

x.	Internal wiring – surface or conduit	:	Concealed Wiring
xi.	Class of fittings – superior/ordinary poor.	:	Ordinary fittings
xii.	Sanitary installation – Numbers ordinary / superior	:	W.C. & Bath Provided.
VI.	Compound wall	:	Provided.
1.	Height and length	:	5' - 0"ht.
2.	Type of construction	:	Brick wall with cement plaster on both side.
VII	No. of lifts and capacity	:	No Lift.
VIII	Underground pump – capacity and type of construction	:	R. C. C. Tank as per Rule.
IX	Overhead Tank	:	
1.	Where locate	:	At Terrace.
2.	Capacity	:	As per rule.
3.	Type of Construction	:	R.C.C.
X.	Water pumps – number & their horse power.	:	Provided.
XI.	Sewage disposal – sewer line or Septic tanks (no. and capacity)	:	Municipal Sewers.
XII.	Roads & paving within the compound, approximate area & type of paving	:	Tar Paving Road & Cement Concrete Paving around the building.
e)	Is the construction / Built up property is as per the plan approved by the competent authority	:	a) Building Approved Plan Not available for inspection. d) Commencement Certificate No. CIDCO/VVSR/BP-1513/W6670 Dated. 11/06/1996. c) Occupant Certificate No. CIDCO/VVSR/BP-1513/W/134 Dated. 25/04/2000.
f.	What is the floor space index permissible and percentage actually utilized?	:	Permissible FSI fully consumed.
g.	Estimate future life	:	The future life of the building can be said about 35 years if repaired & Maintained regularly & properly.
	Is it freehold or leasehold land?	:	Free hold land.
	If leasehold, the name of Lesser / Lessee, nature of lease, dates of commencement termination of lease and terms of renewal of lease	:	N.A.
1.	Initial premium	:	N.A.
2.	Ground rent payable p.a.	:	N.A.
3.	Unearned increase payable to the lessor in the event of sale of transfer.	:	N.A.
4.	Are there any agreements of Leasement? If so, attach copies.	:	N.A.
	Are there any restrictive covenant regard to use of land? If so, details be	:	Not known
a)	Does the land fall in an are included in any town planning scheme of any development plan of Govt. or any statutory body? If so, given particulars	:	No.

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VALUATION OF IMMOVABLE PROPERTY

For Housing Loan Purpose

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

At

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Flat No. C/204 on 2nd Floor, 'C' Wing, "Geeta Co. op. Hsg. Soc. Ltd.",
Nearby Shani Temple, Patankar Park Road, Survey No. 127, Hissa No. Pt,
Plot No. 5, 6, 11 to 15, Village Nilemore, Nallasopara (West),
Taluka Vasai & District Palghar.



In the case of

Mr. Sonaram Motilal Choudhary.

Mrs. Jyoti Sonaram Choudhary.

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.

Tel.No.28825635/28826937

Mobile: 9869003273/9833599876

Email: aarchconsultants@gmail.com

Phones:

Off. :91 (22) 2882 6937

Mobile :91 (22) 2882 5635
:9869003273 /9833599876

fax :91(22) 2882 5635

e-mail : aarchconsultants@gmail.com

S. D. Thakare

Aarch Consultants & Valuors

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

Govt. Reg. Valuors, 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.
NB Charkop / Mr. Sonaram Motilal Choudhary./8870

Dated:- 24/07/2015.

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

VALUATION REPORT

Date of visit of the site for valuation of IP	:	23/07/2015.
Date of making valuation	:	24/07/2015.
Name of the owner(s) of the property	:	Mr. Vishnubhai S. Patel. Mrs. Gomat V. Patel.
Documents Referred	:	a) Sale Agreement Dated 15/07/2015. b) Index II Sr. No. 3479/2015 Dated 15/07/2015. c) Share Certificate No. 40 Dated 26/11/2004. d) Commencement Certificate No. CIDCO/VSR/BP-1513/W/6670 Dated. 11/06/1996. d) Building Occupation Certificate No. CIDCO/VSR/BP- 1513/W/134 Dated. 25/04/2000.
1. Date of purchase of IP	:	15/07/2015.
2. Purchase Price of IP	:	Rs. 19,00,000/-
Whether necessary enquiries have been made for the concerned locality with regard to the ownership of the property	:	Yes. Ownership is also verified from the documents. This report is preparation solely for valuation of property. Legal opinion is to be obtained separately
If the property is under Joint Ownership/ Co-ownership, share of each such owner. Are the shares undivided?	:	Joints Ownership
<u>Brief description of the property</u>		
Location, street, ward No. (Postal address)	:	Nearby Shani Temple, Patankar Park Road, Survey No. 127, Hissa No. Pt, Plot No. 5, 6, 11 to 15, Village Nilemore, Nallasopara (West), Taluka Vasai & District Palghar.
Flat/Plot No.	:	Flat No. C/204 on 2 nd Floor, 'C' Wing, "Geeta Co. op. Hsg. Soc. Ltd.", Nearby Shani Temple, Patankar Park Road, Survey No. 127, Hissa No. Pt, Plot No. 5, 6, 11 to 15, Village Nilemore, Nallasopara (West), Taluka Vasai & District Palghar.
Nearby Land Mark	:	Nearby Shani Temple, Nallasopara (West)
Type of Land	:	Irregular Shaped of Land.
Age, Future Life	:	Building is constructed in the year of about 2000. The age of the Building is about 15 years. The future life of the building can be said about 35 years if repaired & Maintained regularly & properly.

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3.	Is the IP bears the same description/ Details as mentioned in the documents / Title deeds.	:	Yes.
4.	Is the property situated in residential / Commercial/mixed area/Industrial area	:	Residential Area
5.	Is the property situated in an unauthorized/ Authorized colony	:	Authorized Colony. Soc. Regn. No. TNA/VS/HSG/TC/15646/2004-05
i.	Classification of locality – High class / Middle class/poor class	:	Middle Class Locality.
	Is the IP in question or any part of it is Under encroachments.	:	No.
i)	Proximity to civic amenities like Schools, Hospitals, offices, markets, cinema halls etc.	:	All Civic amenities are available.
ii)	Means and proximity to surface communication by which the locality is served	:	2 Kms Distance From Nallasopara (West) Railway Station.
a)	Area supported by documentary proof, Shape, dimensions and physical features	:	a) Carpet area is about 348.54 Sq.Ft. (32.38 Sq.Mts) as per Measurement taken on Site. b) Salable Built up area is about 488 Sq. Ft. (45.33 Sq. Mts.)
b)	Roads, streets of lanes on which the land is abutting, surrounded	:	East : Neeta Bldg. West : Saptashrungi Bldg. South : A-Wing North : Road & Mukta CHSL.
c)	Attach a dimensional site plan & elevations of all structure standing on the land along with photograph of the built up property.	:	Photographs taken on site are attached.
d)	Furnish details of the building on a separate sheet giving	:	
1.	Number of floors and height of each floor.	:	The Building is with <u>Gr. + 3rd</u> Uppers floors having adequate floor height.
2.	Plinth area floor-wise	:	a) Carpet area is about 348.54 Sq. Ft. (32.38 Sq.Mts) as per Measurement taken on Site.
3.	Year of commencement of Construction and year of completion.	:	Building is constructed in the year of about 2000 The Age of the Building is about 15 years.
4.	What was the method of construction by Contract/by employing labor. Directly/both	:	Not Known.
5.	Type of construction / finishing –		
i.	Load bearing walls/RCC frame / Steel frame.	:	R.C.C. frame structure.
ii.	Type of foundations	:	R.C.C. Column, Footing.
iii.	Walls (floor-wise)	:	Brick masonry Walls.
iv.	Partitions	:	Brick masonry Walls.
v.	Doors, Windows etc. (floor-wise)	:	Teak Wood Doors.
vi.	Flooring (floor-wise)	:	Ceramic Flooring
vii.	Finishing (floor-wise)	:	Plastic paint / Distemper paint
viii.	Roofing and terracing	:	R.C.C. Slab Roof.
x.	Special architectural or decorative features, if any	:	N.A

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b)	Has any contribution been made towards development or is any demand for such contribution still outstanding	:	No.
Is the property (whole or part of land) Notified for acquisition by Govt. or any statutory body? If so, date of notification		:	No.
a)	Is the building owner – occupied / tenanted / both?	:	Owner Occupied Flat.
b)	If partly owner – occupied, specify portion and extent of area under owner – occupation.	:	Owner Occupied Flat.
a)	Names of Tenants / Lessees / Licensees, etc.	:	N.A.
b)	Portion in their occupations	:	N.A.
c)	Monthly or annul rent / compensation / License fee, etc. paid by each	:	N.A.
d)	Gross amount received for whole property	:	N.A.
e)	Are any of the occupants related to or lose business associates of the owner	:	N.A.
Is the building insured, if so, give the policy no. Amount for which it is insured and annual premium		:	Not known.
Has any standard rent been fixed for the premises under any law relating to the control of law.		:	No.
Is any dispute between landlord and tenant regarding rent pending in a court of law.		:	No.
1.	Whether possession of the property can be taken by the bank in case of need without any litigation (society rules, independent entrance, co-owner's share/Joint Ownership etc.)	:	Please take legal opinion on the document.
2.	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 (Rent capitalization method, municipal valuation for tax purpose, composite rate method for flat etc.	:	Valuation is based on personal opinion & enquiries & present market trend & present enquiries in that area for similar comparable properties.
a.	Land rate adopted in the valuation.	:	N.A.
b.	Instance of sales of IPs in the locality indicating the name & address of the IPs, registration no., sale prices and area of land sold (Annexure enclosed)	:	N.A.

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c)	If sales instances are not available or not relied upon, the basis of arriving at the land rate.	:	N.A.
Considering the location & age of the building, the finishes, status of maintenance & prevailing rate, the saleable Built up area rate of Rs. 4,500/- per Sq. Ft. of flat is deemed fair for valuation.			
Market value of property	:	:	Salable Built up area is 488 Sq. Ft. x Rs. 4,500/- = Rs. 21,96,000/-
Market Value of the property	:	:	Rs. 21,96,000/- (Rupees Twenty One Lakhs Ninety Six Thousand Only)
Gross Sale Value / Realizable Value of property 90%	:	:	Rs. 19,76,400/- Say... Rs. 19,76,000/- (Rupees Nineteen Lakhs Seventy Six Thousand Only)
Agreement Value	:	:	Rs. 19,00,000/- Dated 15/07/2015.
Stamp duty value	:	:	Built up area is about 418 Sq. Ft. x Rs. 4,320/- = Rs. 18,05,760/-
Monthly Rental Value	:	:	Rs. 3,660/- Say... Rs. 4,000/- per month. (Rupees Four Thousand Per Month Only)
Cost of construction of flat	:	:	Rs. 9,76,000/-
Remarks	:	:	-

I hereby declare that

- 1) The information furnished in this report is true and correct to the best of my knowledge and Belief.
- 2) I have no direct or indirect interest in the property valued
- 3) I personally inspected the property on **23/07/2015**.
- 4) Our report does not cover check of ownership, title clearance or legality. This valuation is purely an opinion & has no legal or contractual obligations on our part. The rates are based on current market condition as per our enquiries & opinion and the value may change with time.
- 5) In no event shall the consultant / Valuer be held responsible in respect of any one or series of event of the actual loss or damage sustained or liable for special, indirect or consequential damages as assignment has been completed on best effort and knowledge & Personal Opinion.
- 6) The Valuation is Subject to Clear & Marketable Transferable Title & same shall be checked & verified through legal due diligence. This Valuation is also Subject to adequacy of Engineering / Structural design & authentic approvals from approving authorities.

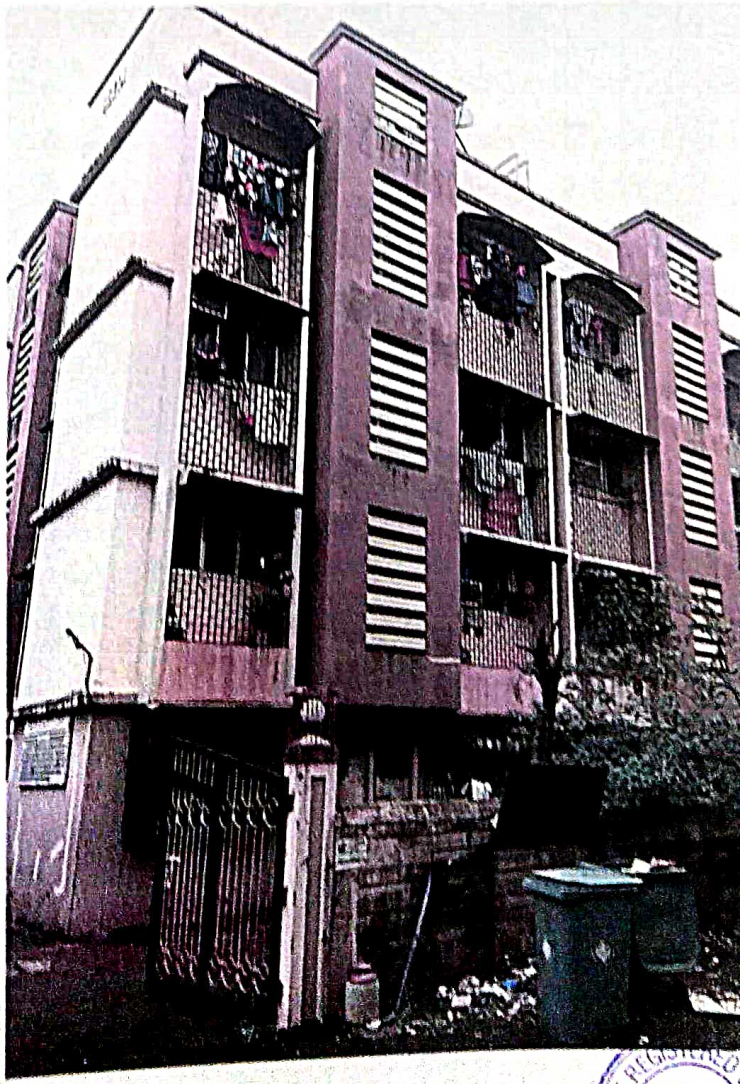
at: Mumbai.

Date: 24/07/2015.

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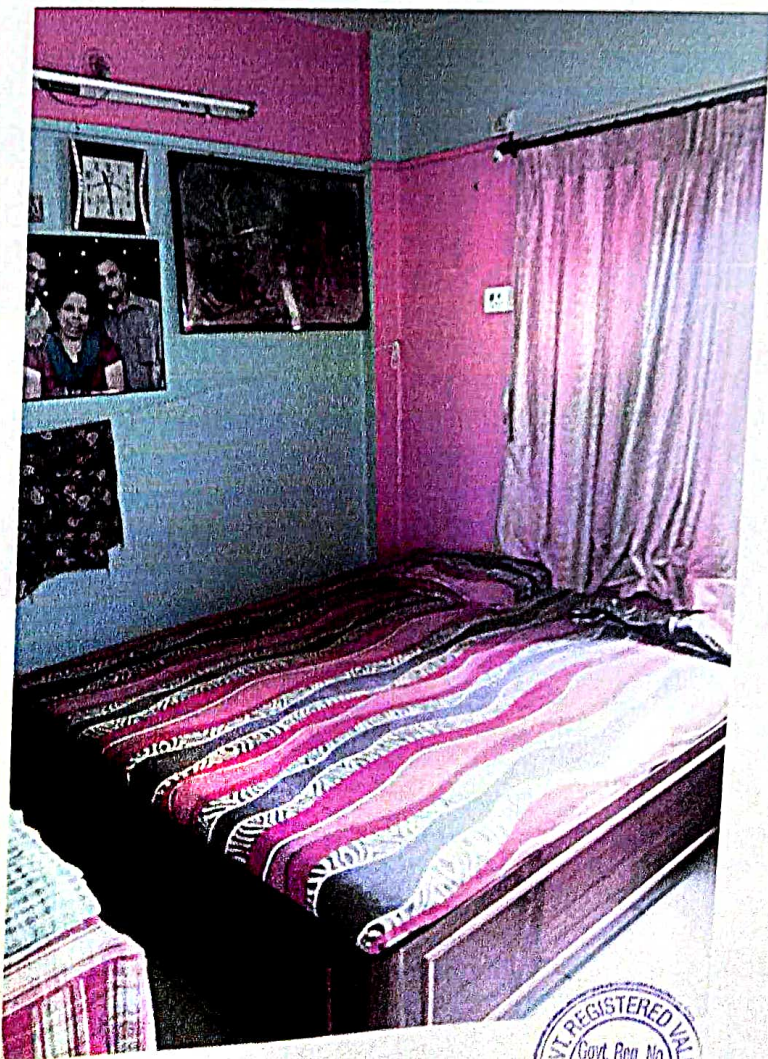
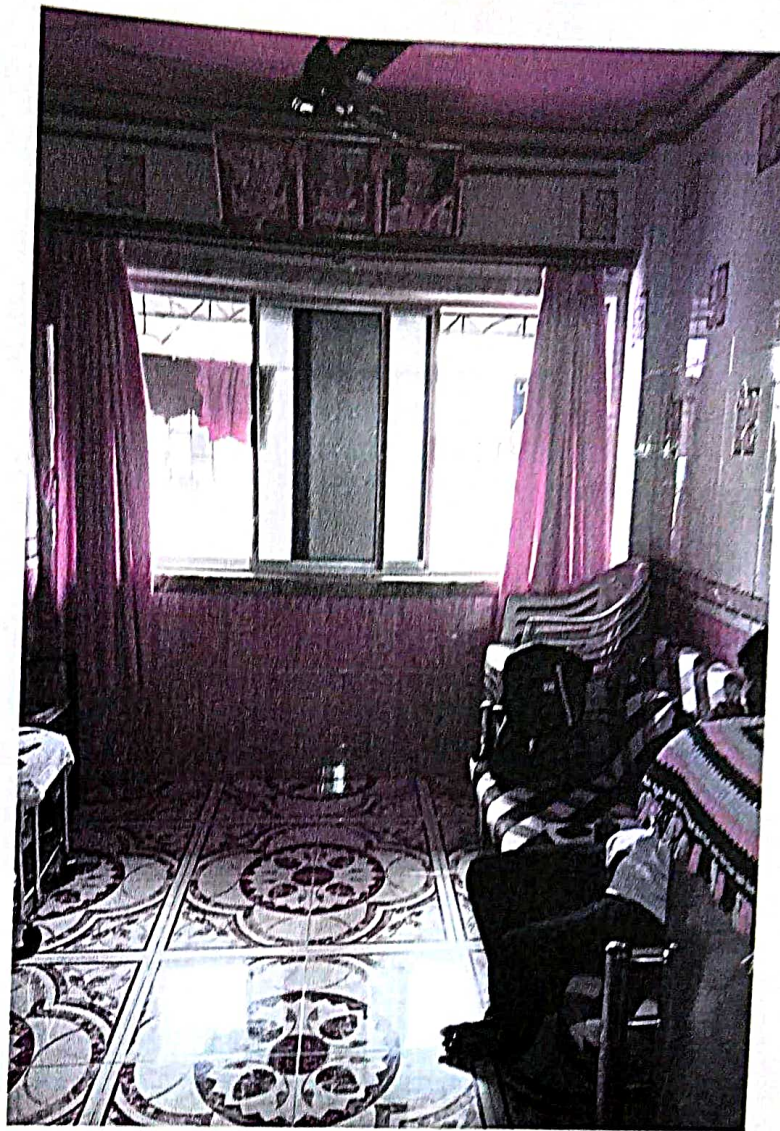
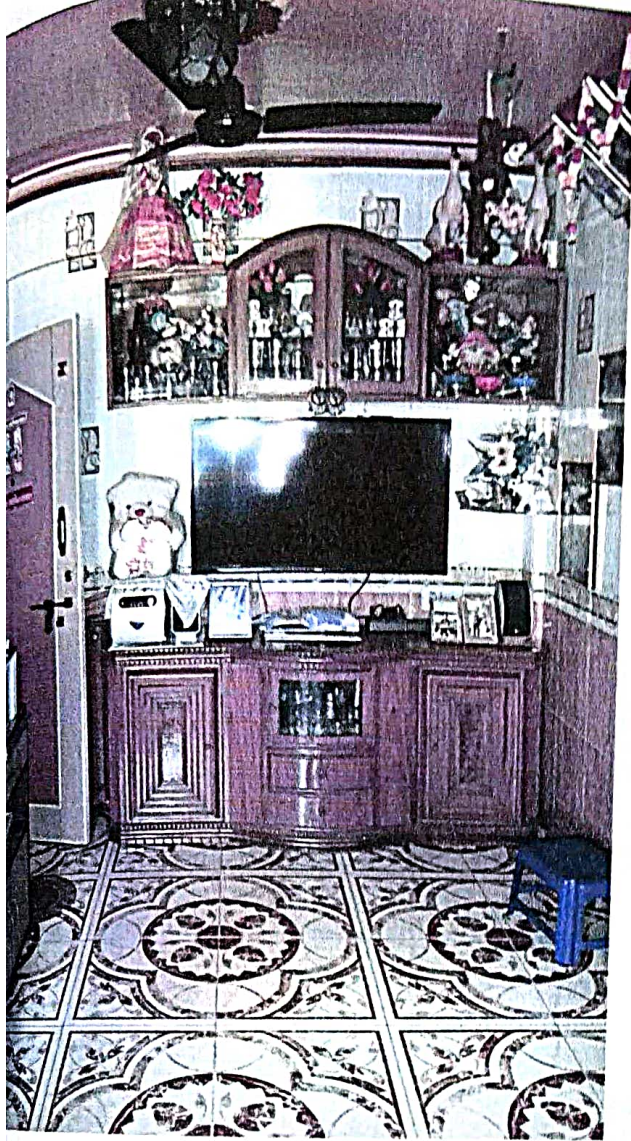
S. D. Thakare
 (S. D. Thakare)
 Govt. Regd. Valuers.
 Reg. No. CAT/II/ 249





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