

Valuation Report of the Immovable Property

Details of the property under consideration:

NAME OF APPLICANT: SHRI. SUKUMAR BOLAI MONDAL

REF.NO. CBI/DK/AC/TJW/4416/2018

**Add: Flat No- 202, Second Floor, Ashish Palace Co-Operative
Housing Society Limited, S. V. Road, Navghar Road, Bhayander(E),
Taluka & District- Thane-401105.**

KHANDEKAR

GOVERNMENT REGISTERED VALUERS

KHANDEKAR

ARCHITECTS & SURVEYORS

ARCHITECTS, SURVEYORS, CONSULTANTS & GOVT. REG. VALUERS.
57, GROUND FLOOR, SAFALYA, N. M. JOSHI MARG, MUMBAI - 400 013.

REF.NO.CBI/DK/AC/TJW/4416/2018

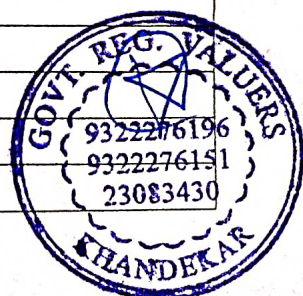
Date 26.07.2018

To,
The Branch Manager,
Central Bank of India
Bhayander Branch.

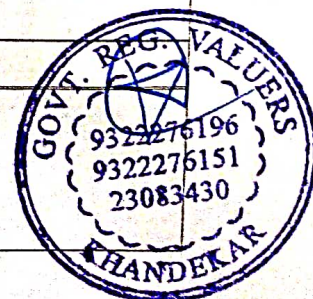
“Valuation Report of Immovable Property”

I	GENERAL	
1.	Purpose for which the valuation is made	For assessment of fair market value of the property for bank purpose.
2.	a. Date of Inspection	24/07/2018
	b. Date on which the valuation is made	26/07/2018
3.	List of documents produced for perusal	1) Copy of Agreement for Sale between Smt. Sujata Nair 'THE TRANSFEROR' and Shri. Sukumar Bolai Mondal 'THE TRANSFEREE' vide document no:- TNN-4/7772/2006 Dated- 07/09/2006. 2) Copy of Index II vide Reg.No- TNN - 4/7772/2006 Dated- 07/09/2006.
4.	Name of the Tenement / Purchaser and his / their address (es) with phone no. (details of share of each owner in case of joint ownership)	Shri. Sukumar Bolai Mondal Residing at- Flat No- 312, 'D' Wing, Kanchan Mrug Apt, Navghar Road, Bhayander(E), District- Thane-401105.

5.	Brief descriptions of the property	Flat No- 202, Second Floor, Ashish Palace Co-Operative Housing Society Limited, S. V. Road, Navghar Road, Bhayander(E), Taluka & District- Thane-401105. At Present the Said Flat Having 1 Hall, 2 Bedroom, 1 Kitchen Platform , 1 Toilet. There are 04 Flats in each floor . The Said building Ground + 3 Upper Floors. However as per Mira Bhayander Municipal Council Ground + 2 Upper Floors are permissible.
6.	Location of property	
	a. Plot No. / Survey No./ Sector No.	Survey No- 46
	b. Door No.	Flat No- 202, 2 nd Floor.
	c. C.T.S. No. / Village	Village- Khari
	d. Ward / Taluka	Taluka- Thane
	e. Mandal / District	District- Thane
7.	Postal address of the property	Flat No- 202, Second Floor, Ashish Palace Co-Operative Housing Society Limited, S. V. Road, Navghar Road, Bhayander(E), Taluka & District- Thane-401105.
8.	City / Town	City
	Residential Area	Yes
	Commercial Area	N.A
	Industrial Area	N.A
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	Mira Bhayander Municipal Council
11.	Whether covered under any State / Central Govt. enactment (e.g., Urban Flat Ceiling Act) or notified under agency area / scheduled area / cantonment area.	N.A
12.	Boundaries of the property	
	i. North	Naresh Steel Centre
	ii. South	Navghar Road
	iii. East	Tiny Tots Kindergarten School
	iv. West	S. V Road
		Latitude: 19. 311153 N
		Longitude: 72. 856992 E
13.	Dimension of the site / Flat	
	i. North	As Stated Above (sr.no12)
	ii. South	
	iii. East	
	iv. West	
14.	Extent of the site	Ground + 3 Floors (As per Mira Bhayander Municipal Council Ground +2 Upper Floors are permissible) .
15.	Extent of the site considered for valuation (least of 14a & 14b)	Flat No-202, 2 nd Floor
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	Owner Occupied

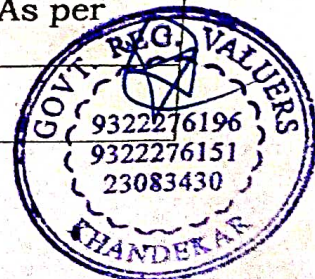


II APARTMENT BUILDING		
Sr. No.	Description	
1.	Nature of the apartment	Residential
2.	Location	} :As stated above (Sr. No. 6)
	i. C.T.S. No.	
	ii. Block No.	
	iii. Ward No.	
	iv. Village / Municipality / Corporation	
	v Door No., Street Road (Pin code)	
3.	Descriptions of the locality Residential / Commercial / Mixed	Residential
4.	Year of Construction	1997 (As per Society Registration)
5.	Number of Floors	Ground + 3 Upper Floors (As per Mira Bhayander Municipal Council Ground +2 Upper Floors are permissible) .
6.	Type of Structure	RCC Frame Structure
7.	Number of Dwelling Flats in the floor	04 Flats on each Floor
8.	Quality of Construction	Good
9.	Appearance of the Building	Good
10.	Maintenance of the Building	Good
11.	Facilities Available	
	i) Lifts	No Lift
	ii) Protected Water Supply	Yes (Mira Bhayander Municipal Corporation)



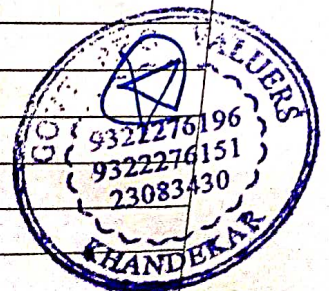
	iii) Underground Sewerage	Yes
	iv) Car Parking – Open / Covered	Yes (Open)
	v) Is Compound Wall Existing?	Yes
	vi) Is Pavement laid around the Building?	Yes

III Flat		
1.	The floor in which the flat is situated	2 nd Floor
2.	Door No. Of the flat	Flat No-202, 2 nd Floor
3.	Specification of the Flat	
	i. Roof	RCC Frame Structure
	ii. Flooring	Tiles Flooring
	iii. Doors	Wooden Doors
	iv. Windows	Aluminium Sliding windows
	v. Fittings	Concealed wiring, Plumbing
	vi. Finishing	Distempered colour
	vii. Kitchen	Granite platform
4.	House Tax Assessment No.	} Details Not Furnished
	Tax paid in the name of	
	Tax amount	
5.	Electricity Service Connection no.	Meter No- L0185326
	Meter Card is in the name of	Shri. Sukumar Bolai Mondal
6.	How is the maintenance of the flat?	Good
7.	Sale deed executed in the name of	Copy of Agreement for Sale between Smt. Sujata Nair 'THE TRANSFEROR' and Shri. Sukumar Bolai Mondal 'THE TRANSFEREE' vide document no:- TNN-4/7772/2006 Dated-07/09/2006.
8.	What is the Undivided area of Flat as per sale deed?	43.49 sq mtr Build-up Area (As per Index II)
9.	What is the Plinth area of the Flat?	N.A

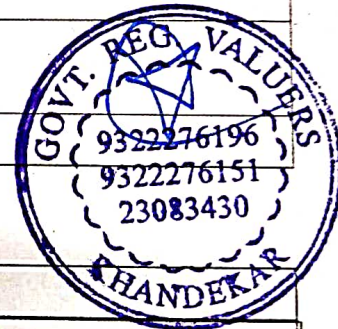


10	What is the floor space index (FSI) (app)	One
11.	What is the Carpet area of the Flat?	36.24 sq mtr Carpet Area
12.	It is Posh / I Class / Medium / Ordinary?	Medium
13.	Is it being used for Residential or Commercial purpose?	Residential
14.	Is it Seller Occupied or let out?	Owner Occupied
15.	If rented, What is the monthly rent?	N.A
IV	MARKETABILITY	
1.	How is the marketability?	Good.
2.	What are the factors favoring for an extra Potential Value?	Developing Area
3.	Any negative factors are observed which affect the market value in general?	No

V	RATE	
1.	After analysing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality?	Rs. 74,300/- per sq.mtr.
2.	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specification and other factors with the Flat under comparison (given details)	Rs. 74,300/- per sq.mtr.
3.	Break - up for the rate	
	i. Building + Services	Rs. 16,339/- sq.mtr.
	ii. Land + Others	Rs. 57,961/- sq.mtr.
4.	Guidelines rate obtained from the Registrar's office (an evidence thereof to be enclosed)	Rs. 72,700/-per sq.mtr.



I	COMPOSITE ADOPTED DEPRECIATION	RATE AFTER
a.	i. Depreciation building rate	Rs. 16,339/-
	ii. Replacement cost of Flat with services (v(3)i)	Rs.16,339/-
	iii. Age of the building	21 Years old
	iv. Life of the building estimated	39 Years
	v. Depreciation percentage assuming the salvage value as 10%	31%
	v. Depreciation Ratio of the building	31/100
b.	Total composite rate arrived for valuation	
	i. Depreciation building rate VI (a)	-Rs. 16,339/- sq.mtr.
	ii. Rate for Flat & other V (3) ii	-Rs. 57,961/- sq.mtr.
	Total Composite Rate	Rs. 74,300/- sq.mtr.



DETAILS OF VALUATION

VALUATION	AREA	RATE	VALUE IN RS.
FAIR MARKET VALUE OF PROPERTY	43.49 sq mtr	Rs. 74,300/-	Rs. 32,31,307/-
TOTAL FAIR MARKET VALUE			Rs. 32,31,307/-
GOVERNMENT VALUE in sq.mtr	43.49 sq mtr	Rs. 72,700/-	Rs. 31,61,723/-
RENTAL			Rs. 6,785/-
REALIZABLE SALE VALUE @ 90%			Rs. 29,08,176/-
DISTRESS SALE VALUE @80%			Rs. 25,85,045/-
INSURANCE VALUE (area in sq.mtr.)	43.49 sq mtr	Rs. 16,399/-	Rs. 7,13,192/-

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.32,31,307 /-** (In words: **Rs. Thirty Two Lakhs Thirty One Thousand Three Hundred Seven only**)

The realizable value of the property would be about **Rs. 29,08,176/-** (In words: **Rs. Twenty Nine Lakhs Eight Thousand One Hundred Seventy Six only**)

The distress value of the property would be about **Rs. 25,85,045/-** (In words: **Rs. Twenty Five Lakhs Eighty Five Thousand Forty Five only**)

Insurance Value = $43.49 \text{ sq.mtr.} \times \text{Rs. } 16,399 \text{ /- per sq.mtr}$
Rs. 7,13,192 /-



Declaration:

I hereby declare that

- a) The information furnished in my valuation report Dt.26.07.2018 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) I/My Authorized representative Mr. Amit Chavan have inspected the property on 24.07.2018.
- d) I have not been convicted of any offence and sentenced to a term of imprisonment.
- e) This report does not certify valid or legal or marketable title of any of the parties over the property. Our report does not cover verification of ownership, title clearance, or legality. Bank is requested to obtain original sale Deed / Search report, property card tax receipt, occupation certificate etc. to verify the genuineness of document, before any finance is released.

Date : 26.07.2018



Balla Khandekar

Balla Khandekar

Govt. Approved
Valuer

Reg. No. CAT-I-320

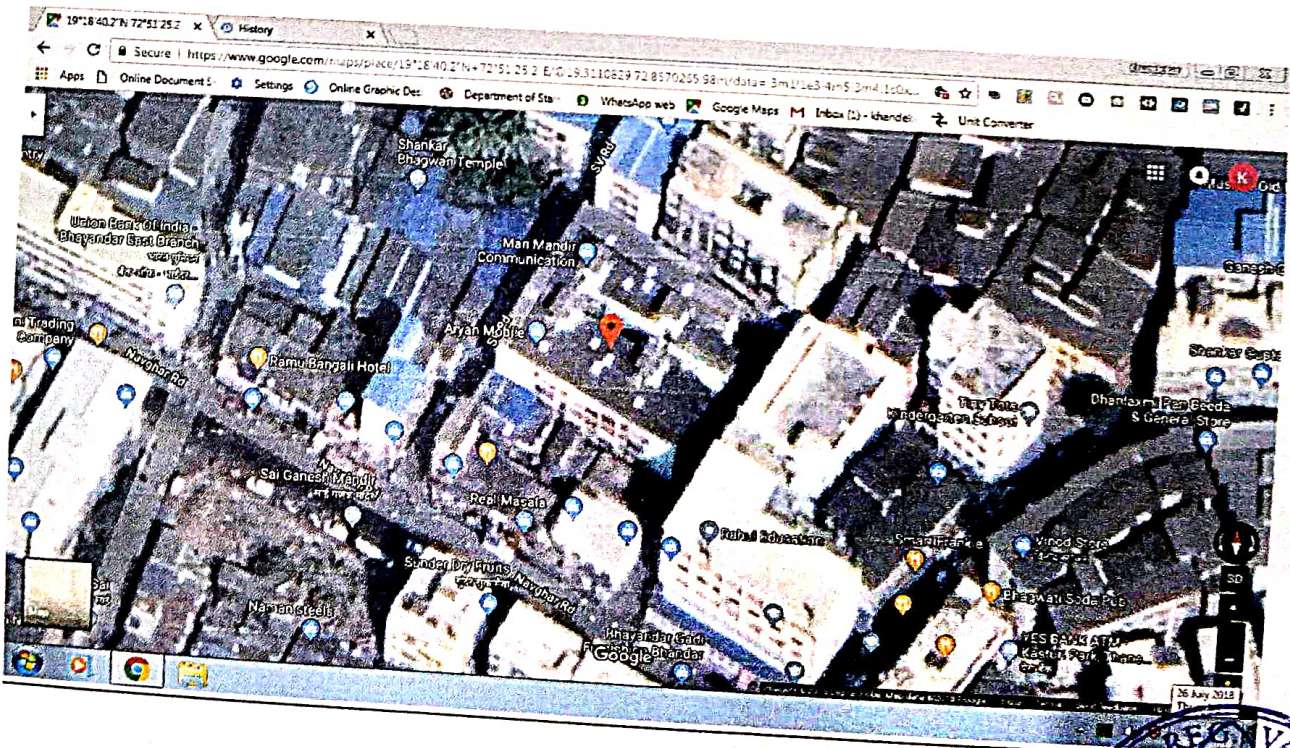
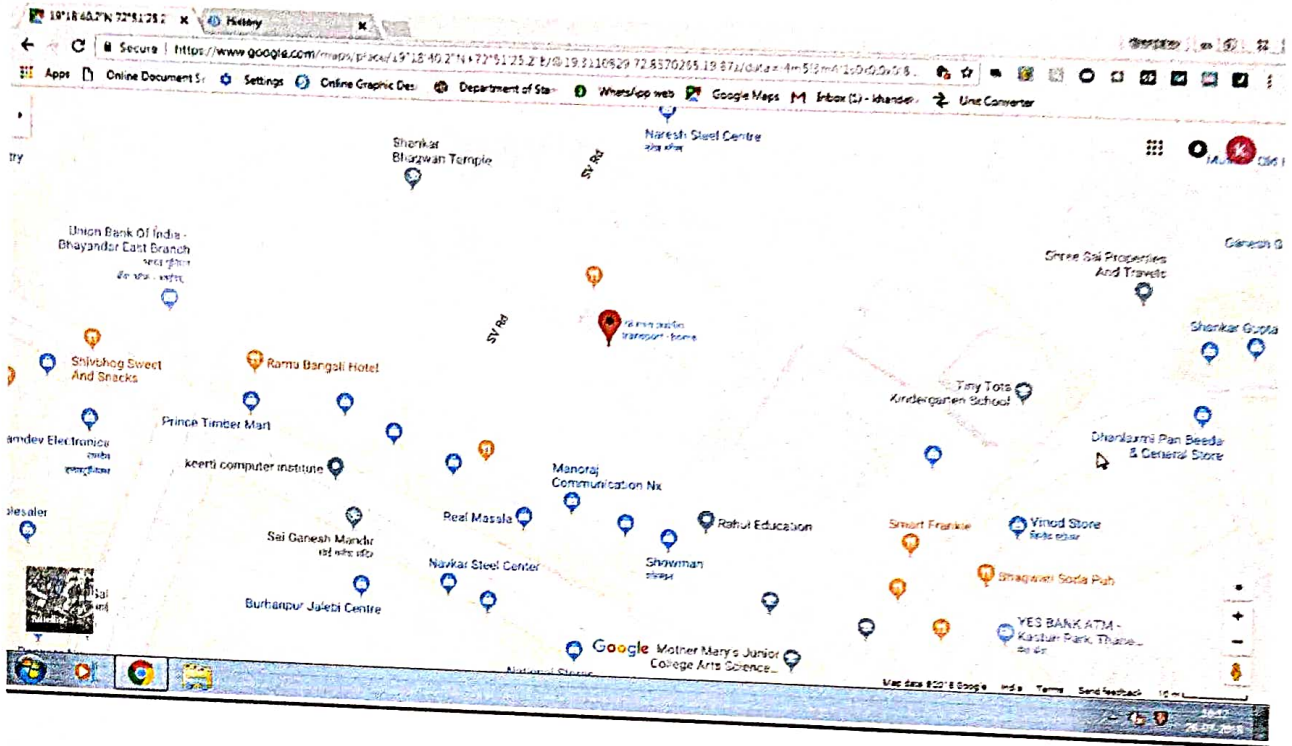
The undersigned have inspected the property details in the valuation reports dated 21/7/18 on 27/7/18. We are satisfied that the fair and reasonable market value of the property is **Rs.32,31,307 /-** (In words: **Rs. Thirty Two Lakhs Thirty One Thousand Three Hundred Seven only**)

Signature

Balla Khandekar
21/7/18

(Name & Designation of the Inspecting official/s)

Location Map



Building Elevation Photos



NAME BOARD

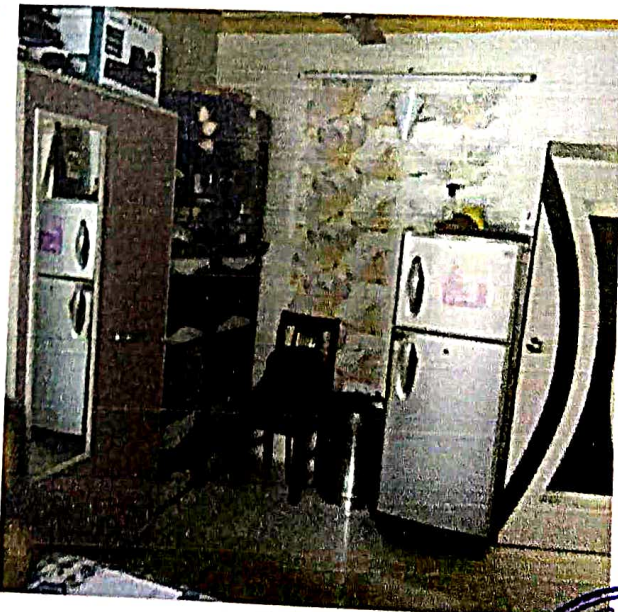
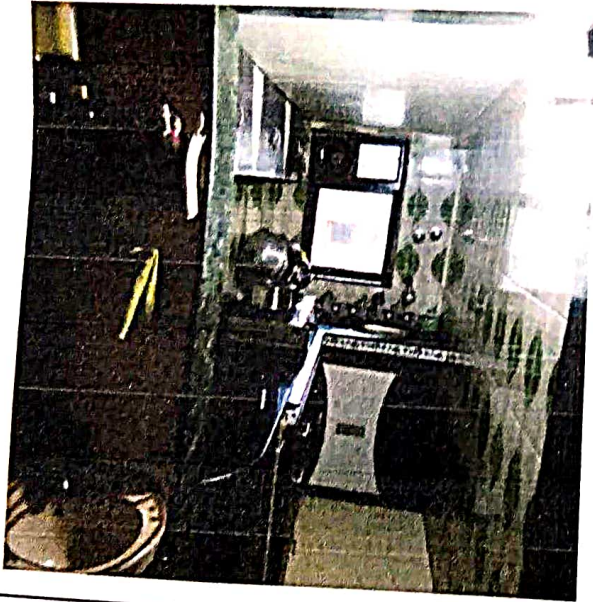


ASHISH PALACE CO-OP HSG. SOCIETY
REG. No. TNA/(TNA)/HSG/(TC)/9324 dt. 25/9/1997
A-WING

G.1 Mrs. SUMTA B. DAS	2ND FLOOR
G.2 Mr. P. B. RAORANE	201 Mr. A. S. MAITY
G.3 Mrs. N. J. DESHMUKH	202 Mr. SUKUMAR B. MONDAL
G.4 Mrs. SANGEEETA G. LOKRE	203 Mrs. NARANI DEVI BISHT
G.5 Mr. ANURUP MAITY	204 Mrs. NARANI DEVI BISHT
1ST FLOOR	3RD FLOOR
101 Mr. B. J. FERNANDES	301 Mr. DEEPAK R. POTDAR
102 Mr. K. B. PANDIT	302 Mr. DILIP B. PANDIT
103 Mr. DILIP B. PANDIT	303 Mrs. A. B. SAMANTA
104 Mrs. S. P. GHOSH	304 Mr. P. S. HENMADY



Site Photos



Index II of the Property Under Valuation

777276

26/07/2018

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सूची क्र.2

तुम्याग निबंधक : ठाणे 4

दस्त क्रमांक : 7772/2008

नोदणी :

Regn:63m

गावाचे नाव : खारी

- (1) विलेखाचा प्रकार करारनामा
- (2) मोबदला रु. 450000
- (3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे) रु. 644522

(4) भू-स्वापन, पोटहिस्सा व घरक्रमांक(असल्यास)

पालिकेचे नाव: इतर वर्णन : विभागाचे नाव - मौजे [गांव] खारी क्रमांक 2 (मिरा भाईदर महानगरपालिका), उपविभागाचे नाव - 2/15 - के) भु- विभाग खारी गावातील नवघर रोडचे उत्तरेकडे खाडी पर्यंतच्या भागातील नवघर रोडवर दर्शनी भाग असलेल्या मिळकती वगळता इतर मिळकती सर्व्हे क्रमांक. सदर मिळकत सर्व्हे. नंबर - 46 मध्ये आहे. सदनिका क्रं. 202/2 रा मन्सुआ आशिष पॅलेस को ऑप हौ सोसा लि, एस वी रोड, भाईदर पू ठाणे.

(5) क्षेत्रफळ

43.49 चौ मि बि अप

(6) आकारणी किंवा जुडी देण्यात -
असेल तेव्हा.

(7) दस्तऐवज करून देणा-
या/लिहून ठेवणा-या पक्षकाराचे
नाव किंवा दिवाणी
न्यायालयाचा हुकुमनामा किंवा
आदेश असल्यास, प्रतिवादिचे
नाव व पत्ता.

नाव:- सुजाता - नायर ,

(8) दस्तऐवज करून घेणा-या
पक्षकाराचे व किंवा दिवाणी
न्यायालयाचा हुकुमनामा किंवा
आदेश असल्यास, प्रतिवादिचे
नाव व पत्ता

नाव:- सुकुमार बोलाई मडल ,



(9) दस्तऐवज करून दिल्याचा
दिनांक 07/09/2006

(10) दस्त नोंदणी केल्याचा
दिनांक 15/09/2006

(11) अनुक्रमांक, खंड व पृष्ठ 7772/2006

(12) बाजारभावाप्रमाणे मुद्रांक
शुल्क 14850

(13) बाजारभावाप्रमाणे नोंदणी
शुल्क 6450

(14) -



Instance

26/07/2018

सूची क्र.2

दुय्यम निबंधक : सह दु.नि.ठाणे 7

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SRO office.

दस्त क्रमांक : 9624/2018

नोंदणी :

Regn:63m

गावाचे नाव : 1) खारी

(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	3700000
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3359467
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:मिरा-भाईदर मनपाइतर वर्णन :, इतर माहिती: , इतर माहिती: वार्ड क्र. के,विभाग क्र. 2/15,सदनिका क्र. 102,पहिला मजला,ए विंग,सुजाता शॉपिंग को-ऑप.हौ.सोसा.ली.,नवघर रोड,भाईदर पूर्व,ता. व जि-ठाणे-401 105,क्षेत्र. 46.21 चौ. मी. बिल्ट अप.((Survey Number : 46 ; HISSA NUMBER : p ;))
(5) क्षेत्रफळ	1) 46.21 चौ.मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-हिरालाल धनाराम बेलन . वय:-62; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: सदनिका क्र. 102, पहिला मजला, ए विंग, सुजाता शॉपिंग को-ऑप.हौ.सोसा.ली., नवघर रोड, भाईदर पूर्व, ता. व जि-ठाणे, ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-सुषमा राजेंद्रप्रसाद दुबे . वय:-49; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: सदनिका क्र. 404, चौथा मजला, न्यू गंगा पूजा सोसायटी, सुदर्शन क्रॉस लेन, नवघर रोड, भाईदर पूर्व, जि ठाणे , ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-AWVPD9046Q 2): नाव:-राजेंद्रप्रसाद आर दुबे . वय:-54; पत्ता:-प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: सदनिका क्र. 404, चौथा मजला, न्यू गंगा पूजा सोसायटी, सुदर्शन क्रॉस लेन, नवघर रोड, भाईदर पूर्व, जि ठाणे , ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:-ALCPD2444C
(9) दस्तऐवज करून दिल्याचा दिनांक	02/07/2018
(10) दस्त नोंदणी केल्याचा दिनांक	02/07/2018
(11) अनुक्रमांक, खंड व पृष्ठ	9624/2018
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	222000
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14) शेर	



26/07/2018

सूची क्र.2

दुय्यम निबंधक : सह दु.नि. ठाणे 4

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दस्त क्रमांक : 241/2018

नोंदणी :

Regn:63m

गावाचे नाव : 1) खारी

(1) विलेखाचा प्रकार	करारनामा
(2) मोबदला	2600000
(3) बाजारभाव (भाडेपट्ट्याच्या बाबत पट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	2632000
(4) भू-मापन, पोटहिस्सा व घरक्रमांक (असल्यास)	1) पालिकेचे नाव: मिरा-भाईदर मनपाइतर वर्णन :; इतर माहिती: वार्ड क्र. "के", विभाग क्र. 2/15, सदनिका क्र. 207, दुसरा मजला, बी विंग, सुजाता शॉपिंग सेंटर एच को-ऑप. हौ. सोसा. ली.", नवघर रोड, भाईदर (पूर्व), ता. व जि-ठाणे-401 105, क्षेत्र. 38.10 चौ. मी. सुपर बिल्टअप. ((Survey Number : 46 ; HISSA NUMBER : p ;))
(5) क्षेत्रफळ	1) 38.10 चौ. मीटर
(6) आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकायचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता.	1): नाव:- भगवती प्रसाद प्रभुदयाल पुरोहित . वय:-45; पत्ता:- प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: सदनिका क्र. 207, दुसरा मजला , बी विंग, सुजाता शॉपिंग सेंटर एच को-ऑप. हौ. सोसा. ली., नवघर रोड, भाईदर (पूर्व), ता. व जि-ठाणे, ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:- AACPP6437A
(8) दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव:- रंजित जे. सिन्हा . वय:-43; पत्ता:- प्लॉट नं: ., माळा नं: ., इमारतीचे नाव: बी -105, नव परिचय बिल्डिंग, साईबाबा नगर, नवघर रोड, भाईदर पूर्व, जि ठाणे, ब्लॉक नं: ., रोड नं: ., महाराष्ट्र, ठाणे. पिन कोड:-401105 पॅन नं:- ASVPS9276P
(9) दस्तऐवज करून दिल्याचा दिनांक	17/01/2018
(10) दस्त नोंदणी केल्याचा दिनांक	17/01/2018
(11) अनुक्रमांक, खंड व पृष्ठ	241/2018
(12) बाजारभावाप्रमाणे मुद्रांक शुल्क	158180
(13) बाजारभावाप्रमाणे नोंदणी शुल्क	26320
(14) शेर	



मुल्यांकनासाठी विचारात घेतलेला तपशील:-: