement rate	Replacement cost (Rs.)	Depreciation (Rs.)	Net Value (Rs.)
Flat No.701, 7thfloor	447 SF BUA			4000/- PSF	Rs.17,88,000/-
TOTAL					Rs. 17,88,000/-

Part III : Valuation of other amenities / extra items / miscellaneous

Particulars of item	Quantity	Estimated replacement rate	Replacement cost (Rs.)	Depreciation (Rs.)	Net Value (Rs.)

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Part IV :

Valuation of proposed construction / additions / renovation if any.
The Valuer has enclosed detailed calculation sheets : Nil

SUMMARY OF VALUATION :

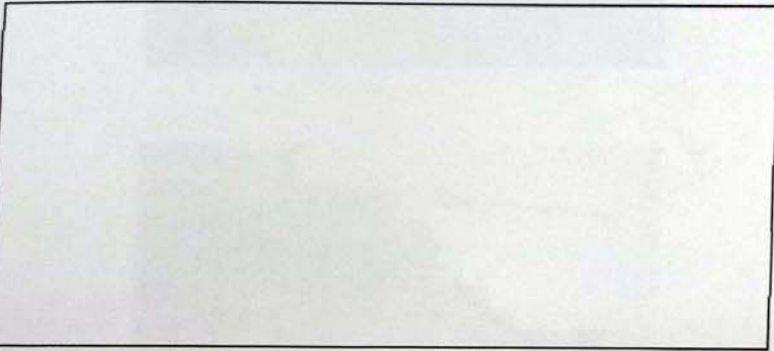
Part I Land	:	
Part II Building	:	Rs 17,88,000/-
Part III Other amenities / Misc.	:	Rs.
Part IV Proposed construction	:	
TOTAL	:	Rs. 17,88,000/-

The overall conservative value of the property : **Rs. 16,98,600/-**

[The approved valuer should discuss in detail his approach to the valuation of the property and indicate how the value has been arrived at supported by necessary calculations / methodology of valuation etc.].

Report is prepared on the basis of inspection of the property as identified by the Owner/Borrower/Representative there of and inspection of Xerox copy of documents (uncertified) shown. However, Encumbrances if any in respect of ownership/lease/licencee and other legal aspect are not covered by this report. It is assumed title is marketable. Valuation is excluding Govt dues, transfer fee, stamp duty, title verification. Original plan, structural drg not submitted. Report is our opinion. Bank/Lender requested to verify Documents before Disbursement. Report & record of relevant papers kept for 30 days from date of report.

ROUTE MAP OF THE PROPERTY VALUED



I certify that

- ✓ The property is being valued by me personally.
- ✓ The rates for valuation of the property are in accordance with the Govt. approved rates.
- ✓ There is no direct / indirect interest in the property valued.

The fair value of the property is **Rs. 17,88,000/- (Rupees Seventeen Lacs eightyeight Thousand Only)**

Date: 20/01/2011

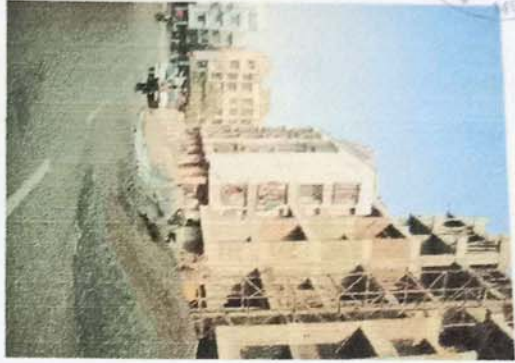
Place: Mumbai



V. K. LAD
V. K. LAD

Signature of the Valuer





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