

VALUATION REPORT

OF

Mr. PARASMAL SIROHIA

AT

"SHREE SAI COMPLEX"

Flat No. 306, 3rd floor, Building no. 103
Village Dadra, near Nera Guru Padam High School,
off Dadra Nagar Haveli Road, Silvassa,
U.T. of Dadra & Nagar Haveli 396230.

For,

STATE BANK OF INDIA- ANDHERI MIDC BRANCH

BY

MR. VINOD P. TALATHI

Govt. Approved Valuers, Chartered Engineers,

Corporate Office : 305 B, Poseidon Uptown Avenue, Back side of Karnala Sports

Academy, 52 Bungalow, Panvel, Tal. Panvel, Dist. Raigad

Mobile: 9422433557/9096606240

Email: vtalathi500@gmail.com

R Talathi

M.T.E.

Registered Valuer & Chartered Engineer

No. 1 AT No. 1 2003 of 2013 & 2014

BANK OF INDIA
MUMBAI ANDHERI MIDC
VALUATION REPORT (IN RESPECT OF FLAT)

Date: 08/02/2021

/SBU/20-21/02/1608
GENERAL

Purpose for which the valuation is made

For loan

Date of Inspection

16/01/2021

Date on which the valuation is made

08/02/2021

Name of document produced for perusal

Deed

Between M/s. Shree Sheetalnath Developers
(Vendor) & Mr. Parasmal Sirohia (Purchaser) dated
13/05/2011 with purchased Price Rs. 4,02,570/-.

Name of the owner(s) and his/ their
address (es) with phone no. (details of
share of each owner in case of joint
ownership)

Mr. Parasmal Sirohia

Brief Description of the property

The flat under valuation is 1 BHK type flat in
building no. E6 of the project named as SHREE SAI
COMPLEX. The Building no. E6 is comprising of
Ground + 3 upper floors.

The Building is situated at Village Dadra, near
Nera Guru Padam High School, off Dadra Nagar
Haveli Road, Silvassa & about 20 km distance away
from Vapi railway Station.

Location of the property

a) Plot No./ Survey No.

S. no. 171/1, 191/1, 191/3, 193/2, 194/1, 194/2

b) Door No.

Flat no. 306

c) T.S.No. / Village

Village Dadra

d) Ward / Taluka

U.T. of Dadra & Nagar Haveli

e) Mandal/ District

Dadra & Nagar Haveli

f) Date of issue and validity of layout of
approval map/plan

Details not provided

g) Approval map/ Plan issuing authority

Details not provided

h) Whether genuineness or authenticity
of approved map/plan is verified

N.A.

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Thane : FA-42B, 1st Floor, Lake City Mall, Kapurbawadi, Thane (W) - 400 607. M. : 9112127783 / 9112127784
Panvel : 305 B, Poseidon Uptown Avenue, Back side of Kamala Sports Academy, Sai Nagar,
Panvel, Tal- Panvel, Dist- Raigad, M. : 9096606240
Dapoli : At. Post Jalgaon (Bazarpeth), Tal. Dapoli, Dist. Ratnagiri, M. : 8485063557 Tel. : 02358-283292
Email : vtalathi500@gmail.com

Any other comments by our empanelment valuer on authentic of approved plan	No	
Postal address of the property	Flat No. 306, 3 rd floor, Building no. E6, "SHREE SAI COMPLEX", Village Dadra, near Nera Guru Padam High School, off Dadra Nagar Haveli Road, Silvassa, U.T. of Dadra & Nagar Haveli 396230.	
City / Town	Dadra & Nagar Haveli	
Residential Area	Yes	
Commercial Area	Yes	
Industrial Area	Nil	
Classification of the Area		
High / Middle / Poor	Middle Class	
Urban / Semi Urban / Rural	Urban	
Coming under Corporation limit / Village Panchayat Municipality	Within the Limits of Planning & Development Authority Dadra & Nagar Haveli	
Whether covered under any state / Central Act or notified under agency area / Scheduled area / cantonment area	No	
Boundaries of the Property		
North	Flat no. 301	
South	Open to Sky	
East	Open to Sky	
West	Lobby	
Dimensions of the site	A	
	As per the Deed	As per Actual
North	N A	Open Plot
South	N A	Open Plot
East	N A	Open Plot
West	N A	E 3 Wing
Extent of the site	NA	
Latitude, Longitude & Co-ordinates of flat	Longitude - 72.96617165 Latitude - 20.31795865,	
Extent of the site considered for valuation (least of 13A & 13B)	NA	
Whether occupied by owner / tenant? If occupied by tenant, since how long? Rent received per month	Occupied by employee of the owner	
APARTMENT BUILDING		
Nature of the Apartment	Residential	
Location	Village Dadra	
T. S. No.	S. no. 171/1, 191/1, 191/3, 193/2, 194/1, 194/2	
Flat No.	Flat No. 306	
Ward No.	----	
Village/Municipality/Corporation	Within the Limits of Planning & Development Authority Dadra & Nagar Haveli	

Door No., Street or Road (Pin Code)	196/10
Description of the locality Residential/ Commercial/ Mixed	Residential
Year of Construction	2010 Year (as per site information)
Number of Floors	Ground + 3 rd upper floor
Type of Structure	R.C.C Frame structure
Number of dwelling units in the Building	4 Flats per floor
Quality of Construction	Good
Appearance of the Building	Good
Maintenance of the Building	Good
Facilities Available	:
Lift	: No lift
Protect Water Supply	: Municipal
Underground Sewerage	: Yes
Car Parking - Open/ Covered	: No
Does Compound Wall exist?	: Yes
Pavement laid around the Building	: Yes
Flat	
The Floor on Which flat is situated	: 3 rd floor
Door No. of the flat	: Flat no. 306
Specification of	
Roof	: RCC Slab
Flooring	: Ceramic
Floors	: Wooden
Windows	: Aluminum Sliding
Fitting	: Concealed
Finishing	: Distemper
House Tax	: N.A.
Assessment No.	: N.A.
Tax paid in the name of	: N.A.
Tax amount	: N.A.
Electricity Service Connection No.	: N.A.
Meter Card in the name of	: N.A.
How is the maintenance of the flat?	: Good
Sale Deed executed in the name of	: Mr. Parasmal Sirohia
What is the undivided area of land as per Sale Deed?	: N.A.
What is the Plinth area of the flat	: Super built up area = 639 Sq.ft. (taken for consideration)
What is the floor space index (app.)	: NA
What is the Carpet Area of the Flat	: 381 Sq.ft. + 66 Sq.ft. (Bal. area) as per measurement
Is it Posh/ I Class/ Medium / Ordinary	: Medium
Is it being used for residential or	: Residential

Commercial		
Is it (tenement, occupied or let out)?		Occupied by employees of the owner
If rented, what is the monthly rent?		N A
MARKETABILITY		
How is the marketability?		Good
What are the factors favouring for an extra potential value?		Good residential & Commercial area. All the civic amenities are within close proximity of the building.
Any negative factors are observed which affect the market value is general?		No
Rate		
After analysing the comparable sale instances, what is the composite rate for a similar house with same specification in the adjoining locality? - (Along with details/reference of at least two latest details/transaction with respect to adjacent properties in the area)	:	Rs. 2000/- to Rs. 3000/- per Sq.ft. on Super Built up area depending upon location and amenities.
Assuming is the new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications & other factor with the house under comparison (give Details)	:	Rs. 2000/- to Rs. 3000/- per Sq.ft. on Super Built up area depending upon location and amenities.
Break - up for the rate		
i) Building + Services	:	Rs. 1,300/- per Sq.ft
ii) Land + Others	:	Rs. 1,400/- per Sq.ft
Guideline rate obtained from the registrar's office (an evidence thereof to be enclosed)		Rs. 1940/- land Rate per Sq.mtr. in 2015 i.e. 2476 Rate per Sq.mtr. in 2020 (as per 5% rate increased every year) i.e. Rs. 230/- Per Sq.ft. Plus Depreciated building rate Rs. 1,170/-per Sq.ft./ (SBUA) x 639 Sq.ft. Total- 8,94,600/- Sq.ft..

COMPOSITE RATE ADOPTED AFTER DEPRECIATION

Depreciated Building Rate		
Replacement cost of Flat with Services (v)	:	----
Age of the building	:	10 years old (as per site information)
Life of the building estimated	:	50 Years (Subjected to proper Maintenance of building)

Depreciation percentage assuming the salvage value as	10%
Depreciated Ratio of the building	
Total composite rate arrived for valuation	
Depreciated building rate VI (a)	
Rate for Land & other V (3)ii	: Rs. 1,170/-per Sq.ft.
Total Composite Rate	: Rs. 1,400/-per Sq.ft.
	: Rs. 2,570/-per Sq.ft. on SBUA

Details of Valuation:

Description	Qty. (Super BUA)	Rate per unit Rs.	Estimated Value Rs.
Present value of the flat	639 Sq.ft	Rs. 2,570/-	Rs. 16,42,230/-
Wardrobes/Furniture		----	
Showcases	----	----	----
Kitchen Arrangements	----	----	----
Superfine Finish	----	----	----
Interior Decorations	----	----	----
Electricity deposits / electrical fittings, etc.	----	----	----
Extra collapsible gates/grill works etc.	----	----	----
Potential value, if any	----	----	----
Others	----	----	----
Total			Rs. 16,42,230

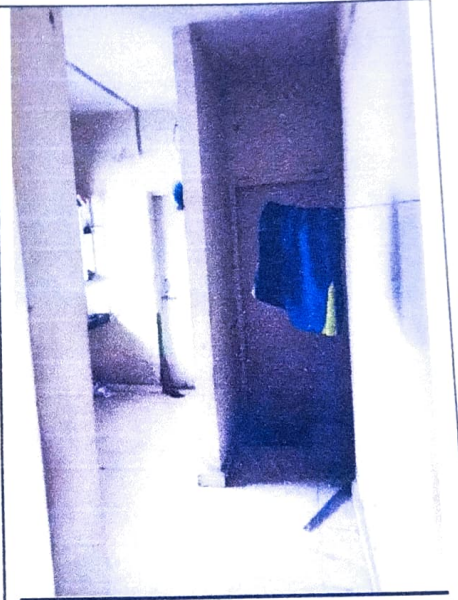
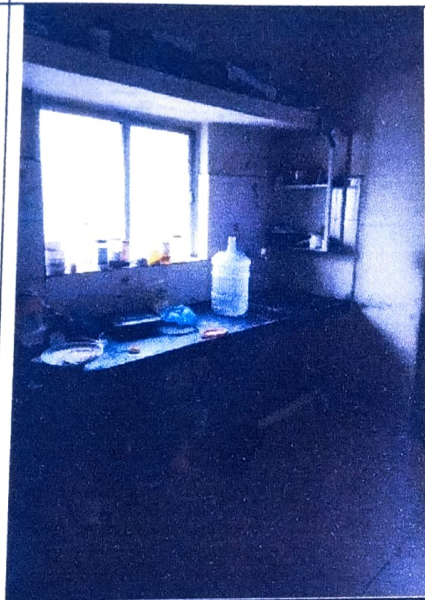


Depreciation percentage assuming the original value as	10%
Depreciated Ratio of the building	
Total composite rate arrived for valuation	
Depreciated building rate VI (a)	: Rs. 1,170/-per Sq.ft.
Rate for Land & other V (3)ii	: Rs. 1,400/-per Sq.ft.
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Showcases	----	----	----
Kitchen Arrangements	----	----	----
Superfine Finish	----	----	----
Interior Decorations	----	----	----
Electricity deposits / electrical fittings, etc.	----	----	----
Extra collapsible gates/grill works etc.	----	----	----
Potential value, if any	----	----	----
Others	----	----	----
Total			Rs. 16,42,230/-

PHOTOGRAPHS



As a result of my appraisal and analysis, it is my considered opinion that the fair Market value of the above property in the prevailing condition with the aforesaid specifications is **Rs. 16,42,230/-** (In Words- Rs. Sixteen Lakh Forty Two Thousand Two Hundred Thirty Only).

The **Realizable value** of Flat is **Rs. 14,78,007/-** (In Words- Rs. Fourteen Lakh Seventy Eight Thousand Seven Only).

The **Distress value** of Flat is **Rs. 13,13,784/-** (In Words- Rs. Thirteen Lakh Thirteen Thousand Seven Hundred Eighty Four Only).

The **Government Guideline value** of Flat is **Rs. 8,94,600/-** (In Words- Rs. Eight Lakh Ninety Four Thousand Six Hundred Only).

The **Rental value** of Flat is **Rs. 3,421/-** (In Word - Rs. Three Thousand Four Hundred Twenty One Only).

The **Insurance value** of Flat is **Rs. 7,47,630/-** (In Word - Rs. Seven Lakh Forty Seven Thousand Six Hundred Thirty Only).

Date. 08/02/2021



Vinod
Signature

(Mr. Vinod Prakash Talathi)

The undersigned has inspected the property detailed in the valuation Report and We are satisfied that the fair and reasonable market value of the property is Rs. In Words- Rs.

Signature

Handwritten notes in Gujarati at the top left, including '10/5/2011' and '1000000'.

Handwritten notes in Gujarati at the top center, including '1000/2011' and 'Third 1'.

Sub-Treasury Officer
Dadra & Nagar Haveli
SILVASSA



Spl. Adhesive
worth of
₹ 60/-
MAY 2011
Treasury Officer,
Dadra & Nagar Haveli
Silvassa.

Handwritten signature: Dilip Kumar
Dadra & Nagar Haveli

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Sub-Registrar
Dadra & Nagar Haveli
SILVASSA

આ દિવસે તૈયાર થશે અને તે
કિલ્લામાં આવશે.
રજીસ્ટર પોસ્ટથી નીચેનાં સરનામે મોકલશે.
ને આપશે.

Sub-Registrar,
Dadra & Nagar Haveli
SILVASSA.

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Sub-Registrar,
Dadra & Nagar Haveli
SILVASSA

13 MAY 2011

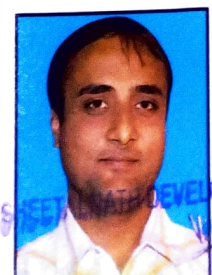
Sub-Registrar,
Dadra & Nagar Haveli
SILVASSA

SALE DEED

THIS SALE DEED is made at Village Silvassa of the Union Territory
of Dadra and Nagar Haveli on this 13th Day of April 2011

Handwritten signature: Durgam

Handwritten signature



FOR FREE SHEET DEVELOPER JERS

BETWEEN

SHREE SHITALNATH DEVELOPERS a Proprietorship firm having its business office at Opposite Ratan Petrol Pump, Village Dadra of the Union Territory of Dadra and Nagar Haveli, hereinafter called as the "VENDOR" (which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include its proprietor, heirs, executors, administrators, successors and assigns) of the ONE PART.

AND

SHRI PARASMAL SIROHIA, Aged about 56 Years, Residing at F4B/507, Shankar Dham, Sundervan Complex, Off. Lokhandwala Link Road, Andheri[West], Mumbai-400053, hereinafter called as the "PURCHASER" (which expression shall unless it be repugnant to the context or meaning thereof be deemed to mean and include his heirs, executors, administrators, successors and assigns) of the OTHER PART.

WHEREAS the Vendor/Shree Shitalnath Developers became the absolute owner and possessor of the N.A. land of Survey No.171/1 admeasuring 2 Hectar - 29 Are, 191/1 admeasuring 0 Hectar - 06 Are, 191/3 admeasuring 0 Hectar - 08 Are, 193/2 admeasuring 0 Hectar - 20 Are, 194/1 admeasuring 0 Hectar - 11 Are and 194/2 admeasuring 0 Hectar - 11 Are of Village Dadra of the Union Territory of Dadra and Nagar Haveli for Residential-cum-Commercial Purpose.

AND WHEREAS the above said vendor Shree Shitalnath Developers of village Dadra had applied and obtained the Revised construction permissions to construct the Residential-cum-Commercial building on the above said land Vide Construction Permission

No. TPS/CP/SRV. NO.171/1,194/1,194/2,191/1,191/2&191/2/DADRA/
2008-254 dt 06/06/2008 from the Administration of Dadra and Nagar
Haveli, Silvassa

AND WHEREAS the above said vendor had completed the construction of Residential Building No. E-6 [Flats] in the "SHREE SAI COMPLEX" situated on the N.A. land of Survey No.171/1 admeasuring 2 Hector - 29 Are, 191/1 admeasuring 0 Hector - 06 Are, 191/3 admeasuring 0 Hector - 08 Are, 193/2 admeasuring 0 Hector - 20 Are, 194/1 admeasuring 0 Hector - 11 Are and 194/2 admeasuring 0 Hector - 11 Are of Village Dadra of the Union Territory of Dadra and Nagar Haveli as per the approved plan and permission granted by the Administration of Dadra and Nagar Haveli, Silvassa. The Associated Town Planner, TCPD, Dadra and Nagar Haveli had issued the Part Occupancy Certificate to the above said land owner vide Certificate No.ATP/OC/SRV.NO.171/1,194/1,194/2,191/1,193/2&193/2/DADRA/2009/152 Dated-12/3/2009 for the above said Building and certified that the construction of the above said building is now fit for the occupation. Accordingly Vendor became the absolute owner and possessor of the following Flat constructed in the SHREE SAI COMPLEX on the N.A. land of Survey No.171/1 admeasuring 2 Hector - 29 Are, 191/1 admeasuring 0 Hector - 06 Are, 191/3 admeasuring 0 Hector - 08 Are, 193/2 admeasuring 0 Hector - 20 Are, 194/1 admeasuring 0 Hector - 11 Are and 194/2 admeasuring 0 Hector - 11 Are of Village Dadra of the Union Territory of Dadra and Nagar Haveli for Residential Purpose, more particularly described in the schedule hereunder written.

Flat No.	Floor	Area in Sq. Fts. [Super Built Up Area]	Building No.
306	Third	639	E-6

AND WHEREAS the Purchaser has desired to purchase the following flat constructed in the SHREE SAI COMPLEX on the N.A. land of Survey No 171/1 admeasuring 2 Hector - 29 Are, 191/1 admeasuring 0 Hector - 06 Are, 191/3 admeasuring 0 Hector - 08 Are, 193/2 admeasuring 0 Hector - 20 Are, 194/1 admeasuring 0 Hector - 11 Are and 194/2 admeasuring 0 Hector - 11 Are of Village Dadra of the Union Territory of Dadra and Nagar Haveli, more particularly described in the schedule hereunder written from the vendor.

Flat No.	Floor	Area in Sq. Fts. [Super Built Up Area]	Building No.
306	Third	639	E-6

AND WHEREAS the Vendor has agreed to convey and transfer the following flat constructed in the SHREE SAI COMPLEX on the N.A. land of Survey No.171/1 admeasuring 2 Hector - 29 Are, 191/1 admeasuring 0 Hector - 06 Are, 191/3 admeasuring 0 Hector - 08 Are, 193/2 admeasuring 0 Hector - 20 Are, 194/1 admeasuring 0 Hector - 11 Are and 194/2 admeasuring 0 Hector - 11 Are of Village Dadra of the Union Territory of Dadra and Nagar Haveli, more particularly described in the schedule hereunder written with all right, title and interest of the said Flat to the Purchaser at the total price consideration of Rs.4,02,570/- [Rupees Four Lacs Two Thousand Five Hundred Seventy Only].

Flat No.	Floor	Area in Sq. Fts. [Super Built Up Area]	Building No.
306	Third	639	E-6

AND WHEREAS the Vendor has declared to the Purchaser that the Vendor is the absolute owner of the above said flat constructed in the SHREE SAI COMPLEX on the N.A. land of Survey No.171/1

admeasuring 2 Hector - 29 Are, 191/1 admeasuring 0 Hector - 06 Are, 191/3 admeasuring 0 Hector - 08 Are, 193/2 admeasuring 0 Hector - 20 Are, 194/1 admeasuring 0 Hector - 11 Are and 194/2 admeasuring 0 Hector - 11 Are of Village Dadra of the Union Territory of Dadra and Nagar Haveli, more particularly described in the schedule hereunder written and no one except the Vendor has any right, title, interest or claim of any nature whatsoever in the said flat and the title of the said flat is clear, marketable and free from all encumbrances and reasonable doubts whatsoever.

AND WHEREAS the Purchaser on or before execution hereto presented the cheque amount of Rs.4,02,570/- [Rupees Four Lacs Two Thousand Five Hundred Seventy Only] being the full and final consideration price of the said flat, more particularly described in the RECEIPT hereunder written.

AND WHEREAS the Purchaser has called upon the Vendor to execute the conveyance against the receipt of the above said total amount of Rs.4,02,570/- [Rupees Four Lacs Two Thousand Five Hundred Seventy Only] being the full and final price consideration of the above said Flat, which the Vendor has agreed to do.

NOW THIS INDENTURE WITNESSETH THAT in pursuance of the said agreement and in consideration of total sum of Rs.4,02,570/- [Rupees Four Lacs Two Thousand Five Hundred Seventy Only] being the full consideration price paid by the Purchaser to the Vendor on or before the execution of these present Vendor do hereby admit and acknowledge the receipt thereof, more particularly written in the RECEIPT hereunder written do hereby acquit, release and forever discharge the Purchaser and that the Vendor doth hereby grant well assigns, release convey and assure unto the said flat, more particularly

- m] No External elevation and colour of the balcony should be changed
No balcony should be covered.
- n] The Building should be maintain and paint every 5 [Five] year from
the contribution of the Flats holders.
- o] The Purchaser shall have to obtain necessary permission/consents
from the Vendor for lease and sale of the above said Flat.
- p] In case of natural disaster like Earth Quake or any other acts, the
vendor will not be responsible for the damages of the above said
flat.

The proper stamp duty of Rs.8060/- has been used for the Registration
Purpose.

SCHEDULE OF THE PROPERTY :-

All that piece or parcel of following Flat constructed in the "Shree Sai
Complex" situated on the N.A. land of Survey No.171/1 admeasuring 2
Hector - 29 Are, 191/1 admeasuring 0 Hector - 06 Are, 191/3
admeasuring 0 Hector - 08 Are, 193/2 admeasuring 0 Hector - 20 Are,
194/1 admeasuring 0 Hector - 11 Are and 194/2 admeasuring 0 Hector -
11 Are of Village Dadra of the Union Territory of Dadra and Nagar
Haveli.

Flat No.	Floor	Area in Sq. Fts. [Super Built Up Area]	Building No.
306	Third	639	E-6

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Pvt	Y	
		Y
		Y
or in SAI no 3/2, Ratan adara of aveli-		Y

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AMENITIES OF THE ABOVE SAID FLAT:-


1. Kota platform in kitchen.
2. Internal side White wash of the Flat.
3. Spartake flooring in Toilet and Bathroom.
4. Salwood Door Frame.
5. 7 feet height glass tiles in Bathroom.
6. 4 feet height glass tiles in Toilet.
7. Spartake Flooring in the Flat.
8. R.C.C. Door Frame in Bathroom and Toilet.
9. Flesh Door.
10. Fiber Door in Toilet and Bathroom.
11. M.S. railing in the balcony.
12. Aluminum section window with glass.
13. Electricity Wirering and plumbing work without accessories.

This Deed has been read over and explained to the parties' hereto in vernacular and after fully understanding the same in their vernacular; they have put and subscribed their respective hands on this agreement in the presence of the witnesses mentioned herein below, without any threat or pressure.



IN WITNESSES WHEREOF the Vendor and the Purchaser have put their respective hands on the day and the year first hereinabove written.



SIGNED AND DELIVERED by]
 the within named " VENDOR "]
 SHREE SHEETALNATH]
 DEVELOPERS through its]
 Proprietor SHRI KAUSHIL G.]
 SHAH In the presence of.....]
 1 _____]
 2 Shri Kaushil G. Shah]


[KAUSHIL G. SHAH]
 PROPRIETOR OF
 SHREE SHEETALNATH
 DEVELOPERS
 " VENDOR "

SIGNED AND DELIVERED by
the within named "PURCHASER"
SHRI PARASMAL SIROHIA
through his constituted attorney
SHRI DEEPAKBHAI K.
SHARMA in the presence of.....

- 1 
- 2  (AKSHAY SHARMA)



[DEEPAKBHAI K. SHARMA]
CONSTITUTED
ATTORNEY OF
[PARASMAL SIROHIA]
"PURCHASER"

