

## VALUATION REPORT

<b>Name &amp; Address of Branch</b>	<b>Bank of Baroda, Stressed Asset Management Branch, First Floor, 17-B, Horniman Circle, Fort, Mumbai – 400 001</b>
01. <i>Subject</i>	To ascertain the Market Value of Laxmi Chamber, Laxmi Road, Budhwar Peth, Pune City, Taluka Haveli, District Pune
02. <i>Requested By</i>	Official of Stressed Asset Management Branch, Fort, Bank of Baroda
03. <i>Date of Inspection</i>	May 05, 2023
04. <i>Survey in presence of</i>	Mr. Virendra Raokanade (Bank Staff)
05. <i>Name of the Applicant/s</i>	Mr. Jeevan Jotiram Kadam
06. <i>Phone No. of Applicant/s</i>	+91 8238040161
07. <i>Address of the Applicant/s</i>	We have not received data
08. <i>Address of the Property being valued</i>	Laxmi Chamber, Laxmi Road, Budhwar Peth, Pune City, Taluka Haveli, District Pune
09. <i>Landmark</i>	Near Kedari Chowk, Laxmi Road, Pune
10. <i>Plot / Survey / CTS No.</i>	CTS No. 840 (Old CTS No. 717), CTS No. 310B (Old CTS No. 280) of Village Budhwar Peth
11. <i>Owner of the property</i>	Mr. Jeevan Jotiram Kadam
12. <i>Seller of the property</i>	-
13. <i>Type of occupation - Owner / Tenant occupied</i>	Under Bank possession
14. <i>Type of the Property</i>	Commercial Building
15. <i>Location</i>	Laxmi Road, Budhwar Peth, Pune City, Taluka Haveli, District Pune
16. <i>Type of Locality</i>	Residential cum commercial



# K&A

BEYOND VALUE

**Valuation of Commercial Building for**

**Mr. Jeevan Jotiram Kadam**

**Bank of Baroda**

**Stressed Asset Management Branch, Horniman Circle, Fort**

**Kakode Associates**

Consulting Private Limited

102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

+91-22-2447 2040/41

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12. <i>Seller of the property</i>	-
13. <i>Type of occupation - Owner / Tenant occupied</i>	Under Bank possession
14. <i>Type of the Property</i>	Commercial Building
15. <i>Location</i>	Laxmi Road, Budhwar Peth, Pune City, Taluka Haveli, District Pune
16. <i>Type of Locality</i>	Residential cum commercial



17.	<i>Classification of locality - Higher class/ Middle class/ Lower class</i>	Middle class
18.	<i>Distance from Station</i>	Approx. 2.5 km on Pune railway station
19.	<i>Civic amenities</i>	Available nearby
20.	<i>Type of Land</i>	NA land

**Building Details**

21.	<i>Boundaries</i>	<i>East</i> Building No. 839 <i>West</i> Building no. 841 <i>North</i> Slum Area <i>South</i> Laxmi Road	
22.	<i>Tenure of land</i>	Freehold	
23.	<i>Type of Structure</i>	RCC framed structure with brick wall masonry	
24.	<i>Number of Floors in Bldg.</i>	Basement +Ground + 6 upper floors	
25.	<i>Number of Lifts</i>	1 lift is provided for the said building	
26.	<i>Property details</i>	The said property is a commercial building	
27.	<i>Floor on which the property is located?</i>	Entire Building	
28.	<i>Area of the premises as identified in the agreement</i>	Basement	1,140 sq. ft.
		Ground floor	1,400 sq. ft.
		1 <sup>st</sup> floor	1,475 sq. ft.
		2 <sup>nd</sup> floor	1,210 sq. ft.
		3 <sup>rd</sup> floor	1,210 sq. ft.
		4 <sup>th</sup> floor	1,210 sq. ft.
		5 <sup>th</sup> floor	725 sq. ft.
		6 <sup>th</sup> floor	110 sq. ft.



q	<i>Area of the premises as per measurements</i>		Basement	851 sq. ft. (Carpet area)
			Ground floor	1,287 sq. ft. (Carpet area)
			1 <sup>st</sup> floor	1,200 sq. ft. (Carpet area)
			Balcony	57 sq. ft. (Carpet area)
			2 <sup>nd</sup> floor	993 sq. ft. (Carpet area)
			Balcony	57 sq. ft. (Carpet area)
			MS Roof Terrace	102 sq. ft. (Carpet area)
			Open Terrace	103 sq. ft. (Carpet area)
			3 <sup>rd</sup> floor	998 sq. ft. (Carpet area)
			Balcony	57 sq. ft. (Carpet area)
			4 <sup>th</sup> floor	998 sq. ft. (Carpet area)
			Balcony	57 sq. ft. (Carpet area)
			5 <sup>th</sup> floor	643 sq. ft. (Carpet area)
			Open Terrace	332 sq. ft. (Carpet area)
		6 <sup>th</sup> floor	218 sq. ft. (Carpet area)	
		Terrace	431 sq. ft. (Carpet area)	
		Lift Room (on 7 <sup>th</sup> floor)	144 sq. ft. (Carpet area)	
<i>Area adopted for valuation</i>		Basement	1,140 sq. ft.	
		Ground floor	1,400 sq. ft.	
		1 <sup>st</sup> floor	1,475 sq. ft.	
		2 <sup>nd</sup> floor	1,210 sq. ft.	
		3 <sup>rd</sup> floor	1,210 sq. ft.	
		4 <sup>th</sup> floor	1,210 sq. ft.	
29.	<i>Stage of Construction/ Project</i>	Complete		
30.	<i>Exterior</i>	Cement Paint		



31.	<i>Interior</i>	<i>Flooring</i>	Spartex tiles
		<i>Windows</i>	Aluminum Sliding Window
		<i>Doors</i>	Wooden
		<i>W.C.</i>	Indian / European
		<i>Bath</i>	Spartex tiles
		<i>Paint</i>	Distemper
32.	<i>Quality of Construction</i>		Good
33.	<i>Age of the Property</i>		Approx. 61 years (As per site information)
34.	<i>Estimated Residual life</i>		15 years with proper, periodic & preventive maintenance of the said building
35.	<i>Residential/ Commercial/ Industrial</i>		Commercial
36.	<i>Separate Compound Wall</i>		Yes
37.	<i>Garden</i>		No
38.	<i>Paving/concreting around the building</i>		Paver block
39.	<i>Car Parking</i>		Open space is available for car parking
40.	<i>First impression of the building</i>		Good
41.	<i>Plans approved by</i>		We have not received the approved building plan for our perusal.
42.	<i>Name of the Society</i>		We have not received the details
43.	<i>Society Registration No.</i>		We have not received the details
44.	<i>Share Certificate No.</i>		We have not received the Share Certificate for our perusal
45.	<i>Share certificate Details</i>		
46.	<i>Water Availability</i>		Municipal water
47.	<i>Violations if any observed</i>		We cannot ascertain any violation in the building as we have not received the approved plan of the said building for our perusal
48.	<i>Valuation Method</i>		Sales Comparison Method



49. **Valuation Methodology**

The method adopted for valuation of the commercial premises is **Sales Comparison Method** in which the sales instances or comparable of the similar properties or properties with similar attributes in the same region are traced and the Market Rates are derived by using the experience and expertise of the valuer. Also, the valuation of the Commercial premises is based on the Present Market Value of the premises depending on the condition, location and other infrastructural facilities available at and around the said Commercial premises.

***We have considered the valuation on Built-up area for the premises, which is an identified in the agreement.***

The Market Value obtained in this report is defined as follows: Market Value is the estimated amount for which an asset could exchange on the date of valuation between a willing buyer and a willing seller in an Arm's length transaction after proper marketing wherein the parties had each acted knowledgeably and without compulsion. (As defined by the international Valuation Standards Committee, London). Thus, the characteristics of Market Value are -

- a) It is a free will sale.
- b) It is an estimated amount and not a predetermined or an actual sale price.
- c) It is time-specific as on the given date.
- d) It depends on purpose of valuation.
- e) Buyer & seller are actuated by Business principles. They are unrelated and are acting independently.
- f) Asset would be exposed to the market in the most appropriate manner to affect its disposal at the best price possible.

The Realizable Value of the said Commercial premises is considered at **90%** of the Present Market Value of the said premises, while the Forced Sale Value for the said Commercial premises is considered at **80%** of its Present Market Value.

50. *List of documents produced for perusal:*

**Ownership Documents:-**

1. Agreement to Sale dated January 23, 2013 executed between the Vendors – Mr. Faroque Yasin Sayyed, Mrs. Hameeda Faroque Sayyed & Mr. Affan Faroque Sayyed and the Purchaser – Mr. Jeevan Jotiram Kadam.

**Technical Documents:-**

2. Building Completion Certificate No. 635/51 dated June 06, 1963 issued by Pune Mahanagarpalika.





51. Stamp Duty Ready Reckoner Rate 2023-24  
(Copy attached)

**For Commercial Shop**

INR 1,86,080 per sq. mtr. i.e.

INR 17,287 per sq. ft. on Built-up area for new building

Guideline rate after depreciation:

Depreciation as per age of the property (After considering depreciation for building age)

INR 1,31,796 per sq. mtr. i.e.

INR 12,244 per sq. ft. on Built-up area

**For Commercial office**

INR 1,12,030 per sq. mtr. i.e.

INR 10,408 per sq. ft. on Built-up area for new building

Guideline rate after depreciation:

Depreciation as per age of the property (After considering depreciation for building age)

INR 86,625 per sq. mtr. i.e.

INR 8,048 per sq. ft. on Built-up area

**For Basement**

As per RR Guideline basement value considered 70% of Shop Value

INR 8,571 sq. ft. on Built-up area)

52. Valuation

i.	Guideline Value	(Agreement Area)	Area in sq. ft.	Unit Rate INR per sq. ft.	Total Value INR
	Basement		1,140	8,571	97,70,940
	Ground floor		1,400	12,244	1,71,41,600
	1 <sup>st</sup> floor		1,475	8,048	1,18,70,800
	2 <sup>nd</sup> floor		1,210	8,048	97,38,080
	3 <sup>rd</sup> floor		1,210	8,048	97,38,080
	4 <sup>th</sup> floor		1,210	8,048	97,38,080
	5 <sup>th</sup> floor		725	8,048	58,34,800
	6 <sup>th</sup> floor		110	8,048	8,85,280





ii. <b>Current Market Value</b>	<b>Area in sq. ft.</b>	<b>Unit Rate INR per sq. ft.</b>	<b>Total Value INR</b>
Basement	1,140	9,000	1,02,60,000
Ground floor	1,400	11,000	1,54,00,000
1 <sup>st</sup> floor	1,475	11,000	1,62,25,000
2 <sup>nd</sup> floor	1,210	11,000	1,33,10,000
3 <sup>rd</sup> floor	1,210	11,000	1,33,10,000
4 <sup>th</sup> floor	1,210	11,000	1,33,10,000
5 <sup>th</sup> floor	725	11,000	79,75,000
6 <sup>th</sup> floor	110	11,000	12,10,000
		<b>Total:</b>	<b>9,10,00,000</b>

53. *Basis for recommended rate* Location, quality of construction, life of the building and its residual life, supply, demand, local enquiries, market feedback of investigations etc.

54. *Remarks if any*

- The said property is a commercial building comprising Basement +Ground + 6 upper floors.
- The said property is a under Bank Possession.
- Location of the said property is very busy and useful for commercial purposes.
- The said property surrounded by Red light area and this building also previously used for prostitution purpose.
- We observe that the Guideline Value of the said Shop is significantly less as compared to its Market Value.
- We have adopted the Sale Rate based on our local inquiries, sale instance, and sale comparable and as per prevailing Market Rate in the vicinity.
- All the civic amenities are within the proximity of the building.

55. *Suggested sum assured for Fire Insurance cover (Replacement Cost)* The fire Insurance needs to be purchased on **Replacement or Reinstatement basis**. It means one can get the new construction cost for the property if destroyed by fire, earthquake, etc., which is estimated at **INR 1,70,00,000**

56. *Special Features that add to Value.* Nil

57. *Agreement Date* January 23, 2013

58. *Agreement value in INR* INR 5,00,00,000



59. Registration Date	} We have not received the details
60. Receipt No.	
61. Registration No.	
62. Village	
63. Registrar's Value (Stamp duty purpose)	We have not received the details
64. Any Negative Features	Nil



As a result of our appraisal and analysis, it is our considered opinion that the value of the above referred Laxmi Chamber, Laxmi Road, Budhwar Peth, Pune City, Taluka Haveli, District Pune, and valued for Mr. Jeevan Jotiram Kadam, in its present prevailing condition with aforesaid specifications is as under:

Summary of Valuation	Value in INR
<b>Market Value (MV)</b>	<b>9,10,00,000</b>
<b>Realizable Value (90% of MV)</b>	<b>8,19,00,000</b>
<b>Forced / Distress Sale Value (80% of MV)</b>	<b>7,28,00,000</b>
<b>Insurable Value</b>	<b>1,70,00,000</b>
<b>Purchase Price (2013)</b>	<b>5,00,00,000</b>



**Declaration:**

- The valuation is based on our site visit & the information given by the party.
- The valuation is subject to clear and marketable title and adequacy of engineering / structural design.
- We have taken the physical measurement of the said premises.
- We have based our valuation report on the area which is identified in the agreement.
- This valuation report will remain valid only for the purpose for which it is made. Market Value is defined elsewhere in this report.
- This value can go down in case of a Forced Sale. However, it is possible to fetch a higher price in case a needy buyer is found.
- We have no interest in assets valued in this report.
- This report is issued to the best of our knowledge, ability & is without any prejudice.
- Encumbrances of Lien, Govt. or other dues, stamp duty, registration charges, transfer charges, etc., if any, are not considered in the valuation. We have assumed that the assets are free of encumbrances.
- The documents provided to us are assumed to be authentic & latest and that no changes or transfers have taken place with respect to the said property (including change of ownership, approvals, etc.). The Bank should check correctness of provided documents.
- We have not checked the title clearance or the legality of the said property. This valuation report is purely an opinion and has no legal or contractual obligation on our part.

For **KAKODE ASSOCIATES CONSULTING PRIVATE LIMITED**

**ANIL B. PAI KAKODE**  
Director & Govt. Approved Valuer

**SHOK S. AKERKAR**  
Director & Govt. Approved Valuer

Wealth Tax Regn. No. CAT VII-20 of 1988

CCIT/PNJ/4(3)-Tech/2005-06



PHOTOGRAPHS



VIEW OF BUILDING



VIEW OF MAIN DOOR



VIEW OF MAIN ENTRANCE DOOR



VIEW OF BANK POSSESSION NOTICE



VIEW OF BASEMNET





VIEW OF GROUND FLOOR







VIEW OF 1<sup>ST</sup> FLOOR







VIEW OF 2<sup>ND</sup> FLOOR





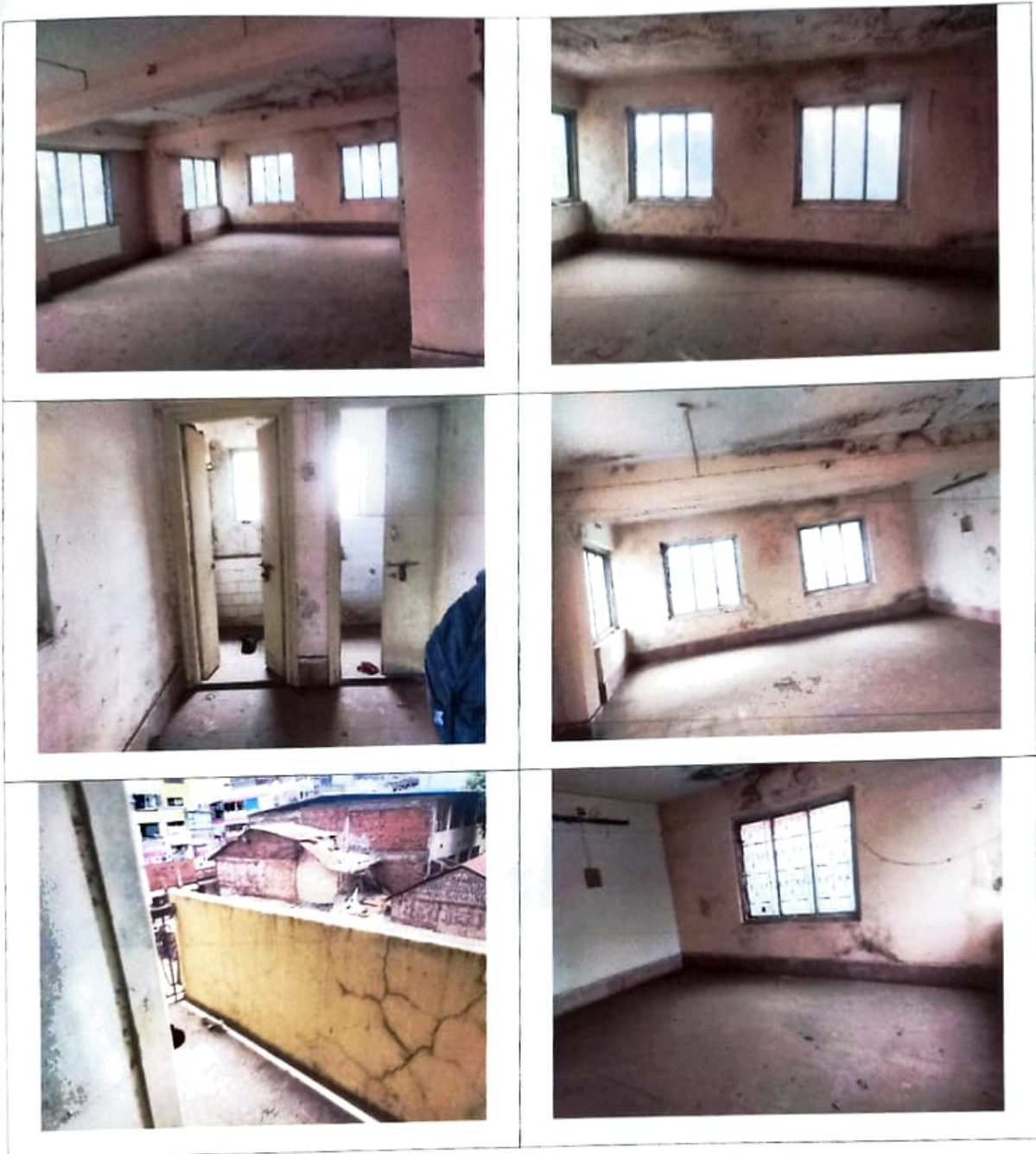




VIEW OF 3<sup>RD</sup> FLOOR









VIEW OF 4<sup>TH</sup> FLOOR







VIEW OF 5<sup>TH</sup> FLOOR





VIEW OF 6<sup>TH</sup> FLOOR



SELFIE



## STAMP DUTY READY RECKONER RATE 2023-24



Department of Registration & Stamps  
Government of Maharashtra

नोंदणी व मुद्रांक विभाग  
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन  
बाजारमूल्य दर पत्रक

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Year

2023/2024

## Annual Statement of Rates

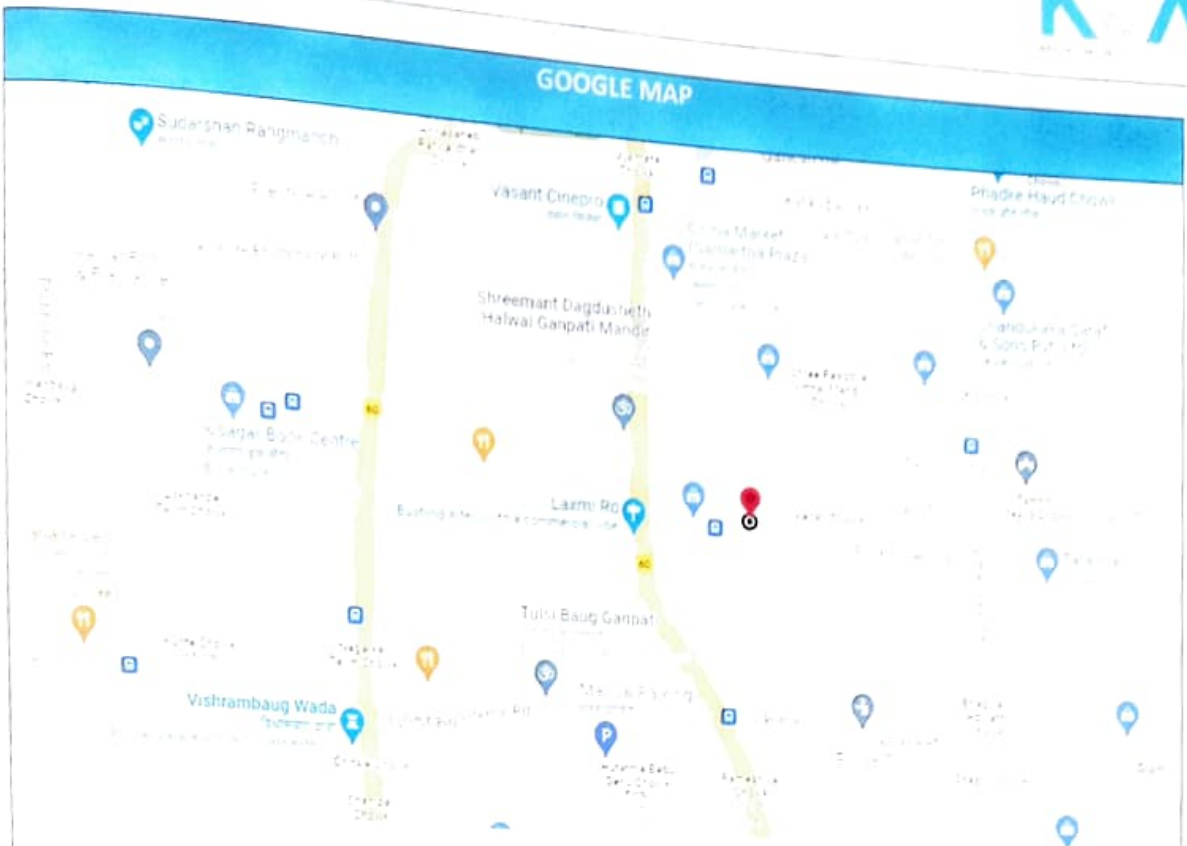
Language

English

Selected District पुणे  
Select Taluka हवेली  
Select Village बुधवार पेठ  
Search By  Survey No  Location  
Enter Survey No 717 Search

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs.)	Attribute
491-पी. एम. सी. विद्यालय रस्ता, गणेश रोडवरील मालमता फुटका बुरुज ते फडके हौद चौक	46890	65580	112030	186080	0	चौ. मीटर	सि.टी.एस. नंबर





Google Co-o\*rdinates: 18.51579863864149, 73.85728189970544





## COMPARABLE MARKET RATE

### BENCHMARK 1 (COMPARABLE)

**NOBROKER**

My Bookings

Post Your Property

Budhwar Peth

Search

Get Property Expert

Filters

Premium Filters

Reset

Property Type

- Office Space
- Co Working
- Shop
- Showroom
- Godown/Warehouse
- Industrial Shed
- Industrial Building
- Other business
- Restaurant/Cafe

Price Range: ₹ 0 to ₹ 100 Cr

Built up Area/sq. ft.: 0 sq. ft. to 1,00,000 sq. ft.

Furnishing

#### Office Space In Budhwar Peth, Pune For Sale

View on map [View on map](#) [Export to Excel](#)

₹40 Lacs

₹24.24 Cr / sq. ft.

₹30,037/Month

Estimated EMI

283 sqft

Buildup



Office Space

Property Type

Public

Parking

Unfurnished

Furnishing

Immediately

Available from

Get Owner Details

City Pride Mangala Multiplex • Durgankur Dining Hall • Wadeshwar PC • Rahul Talkies To Mid

### BENCHMARK 2 (COMPARABLE)

magicbricks

Buy

Rent

Sell

Home Loans

Commercial Property for Sale in Pune • Office Space for Rent in Pune • Office Space for Rent in Budhwar Peth • 125 sq. ft.

₹18.0 Lac

₹14,400/sq.ft. [Apply for loan](#)

Office Space For Sale in Mahalaxmi Metro Square, **Budhwar Peth, Pune**



Unfurnished

Commercial Complex

**Mahalaxmi Metro Square**

Super Area

125 sqft •

₹14,400/sqft

Floor

2 (Out of 5 Floors)

Washroom

None

Overlooking

Main Road Facing

Facing

East

Contact Agent

Get Phone No.

Last contact made 63 days ago



## Rate Matrix

Particulars	Benchmark 1	Benchmark 2
Transaction / Listing	magicbricks.com	magicbricks.com
Property Location	Budhwar Peth	Budhwar Peth
Property Type	Commercial Office	Commercial Office
Carpet Area in sq. ft.		
Built-up Area in sq. ft.	283	125
Asking Value (INR)	40,00,000	18,00,000
Asking Rate (INR per sq. ft.)	14,134	14,400
<b>Adjustments</b>		
Listing Discount	(5.00%)	(5.00%)
Discount for Type	(5.00%)	(5.00%)
Discount for Size	(5.00%)	(5.00%)
Location & Access	0.00%	0.00%
Market Liquidity Discount	(5.00%)	(5.00%)
<b>Total Adjustments</b>	<b>(20.00%)</b>	<b>(20.00%)</b>
<b>Adjusted Rate in INR</b>	<b>11,307</b>	<b>11,520</b>
Average Adjusted Rate on Built-up area per sq. ft. in INR		11,413
Rate adopted for Valuation on Built-up area per sq. ft. in INR (for Shop)		11,000

