

	Demarcation of the property	Residential Flat.
5	Whether the building is in accordance with Plan approved by the competent authority	Yes. Commencement Certificate Dated 15/12/2009. Issued by Gram Panchayat of Akurli.
6	Proximity to civic amenities like schools, hospitals, offices, markets, cinema halls, etc.	All Civic amenities available nearby.
	Roads & other Public Transport Connectivity	Well connected with rail & road facilities.
7a.	Area supported by documentary proof, shape, dimensions and physical features	Building is under construction. a) Carpet area is 180 Sq. Ft. (16.72 Sq. Mt.) As per Sale Agreement Dated 21/12/2018. b) Built up area is 216 Sq. Ft. (20.06 Sq. Mt.) c) Salable Built up area is about 252 Sq. Ft. (23.41 Sq. Mt.) is Considered for Valuation.
7b.	Attach a dimensional site plan	N.A
7c.	Furnish details of the building on a separate sheet giving number of floors, plinth area floor-wise, Year & type of construction, finishing (floor-wise).	The said flat is in building with R.C.C. framed structure with <u>Stilt + 3rd</u> Upper Floors with provision for 1 Lift.
7d.	Nature of the Flat	Residential Flat is with (1 RK)

8	Year of commencement of construction and year of completion of construction.	Building is under construction. Commencement Certificate Dated 15/12/2009. Issued by Gram Panchayat of Akurli.
9	Is it freehold or leasehold land?	Freehold Land.
10	If leasehold, the name of Lessor / Lessee, nature of lease, dates of commencement and termination of lease.	N.A.
11	Is there any restrictive covenant in regard to use of land? If so, details be given.	Details Not Known.
12	Purpose for which the property is being used (residential / Commercial/ industrial etc)	Residential User Purpose.
13	Whether property is being used for the purpose for which Registered Authority has given sanction/ approval? If not, please specify the irregularity.	Residential User.
14	Does the land fall in an area included in any Town planning scheme or any development plan of Govt. or any statutory body? If so, give particulars	Gram Panchayat of Akurli.
15	Is the whole or part of property notified for acquisition by Govt. or any statutory body? If yes, give date of notification.	No.
16	Attach lay out plan and elevations of all the structures.	N. A.
17	Provide technical details like R.C.C. frame structure, R.C.C. roofing, Brickwork plastered, electrification etc. of the building on separate sheet	Building is under construction with RCC Framed structure with brick work plastered on both sides with water proof roofing & Provision of concealed electrification.



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Ref. No.: 31412 / OBC / RAG Turbhe Branch / Mr. Pramod Pawar.

Date: 08/02/2019.

To,
The Chief Manager,
Oriental Bank of Commerce,
RAG Turbhe Branch,
Navi Mumbai.

VALUATION REPORT

At the request of the Manager of Oriental Bank of Commerce, RAG Turbhe Navi Mumbai The Residential Flat in Flat No. 104 on 1st Floor, 'B' Wing, In Under Construction Building Known as "Om Residency", Situated at Gat No. 85/86/96/11, 85/86/96/1/2, Plot No. 1 & 2 of Village Akurli, Near Matoshree Complex, Akurli, Panvel, Taluka Panvel, District Raigad 410 206. Was inspected to assess its value and the details are as furnished below:

Sr. No.	Particulars	Observation of the Valuer
1	Date of making valuation	08/02/2019.
	Purpose of the valuation	To assess fair market value for housing loan purpose.
	Date of inspection/visit of property	05/02/2019.
2a.	Name of the owner(s) of the property	M/s. Om Builder & Developers. (Builders)
2b.	Name of the Purchaser (s) of the property	Mr. Pramod D. Pawar (Applicant) Mrs. Reshma Pramod Pawar. (Applicant)
	Name of Developer of the Property (in case of developer built property)	M/s. Om Builder & Developers. (Builders)
3	If the property is under joint ownership/ co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership. (Purchaser) Single Ownership. (Seller)
4	Brief description of the property	Flat No. 104 on 1 st Floor, 'B' Wing, In Under Construction Building Known as "Om Residency", Situated at Gat No. 85/86/96/11, 85/86/96/1/2, Plot No. 1 & 2 of Village Akurli, Near Matoshree Complex, Akurli, Panvel, Taluka Panvel, District Raigad 410 206.
	Location, street, ward No.	Situated at Gat No. 85/86/96/11, 85/86/96/1/2, Plot No. 1 & 2 of Village Akurli, Near Matoshree Complex, Akurli, Panvel, Taluka Panvel, District Raigad 410 206.
	Flat/Plot No.	Flat No. 104 on 1 st Floor, 'B' Wing Gat No. 85/86/96/11, 85/86/96/1/2, Plot No. 1 & 2
	Is the property situated in residential / commercial / mixed area/Industrial area	Residential Area.
s	Classification of locality - high class / middle class / poor class	Middle Class Locality.

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18a.	Is the building owner – occupied/tenanted / both?	Building is under construction hence not Occupied.
18b.	If partly owner-occupied, specify portion and extent of area under owner – occupation	Building is under construction hence not Occupied.
18c.	If tenanted, what are the annual rent / lease rate as per agreement? (Normally, the tenanted property is valued at an amount equal to 11 years annual rent of the property. Therefore, valuer should assess the value based on independent information in all the cases so as to ensure that realizable value reported by the valuer is not overstated and is in tandem with the 11 years annual rent of the property.) Where property is partly tenanted / rented, the valuation of such property shall be on pro rata basis.	N. A.
19a.	Names of tenants/lessees/licensees, etc.	N. A.
19b.	Portions in their occupations	N. A.
19c.	Monthly or annual rent/compensation / license fee, etc. paid by each.	N. A.
20	Are any occupants related to or close business associates of the owner?	N. A.
21	Does the tenant bear the whole or part of the cost like electricity, water, electricity cost for common space, maintenance and operational cost of building, lift, pump etc.,	N. A.
22	Is the property insured? If so, give details of the policy like policy number, insured amount, premium paid etc.	Such details not available
23	Is any dispute between landlord and tenant regarding rent pending in a court of law	N. A.
24	Marketability of the property. Give analysis of the property in terms of locational attributes, scarcity and Demand & supply of the kind of the subject property	The value assessed is based on prevailing sale rate in the locality as per personal enquiries & opinion based on locational attributes, scarcity and Demand & supply in real estate market.
25	The valuer should give in detail his approach to valuation of the property and indicate how the value has been arrived at, supported by necessary calculations in separate sheet / s.	The Valuation of the property is based on the Prevalent Sale rate in the area. For calculation refer valuation given below.

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