

VALUATION OF IMMOVABLE PROPERTY

For Bank Loan Purpose

For Punjab National Bank, Charkop Branch, Kandivali (West) Mumbai.

At

Flat No. 203 on 2nd Floor, Building No. 'B9' Known as
"Shanti Vidya Nagri" in "Shanti Doot Co. op. Hsg. Soc. Ltd.", Situated
at Survey No. 83/1/2 Part, 85/1 Part/1A, 86/1 of Village Mira, Shanti
Vidhya Nagari Complex, Hatkesh BSES Road, Near Gaurav Sankalp,
Mira Road (East), Taluka & District Thane 401 107.



In the case of

Mr. Amol Eknath Parab. (Applicant)

Prepared By

S. D. Thakare

Aarch Consultants & Valuers

Architects, Engineers, Govt. Regd. Valuers

1, Shree Chamunda Apt;

Liberty Garden Cross Road No.2,

Opp. Mehta Industrial Estate,

Malad (West), Mumbai-400 064.

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S. D. Thakare

Aarch Consultants & Valuers

B.E. Hons. [Bom.], A.M.I.E., A.I.V

Govt. Reg. Valuers, Architectural, Engineering
Interior, Enviro, Repairs & Project Consultants

Off.: 1, Shree Chamunda Apt., Liberty Garden, Cross Rd No. 2, Opp. Mehta Estate, Malad [West] Mumbai :- 400 064.
PNB Charkop Branch / Amol Eknath Parab/ 22040

Date: 14/10/2017.

Annexure - I

To,
The Manager,
Punjab National Bank,
Charkop Branch,
Kandivali (West),
Mumbai.

VALUATION REPORT

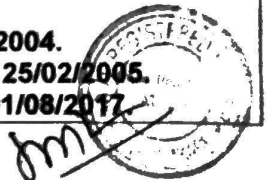
Name of Address of Branch

: Punjab National Bank,
Charkop Branch, Kandivali (West),
Mumbai.

Name of Customer (s) / Borrowal units

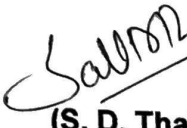
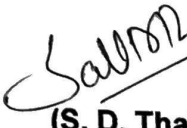
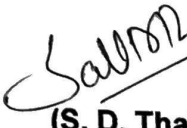
: Mr. Amol Eknath Parab. (Applicant)

1 Customer Details				
Name	Mr. Amol Eknath Parab. (Applicant)			
Apl. No.	-			
Case Type	Residential.			
2. Asset Details				
Address:	Flat No. 203 on 2 nd Floor, Building No. 'B9' Known as "Shanti VidyaNagri" in "Shanti Doot Co. op. Hsg. Soc. Ltd.", Situated at Survey No. 83/1/2 Part, 85/1 Part/1A, 86/1 of Village Mira, Shanti Vidhya Nagari Complex, Hatkesh BSES Road, Near Gaurav Sankalp, Mira Road (East), aluka & District Thane 401 107.			
Nearby Landmark	Near G.C.C. Club, Mira Road (East), Thane			
Google Map Independent access to the property	Google Map Enclosed.			
3 Document Details				
	Name of Approving Authority			
Layout Plan	Not available for inspection	N.A.	Approval No.	N.A.
Building Plan	Not available for inspection	N.A.	Approval No.	N.A.
Construction Permission	Not available for inspection	N.A.	Approval No.	N.A.
Commencement Certificate	Yes	M.B.M.C.	Approval Javak No. MNP/NR/1883/11522/97-98	Dated: 20/03/1998
Legal Documents	Yes.	List of Documents No. a) Agreement for Sale Dated: 15/12/2004. b) Index II Sr. No. 1047/2004 Dated: 25/02/2005. c) Maintenance Bill No. 173 Dated: 01/08/2017.		



4 Physical Details									
Adjoining Properties		East	Building No. B-7	West	Building No. B-13	North	Building No. B-10	South	Bungalow.
Matching of Boundaries			Yes/No	Plot demarcated	Yes	Approved land use	Residential	Type of property	Flat
No. of Rooms	Living / Dining	1 No.	Bed Room	1 No.	Toilets / W.C.	1 No. Bath & 1 No. W.C.	Kitchen	1 No.	
Total No of Floors.	Ground + 4th Upper Floors. without Lift.	Floor on which the property is located	2nd Floor	Approx. age of the property	17 Years.	Residual age of the property	43 Years. (if repaired & maintained properly & regularly)	Type of structure	RCC Framed Structure
5 Tenure / Occupancy Details.									
Status of Tenure			Owner Occupied Flat. (1 BHK)		No of years of Occupancy	Relationship of tenant of owner		N.A.	
6 Stage of Construction :									
Stage of Construction			Building is Completed.			If under construction, extent of completion – N.A.			
7 Violations if any observed				No.					
Nature and extent of violations				No.					
8 Area Details of the Property									
Site Area	-	Plinth area	-	Carpet area	339 Sq. Ft. (31.49 Sq. Mt.) As per Measurement Taken on Site	Built up area	339 Sq. Ft. (31.49 Sq. Mt.) as per Sale Agreement Dated: 25/02/2005 Is Considered for Valuation.	Remarks	
9 Valuation									
i. Mention the value as per Government Approved Rates also BUA = 339 Sq. Ft. x Rs. 5,239/- Per Sq. Ft. x 0.80 Depreciation Factor = Rs. 14,20,816/- (Considering Depreciated Value Factor 80% for 17 Years Old Building)									
ii. In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette Justification on variation has to be given. Value is given based on actual prevailing market enquiries of the comparable property. The Guidelines rates are standard & fix for very big locality as shown as reckoner location plans for purpose of charging stamp duty. The actual market trend of sale rates is found more than the Guideline rates. Hence value is given as per actual trend of sale rates.									
Summary of Valuation									
i.	Fair Market Value			Built up area 339 Sq. Ft. X Rs. 8,000/- per Sq. Ft. = Rs.27,12,000/- Say... = Rs.27,12,000/- (Rupees Twenty Seven Lakhs Twelve Thousand Only)					



ii	Realizable Value	0.90 X Rs.27,12,000/- = Rs. 24,40,800/- Say... = Rs. 24,41,000/- (Rupees Twenty Four Lakhs Forty One Thousand Only)					
iii	Forced / Distress Sale Value	0.80 x Rs.27,12,000/- = Rs.21,69,600/- Say... = Rs.21,70,000/- (Rupees Twenty One Lakhs Seventy Thousand Only)					
iv	Rental Value	Rs. 27,12,000/- x 2% / 12 = Rs. 4,520/- Say... = Rs. 5,000/- Per Month (Rupees Five Thousand Per Month Only)					
v	Insurance Value / Cost of Construction	339 Sq. Ft. x Rs. 1,500/- Per Sq. Ft. = Rs. 5,08,500/- Say ... Rs. 5,09,000/- (Rupees Five Lakhs Nine Thousand Only)					
10.	Assumptions / Remarks.						
i.		i. Qualifications in TIR/ Mitigation suggested, if any					
ii		ii. Property is SARFAESI Compliant: Yes.					
iii		iii. Whether property belongs to social infrastructure like hospital, school, old age home etc. - No.					
iv		iv. Whether entire piece of land on which the unit is set up / property is situated has been mortgaged.					
v.		v. Details of Last two transactions in the locality / area to be provided, if available N.A.					
vi.		vi. Any other aspect which has relevance on the value or marketability of the property.					
11.	Declaration	i. The property was inspected by the our representative on 13/10/2017 . ii. The undersigned does not have any direct / indirect in the above property. iii. The information furnished herein is true and correct to the best of our knowledge. iv. I have submitted valuation report directly to the Bank					
12.	Name Address & Signature of Valuer with Wealth Tax Registration No.	S. D. Thakare Architect and Govt. Regd.Valuer.1, Shree Chamunda Apt., Liberty Garden, Cross Rd No. 2, Opp. Mehta Estate, Malad [West] Mumbai 400 064.Wealth Tax Registration No. CAT//249.	<table border="1"> <thead> <tr> <th>Signature of Valuer</th> <th>Date of Valuation</th> </tr> </thead> <tbody> <tr> <td>  (S. D. Thakare) Architect and Govt. Regd. Valuer Reg.No.CAT//249 </td> <td>13/10/2017</td> </tr> </tbody> </table>	Signature of Valuer	Date of Valuation	 (S. D. Thakare) Architect and Govt. Regd. Valuer Reg.No.CAT//249	13/10/2017
Signature of Valuer	Date of Valuation						
 (S. D. Thakare) Architect and Govt. Regd. Valuer Reg.No.CAT//249	13/10/2017						
13.	List of documents enclosed	Yes.					



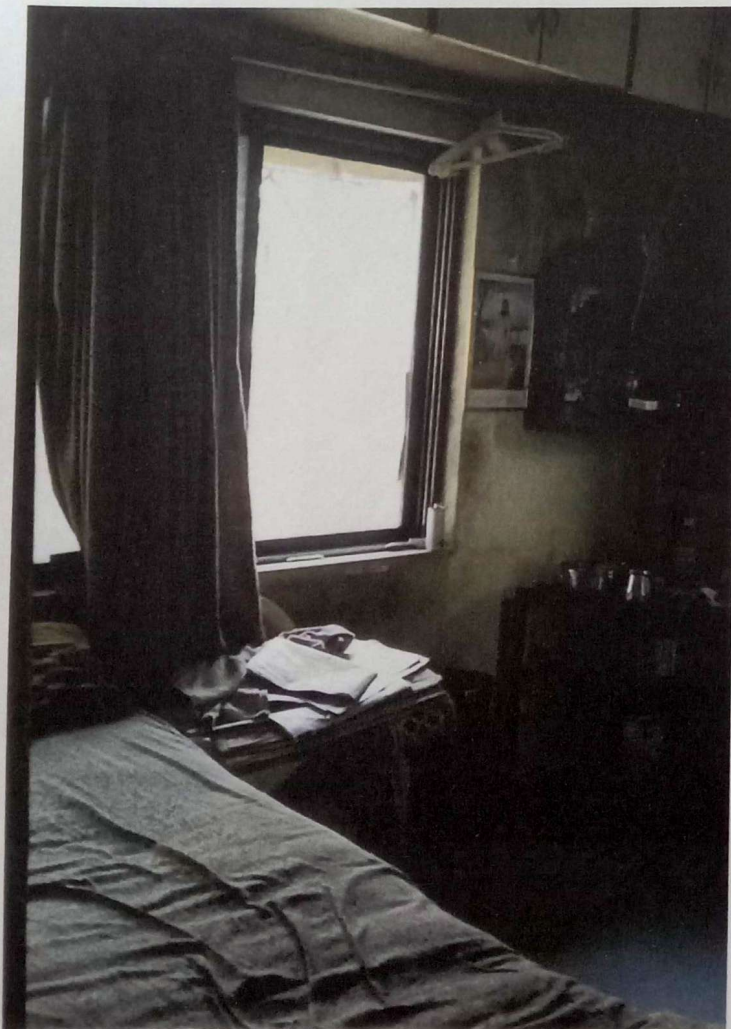
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