

VALUATION - REPORT

Bank Name	Union Bank Of India, Nashik.
Name of Owner	Mr. Kavita Vishal Vadnere & Mr. Vishal Ashok Vadnere.
Property	Residential Flat No.4B, On Stilt Floor, B-Wing, "Nav Nirman Enclave-Co. Op. Hsg. Society Ltd. Nashik," On Plot No. 8, Final Plot No. 431, S No. 703/1/10/8/1+2+3/8, Opp To Nirmala Convent School, Sai Chowk, Chaitanya Nagar, Savarkar Road, Nashik Shiwar, Tal. & Dist. Nashik - 422013.
Date of valuation	28/12/2020
Govt. Value	Rs.18,28,595.00
Market value	Rs.30,35,362.00
Realizable value	Rs.28,83,593.00
Distress Value	Rs.22,76,521.00
Name of valuer	Laki Architects Ar. Vilas K. Sanap B arch, aiia, fiv, apva, mca Regd architects & Govt approved valuers <u>Regd. Office</u> Shop No. 6A & 7A, Niwas Plaza, Behind H D F C House, Sharanpur - Trimbak Link Road, Nashik - 422002. Ph. No. 0253-2576807, Mob. No. 9822055985 E mail: vilas_ved@yahoo.co.in



Laki Architects

Regd. Architects & Govt. Approved Valuers.

Shop No. 06 & 07 A, Niwas Plaza, B/H. HDFC House, Sharnapur - Trimbak Link Road,
Nashik - 422002.

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VALUATION REPORT (IN RESPECT OF FLATS)

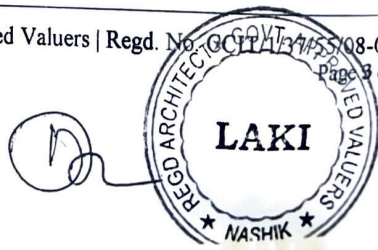
(To be filled in by the Approved Valuer)

I. GENERAL		
1.	Purpose for which the valuation is made	Loan Purpose
2.	a) Date Of Inspection	25/12/2020
	b) Date On Which the valuation is made	28/12/2020
3.	List Of Documents Produced per perusal	
	i) Agreement Copy	No. 6509/2020, Dt. 23/12/2020.
	ii) Commencement Certificate Copy	No. LND/BP/16/38, Dt. 28/10/2000.
	iii) Approved Building Plan Copy	No. 16, Dt. 28/10/2000
	iv) Occupancy Certificate Copy	No. Naravi/Nashik/003136, Dt. 23/07/2001
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. Kavita Vishal Vadnere & Mr. Vishal Ashok Vadnere. Residential Flat No.4B, On Stilt Floor, B-Wing, "Nav Nirman Enclave Co. Op. Hsg. Society Ltd. Nashik," On Plot No. 8, Final Plot No. 431, S No. 703/1/10/8/1+2+3/8, Opp To Nirmala Convent School, Sai Chowk, Chaitanya Nagar, Savarkar Road, Nashik Shiwar, Tal. & Dist. Nashik - 422013.
5.	Brief description of the property	Residential Flat No.4B, On Stilt Floor, B-Wing, "Nav Nirman Enclave Co. Op. Hsg. Society Ltd. Nashik," On Plot No. 8, Final Plot No. 431, S No. 703/1/10/8/1+2+3/8, Opp To Nirmala Convent School, Sai Chowk, Chaitanya Nagar, Savarkar Road, Nashik Shiwar, Tal. & Dist. Nashik - 422013.
6.	Location of Property	
	a) Plot No. / Survey No.	On Plot No. 8, Final Plot No. 431, S No. 703/1/10/8/1+2+3/8
	b) Door No.	Flat No. 4B
	c) T.S. No. / Village	Nashik Shiwar.
	d) Ward / Taluka	Tal. Nashik
e) Mandal / District	Dist. Nashik	
7.	Postal address of the property	Residential Flat No.4B, On Stilt Floor, B-Wing,



		"Nav Nirman Enclave Co. Op. Hsg. Society Ltd. Nashik," On Plot No. 8, Final Plot No. 431, S No. 703/1/10/8/1+2+3/8, Opp To Nirmala Convent School, Sai Chowk, Chaitanya Nagar, Savarkar Road, Nashik Shiwar, Tal. & Dist. Nashik - 422013.	
8.	City / Town	Nashik	
	Residential Area	Yes	
	Commercial Area	No	
	Industrial area	No	
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	Nashik Municipal Corporation, Nashik.	
11.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	N/A	
12.	Boundaries of the property/Flat No.402	As Per Documents	As Per Site
	North	Marginal Space & Open Space	Marginal Space & Open Space
	South	Staircase, Flat No. 3B	Staircase, Flat No. 3B
	East	Flat No. 5B	Flat No. 5B
	West	Marginal Space& Plot No. 9	Marginal Space& Plot No. 9
13.	Dimensions of the site	A	B
		As Per the Deed	Actual
	North	N/A	
	South	N/A	
	East	N/A	
	West	N/A	
14.	Extent of the site	B/Up Area- 59.66Sqm+ Parking Area-3.24Sqm Add 50% -1.62Sqm = Total B/Up Area- 61.28Sqm	
15.	Extent of the site considered for valuation	B/Up Area- 61.28Sqm i.e. 659.61Sqft.	
16.	Whether occupied by the owner / tenant? If Occupied by tenant, since how long? Rent Received per month.	Seller Occupied. Expected Rent- Rs.7000.00 Per Moth	

II.	APARTMENT BUILDING	
1.	Nature of the Apartment	Good
2.	Location	Opp To Nirmala Convent School, Sai Chowk, Chaitanya Nagar, Savarkar Road, Nashik Shiwar, Tal. & Dist. Nashik - 422013.
	T. S. No.	--
	Block No.	Flat No. 4B,
	Ward No.	--



15.	If rented, what is the monthly rent?	N/A
IV.	MARKETABILITY	
1.	How is the marketability?	
2.	What are the factors favoring for an extra Potential Value?	Good Property is located in fully developed locality
3.	Any negative factors are observed which affect the market value in general?	No
V.	RATE	
1.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with Same specifications in the adjoining locality? - (Along with details /reference of at least two latest deals/ transactions with respect to adjacent properties in the areas)	Rs.4100.00/Sqft to Rs.4300.00/Sqft
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications & Other factors with the flat under comparison (Give details).	Rs.4200.00/Sqft
3.	Break. up for the rate	
	i) Building + Services	N/A
	ii) Land + Others	N/A
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	Present Govt. Rate For - Flat (As per ready Reckoner Chart No.1.2.6) Rs.37,300.00/Sqm.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a.	Depreciated building rate	
	Replacement cost of flat with Services(v (3) i)	N/A
	Age of the building	19 Years
	Life of the building estimated	41 Years
	Depreciation percentage assuming the salvage value as 10%	N/A
	Depreciated Ratio of the building	N/A
b.	Total composite rate arrived for valuation	
	Depreciated building rate VI (a)	N/A
	Rate for Land & other V (3) ii	N/A
	Total Composite Rate	Rs.4200.00/Sqft

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Details of Valuation:

Sr. No.	Description	B/Up Area In Sqft.	Rate per Sqft In Rs.	Estimated value In Rs.
1.	Present value of the flat (incl. car parking, if provided)	659.61	4200.00	Rs.27,70,362.00
2.	Wardrobes	--	--	--
3.	Showcases	--	--	--
4.	Kitchen Arrangements	--	--	--
5.	Superfine Finish	--	--	--
6.	Interior Decorations	--	--	--
7.	Extra Work.	--	--	--
8.	Potential value, if any	--	--	--
09.	Interior & Furniture Work	--	--	Rs.02,65,000.00
	Total	--	--	Rs.30,35,362.00

In Word Rs. Thirty Lacks Thirty Five Thousand Three Hundred Sixty Two Only.

Govt. Value Of Property:

Present Govt. Rate For-Flat (As per ready Reckoner Chart No.1.2.6) Rs.37,300.00/Sqm
 Deprecation 10 to 20 Years 80% = Rs.29,840.00/Sqm X 61.28Sqm = Rs.18,28,595.00
 Govt. Value Of Flat = **Rs.18,28,595.00**

Govt. Value	Rs.18,28,595.00
Market Value	Rs.30,35,362.00
Realizable Value (95%)	Rs.28,83,593.00
Distress Value (75%)	Rs.22,76,521.00

Certificate of Branch Officials

The undersigned has inspected the property detailed in the Valuation Report dated _____ on, _____ we are satisfied that the fair and reasonable market value of the property is Rs. _____ (Rupees _____ only).

Date:

Signature

(Name of the Branch Manage With Official Seal)

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 specifications is **Rs.30,35,362.00/-** (In Word Rs. Thirty Lacks Thirty Five Thousand Three Hundred Sixty Two Only.)

The book value of the above property is **Rs.18,28,595.00/-** (In Word Rs. Eighteen Lacks Twenty Eight Thousand Five Hundred Ninety Five Only.)

And the Distress value **Rs.22,76,521.00** (In Word Rs. Twenty Two Lacks Seventy Six Thousand Five Hundred Twenty One Only.)



Declaration

We hereby declare that

1	We have personally inspected the property on Dt. 25/12/2020.
2	We have no direct or indirect interest in the property
3	We have not been convicted of any offense and sentenced to a term of imprisonment
4	This is to certify that the Values of above mentioned property are appropriate as on today & it is based on the information given to me by owner & from local survey and enquiry
5	The information furnished in Part - I, is true and correct to the best of our knowledge and belief.

Remarks:

- 1) B/Up Area Are Considered From Agreement Copy No. 6501/2020, Dt. 23/12/2020.
- 2) This Report Is Prepared On The Basis Of Photo Copies Of Documents Given By Owner.
- 3) Internal Changes Done On Site

Certificate

This is to Certify that Approved Building Plan (Commencement Plan) the property (No. LND/BP/16/37, Dt. 28/10/2000.) Is genuine & construction of property is as per Approved Building Plan.

Place: Nashik.

Date: 28/12/2020.



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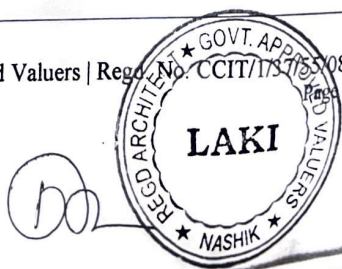
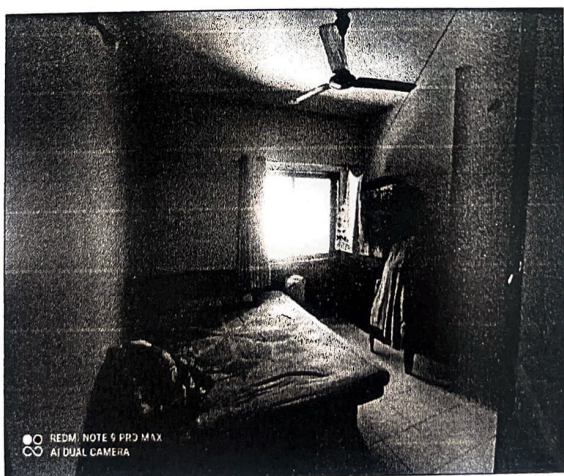
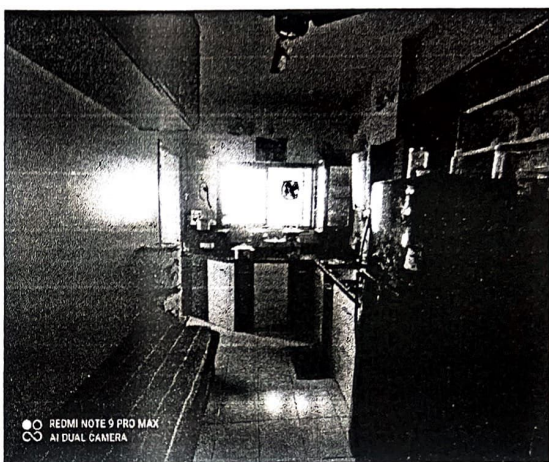
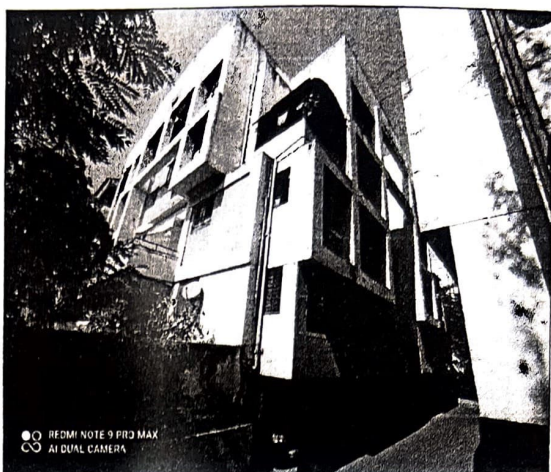
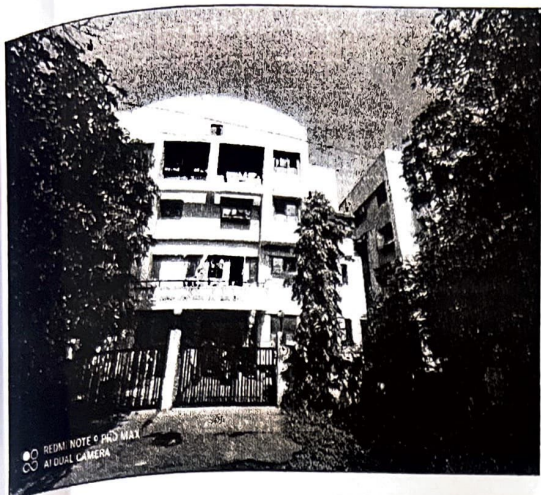
Google Map



The Site Visited By Er. Kiran Devkar, Along With Mrs. Tarle, & Valuation Report Prepared By Er. Kiran Devkar.



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भाग

प्रमाणपत्र

अनुक्रमांक : २८

Plot No. 4B

दिनांक : १८/१०/२००२

ज्वनिमिठा एन्क्लेचर सहकारी गृहनिर्माण संस्था मर्यादित, नशिक

पंजीकृत नोंदणी क्र. एन.एस.के./एन.एस.के./एच.एस.जी.(टी.सी.)/४०१२/०२ रजि. दि. १८/०९/०२

प्रमाणित करण्यात येते की, श्री. / श्रीमती जितेंद्र शंभूराजी गोसावी हे

संस्थेचे अधिकृत सभासद आहेत. त्यांनी भाग क्र. १३६९ पासून १४० पर्यंत रु.२५०/-

(अक्षरी रूपये दोनशे पन्नास मात्र) संस्थेच्या उपनियमावली प्रमाणे अशा प्रत्येक भागाच्या रकमेचे रूपये ५०/- रोख भरले

आम्ही संस्थेच्या अधिकृत सही शिक्क्यानुसार आपल्या नावे दिनांक १८/१०/२००२ रोजी

भागप्रमाण - पत्र करून देत आहोत.

कार्यकारिणी सभासद

सेक्रेटरी

Shivaji
चेअरमन

भागपत्र
मुद्रा