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NAME & ADDRESS OF THE VALUER:  
T.P. KATEKAR  
303, MANJUNATH TOWER, V.P. ROAD,  
PENDSE NAGAR, DOMBIVLI EAST-421201

JOB NO.281/TPK/UBI/KALYAN (W)/2019-20

DATE- 18/02/2020

TO,

UNION BANK OF INDIA

BRANCH: KALYAN (W).

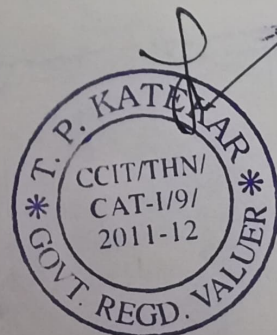
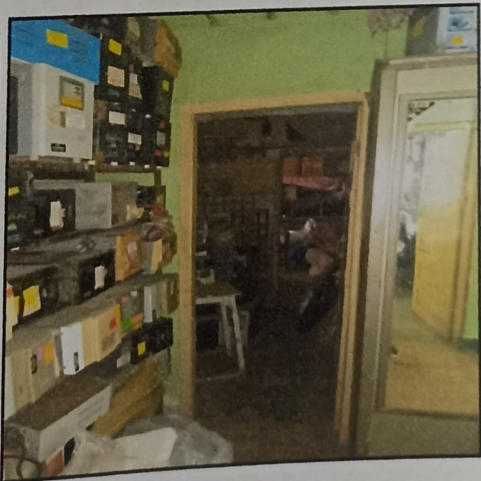
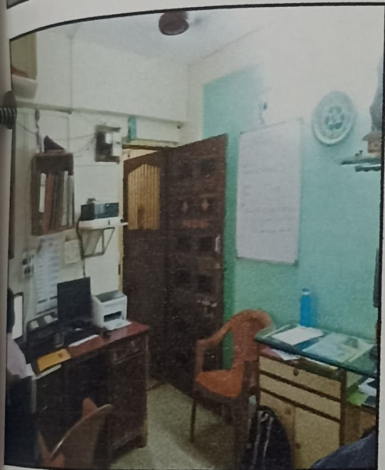
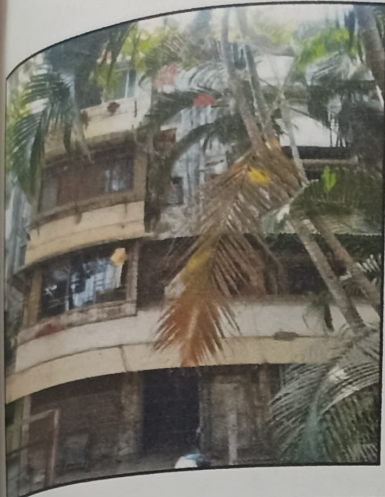
VALUATION REPORT (IN RESPECT OF FLATS)  
(to be filled in by Approved Valuer)

I	GENERAL	
1.	Purpose for which the valuation is made	Bank finance
2.	a) Date of inspection	: 18/02/2020
	b) Date on which the valuation is made	: 18/02/2020
3.	List of documents produced for perusal	
	i)	: AGREEMENT FOR SALE DATE: 28/01/1999
	ii)	: Old valuation report dated: 11/04/2016 by Pravin Kulkarni & Associates.
	iii)	:
4.	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. SANJAY SHYAM PATHAK .
5.	Brief description of the property	: Flat No.A-06 on 1 <sup>st</sup> floor. (2 BHK type currently it is used for commercial purpose .)
6.	Location of property	
	a) Plot No. / Survey No.	: CTS NO.3043P,3044P,3048P, Village-Chikanghar, Tal- Kalyan & Dist: Thane .
	b) Door No.	Flat No. A-06
	c) T.S. No./ Village	Chikanghar
	d) Ward / Taluka	Kalyan
	e) Mandal / District	THANE
	f) Date of issue and validity of layout of approved map / plan	Owner to provide details
	g) Approved map / plan issuing authority	KDMC

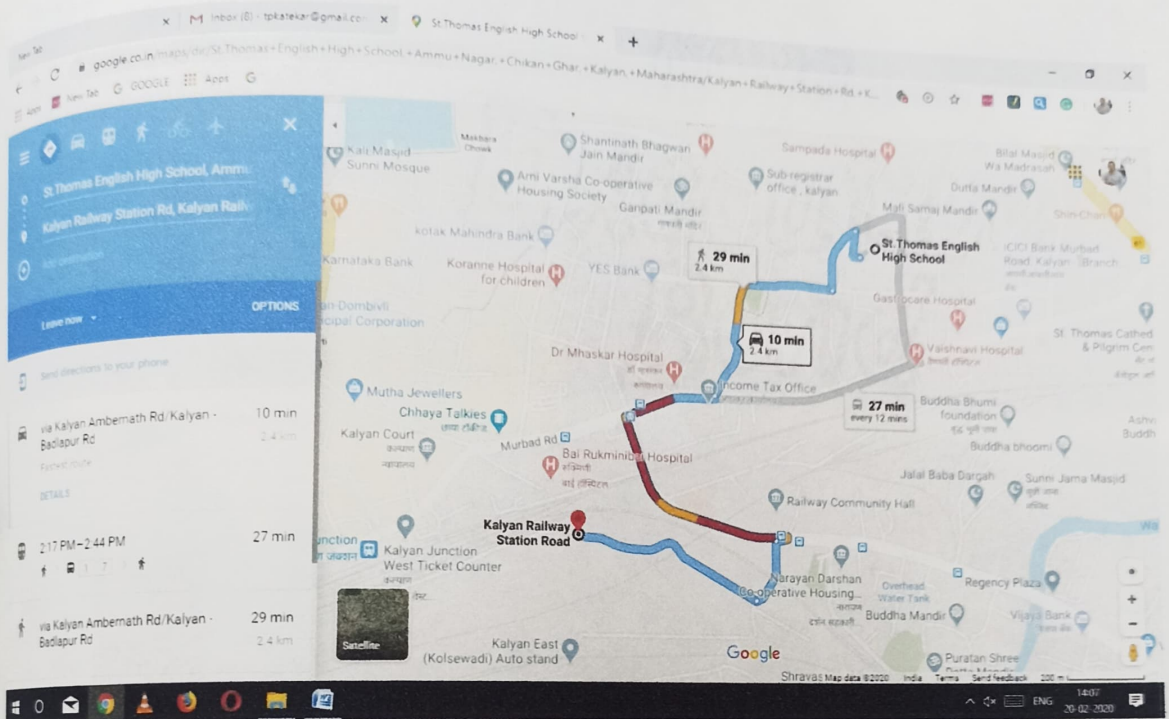


FLAT NO.A-06, ON 1<sup>ST</sup> FLOOR, NEW SONAL CHS. LTD., OPP. ST. THOMAS SCHOOL,  
KARNIK CROSS ROAD, KALYAN WEST-421301

OWNER: MR. SANJAY SHYAM PATHAK



Route map



SR.NO.	PARTICULARS	VALUER COMMENT
1	Background Information Of The Asset Being Valued;	Residential flat.
2	Purpose Of Valuation And Appointing Authority	Bank finance
3	Identity Of The Valuer And Any Other Experts Involved In The Valuation;	T.P.KATEKAR,PANEL VALUR
4	Disclosure Of Valuer Interest Or Conflict, If Any	NIL
5	Date Of Appointment, Valuation Date And Date Of Report;	18/02/2020
6	Inspections And/Or Investigations Undertaken;	SITE VISIT
7	Nature And Sources Of The Information Used Or Relied Upon	Market enquiry.
8	Procedures Adopted In Carrying Out The Valuation And Valuation Standards Followed	As per IBA guidelines.
9	Restrictions On Use Of The Report, If Any	This report shall be used by only them, to whom it is addressed.
10	Major Factors That Were Taken Into Account During The Valuation;	Age of building, specifications & location of the property.
11	Major Factors That Were Taken Into Account During The Valuation	Age of building, specifications & location of the property.
12	Caveats, Limitations And Disclaimers To The Extent They Explain Or Elucidate The Limitations Faced By Valuer, Which Shall Not Be For The Purpose Of Limiting His Responsibility For The Valuation Report	Market value given in this report is merely an opinion only. No contractual obligations are accepted.



The undersigned has inspected the property detailed in the Valuation Report dated 18/02/2020 on ----- We are satisfied that the fair and reasonable market value of the property is Rs. ----- (RS. -----)

Signature  
(Name of the Branch Manager  
with Office Seal)

Date: .

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**DECLARATION FROM VALUERS**

I hereby declare that -

- a) The information furnished in my valuation report dated 18/02/2020 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b) I have no direct or indirect interest in the property valued;
- c) Our engineer has inspected the property on 18/02/2020, The work is not sub contracted to any other valuer and carried out by myself
- d) I have not been convicted of any offence and sentenced to a term of imprisonment;
- e) I have not been found guilty of misconduct in my professional capacity;
- f) I have read the handbook on policy, standard and procedure for Real Estate valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the part-B of the above handbook to the best of my ability.
- g) I abide by the code of conduct for empanelment of valuer in the bank
- i) I am registered under Section 34 AB of the Wealth Tax Act, 1957
- j) I am the proprietor /partner / authorized official of the firm/company, who is component to sign this valuation report.
- k) We accept no responsibility towards change in market conditions due to any reason. Market value given in this report is merely an opinion only & we do not guarantee the price the property will fetch ,if put to sale.

Date: 18/02/2020  
Place: Dombivli

(T.P.KATEKAR)



T. P. KATEKAR  
B.E. CIVIL, M.I.E., F.I.V.  
Govt. Approved Valuers  
(CCIT/THN/CAT-1/9/2011-12)

# VALUATION

Built up area FLAT NO.A-06,ON 1<sup>ST</sup> FLOOR,NEW SONAL CHS. LTD.,OPP. ST. THOMAS SCHOOL, KARNIK CROSS ROAD, KALYAN WEST-421301 is 615.00sq.ft

(As per Old valuation report dated: 11/04/2016 by Pravin Kulkarni & Associates. ), which has been considered for valuation.

Flat No. A-06 on 1<sup>st</sup> floor . (2BHK type ), property is located near by market, schools, colleges, hospitals, etc. Property is being used for commercial purpose.

As per enquiry with local estate agents, market rate of similar properties in the vicinity is in the range of Rs.6,300.00 to Rs.7,000.00 per sq.ft.

Market rate for the flat No. A-06 is Rs.6,300.00 per sq.ft of built up area, in our opinion.

Market value of the Flat No.A-06 is 615.00sq.ft. xRs.6,300.00 = Rs.38,74,500.00 Say Rs.38,74,000.00 in our opinion.

(RS. THIRTY EIGHT LAKH SEVENTY FOUR THOUSAND ONLY)

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specification Rs.38,74,000.00 .

(RS. THIRTY EIGHT LAKH SEVENTY FOUR THOUSAND ONLY)

and the distress value Rs.30,99,000.00

(RS. THIRTY LAKH NINETY NINE THOUSAND ONLY)

Value for insurance purpose 615.00 sq.ft @ Rs.2,000.00=Rs.12,30,000.00

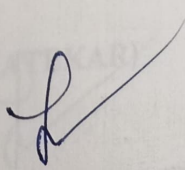
Signature

Place: Dombivli

Date: 18/02/2020

(T.P.KATEKAR)



  
**T. P. KATEKAR**  
B.E. CIVIL, M.I.E., F.I.V.  
Govt. Approved Valuers  
(CCIT/THN/CAT-1/9/2011-12)

3.	Any negative factors are observed which affect the market value in general?	:	Nil
<b>V RATE</b>			
1.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality ?	:	Rs.6,300.00 per sq.ft market rate
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison details).	:	Rs.7,000.00 per sq.ft
3.	Break-up for the rate	:	
i)	Building + Services	:	Rs.2,500.00
ii)	Land + others	:	Rs.3,800.00
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs.61,800.00 per sq.metre i.e.Rs.5,743.00 per sq.ft for residential flat. (Ready Recknor Rate for 2019-20 )
<b>VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>			
a.	Depreciated building rate	:	
	Replacement cost of flat with Services (V (3) i)	:	Rs.2,500.00 per sq.ft
	Age of the building	:	37 years.
	Life of the building estimated	:	23 years future life subject to proper maintenance
	Depreciation percentage assuming the salvage value as 10%	:	62.00%
	Depreciated Ratio of the building	:	38.00%
b.	Total composite rate arrived for valuation	:	Rs.6,300.00 per sq.ft
	Depreciated building rate VI (a)	:	Rs.2,500.00 per sq.ft
	Rate for Land & other V(3) ii	:	Rs.3,800.00 per sq.ft
	Total Composite Rate	:	Rs.6,300.00 per sq.ft

**Details of valuation:**

Sr. No	Description	Qty.	Rate per unit Rs.	Estimated value Rs.
1.	Present value of the flat (incl. car parking, if provided)			
2.	Wardrobes			
3.	Showcases			
4.	Kitchen arrangements			
5.	Superfine finish			
6.	Interior Decorations			
7.	Electricity Deposits / electrical fittings, etc.			
8.	Extra collapsible gates / grill works, etc.			
9.	Potential value, if any			
10.	Others			
	Total			Included in composite rate of Rs.6,300.00 per sq.ft



	Ward No.	:	
	Village /Municipality / Corporation	:	
	Door No., Street or Road-(Pin Code)	:	KDMC limits
	Description of the locality Residential / Commercial / Mixed	:	421301
3.	Year of Construction	:	Residential/ Commercial
4.	Number of floors	:	1982 approx.
5.	Type of structure	:	Basement+ Ground + 2 <sup>nd</sup> upper floors
6.	Number of Dwelling units in the building	:	RCC Framed Structure
7.	Quality of Construction	:	2 flats per floor
8.	Appearance of the Building	:	Good
9.	Maintenance of the Building	:	Good
10.	Facilities available	:	Satisfactory
11.	Lift	:	No Lift provided
	Protected Water Supply	:	Available
	Underground Sewerage	:	Available
	Car Parking - Open / Covered	:	Available
	Is Compound wall existing?	:	Yes
	Is pavement laid around the Building?	:	Yes
III	FLAT	:	
1.	The floor on which the flat is situated	:	1 <sup>st</sup> floor
2.	Door No. of the flat	:	Flat No. A-06
3.	Specifications of the flat	:	Class II
	Roof	:	RCC slab
	Flooring	:	Vitrified Tiles
	Doors	:	Flush Doors
	Windows	:	Aluminium sliding windows
	Fittings	:	Standard
	Finishing	:	Standard
4.	House Tax	:	O.K.
	Assessment No.	:	Not available
	Tax paid in the name of	:	Owner to furnish
	Tax amount	:	Owner to furnish
5.	Electricity Service connection No.	:	Owner to furnish
	Meter Card is in the name of	:	Owner to furnish
6.	How is the maintenance of the flat?	:	Good
7.	Sale Deed executed in the name of	:	MR. SANJAY SHYAM PATHAK .
8.	What is the undivided area of land as per Sale Deed?	:	Not applicable
9.	What is the plinth area of the flat?	:	Built up area = 615.00 sq.ft
10.	What is the floor space index (app.)	:	As per KDMC rules
11.	What is the Carpet Area of the flat?	:	Carpet area = 439.00 sq.ft
12.	Is it Posh / I Class / Medium / Ordinary ?	:	II class
13.	Is it being used for Residential or Commercial purpose?	:	Commercial purpose
14.	Is it Owner-occupied or let out?	:	Owner occupied
15.	If rented, what is the monthly rent?	:	Not applicable
IV	MARKET ABILITY	:	Good
1.	How is the marketability ?	:	Nil
2.	What are the factors favouring for an extra Potential Value	:	





	h) Whether genuineness or authenticity of approved map / plan is verified	YES
	i) Any other comments by our empanelled valuers on authenticity of approved plan	NIL
7.	Postal address of the property	FLAT NO.A-06,ON 1 <sup>ST</sup> FLOOR,NEW SONAL CHS. LTD.,OPP. ST. THOMAS SCHOOL, KARNIK CROSS ROAD, KALYAN WEST-421301
8.	City / Town	Kalyan (w)
	Residential area	Residential / Commercial area
	Commercial area	
	Industrial area	
9.	Classification of the area	
	i) High / Middle/ Poor	Middle class
	ii) Urban / Semi Urban / Rural	urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	KDMC limit
11.	Whether covered under any State/ Central Govt. enactment (e.g. , Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	No
12.	Boundaries of the property	
	North	St. Thomas Orthodox Church/ Open space
	South	Gayatri Chaya CHSL. / Staircase
	East	Road / Ramchandra Hospital/ Open Space
	West	New Apna Ghar CHSL/ Block No.5
13	Dimensions of the site	A As per the Deed
		B Actuals
		Built up area : 615.00sq.ft ( As per Old valuation report dated: 11/04/2016 by Pravin Kulkarni & Associates. )
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14.	Extent of the site	: Built up area =615.00 sq.ft
14.1	Latitude,Longitude & Co-ordinates of flat	Longitude :19.14 33 - Latitude: 73.8 34E
15.	Extent of the site considered for Valuation (least of 13 a & 13 b)	: Built up area =615.00 sq.ft
16.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	Owner occupied
II	APARTMENT BUILDING	Residential Flat ( Used for commercial purpose )
1.	Nature of the apartment	
2.	Location	CTS NO.3043P,3044P,3048P, Village-Chikanghar, Tal- Kalyan & Dist: Thane .
	T:S. No.	
	Block No.	



# T. P. KATEKAR

B.E. Civil, F. I. V. M. I. E.

GOVT. REGISTERED VALUER  
REG. No. CCIT/THN/CAT-1/1/9/2011-12  
AND IBBI REGISTERED VALUER  
REG. No. IBBI/RV/02/2019/10921

303, Manjunath Tower,  
V. P. Road, Pendse Nagar,  
Dombivli (East) 421201.

E-mail : tpkatekar@gmail.com  
tp\_katekar@rediffmail.com

Mob : 9769900702  
Mob : 9844281817

## Format -C

NAME & ADDRESS OF THE VALUER:  
T.P. KATEKAR  
303, MANJUNATH TOWER, V.P. ROAD,  
PENDSE NAGAR, DOMBIVLI EAST-421201

JOB NO.281/TPK/UBI/KALYAN (W)/2019-20      DATE- 18/02/2020  
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