

TO,
STATE BANK OF INDIA
BRANCH: RACPC SION LOAN PROCESSING OFFICE.

VALUATION REPORT (IN RESPECT OF FLATS)
(To be filled in by the Approved Valuer)

Reports Scrutinised
Pravesh
Asst. Dy. Manager / CM

I. GENERAL		
1.	Purpose for which the valuation is made	To Access fair market value
	Reference No.	AVE/SBI/2132
2.	a) Date of inspection	: 19/12/2022
	b) Date on which the valuation is made	: 20/12/2022
3.	List of documents produced for perusal	
	i)	: Agreement for sale Dt.30/12/2003
	ii)O.C.	: 20/10/1997.
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)	: Mrs.Premalata Udayraj Chauhan(seller). Mr.Pravesh Chauhan.(Purchaser).
5.	Brief description of the property	: Flat No.202, Second Floor , "TRIMBAK NEST CHS LTD.", P & T Colony, Gandhi Nagar, Near Royal International School, Nandivali Village, Dombivli (East), Thane- 400 612.
6.	Location of property	
	a) Plot No. / Survey No.	: 1361.
	b) Door No.	: 202.
	c) T. S. No. / Village	: Nandivali Through Panchanand.
	d) Ward / Taluka	: Kalyan.
	e) Mandal / District	: Thane.
	f) Date of issue and validity of layout of approved map / plan	Not Provided.
	g) Approved map / plan issuing authority	Not provided.
	h) Whether genuineness or authenticity of approved map / plan is verified	NO
	i) Any other comments by our empanelled valuers on authentic of approved plan	No.
7.	Postal address of the property	Flat No.202, Second Floor , "TRIMBAK NEST CHS LTD.", P & T Colony, Gandhi Nagar, Near Royal International School, Nandivali Village, Dombivli (East), Thane- 400 612.



8.	City / Town	:	Dombivli.
	Residential Area	:	Yes.
	Commercial Area	:	Yes.
	Industrial Area	:	--.
9.	Classification of the area	:	
	i) High / Middle / Poor	:	Middle.
	ii) Urban / Semi Urban / Rural	:	Urban.
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Corporation.
11	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	:	Details not available.
12	Boundaries of the property	:	
	North	:	Open Land.
	South	:	Road.
	East	:	Nav Sanmati Building.
	West	:	Amid Hawal chs ltd.
13	Dimensions of the site	:	A B
		575.00sq.ft. B.U.A.	As per document provided.
	North	:	As above.
	South	:	--.
	East	:	--.
	West	:	--.
14	Extent of the site	:	--.
14.1	Latitude, Longitude & Co-ordinates of flat	:	19.202641,73.090074
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	Residential flat.
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Vacant on the date inspection.

II.	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential.
2.	Location	:	
	T.S.No.	:	-
	Block No.	:	-
	Ward No.	:	-
	Village/ Municipality / Corporation	:	KDMC.
	Door No., Street or Road (Pin Code)	:	400 612.
3.	Description of the locality Residential / Commercial / Mixed	:	Mixed.



4.	Year of Construction	:	1997.(As per O.C.)
5.	Number of Floors	:	Ground + Three upper floor.
6.	Type of Structure	:	R.C.C Framed structure.
7.	Number of Dwelling units in the building	:	Not provided.
8.	Quality of Construction	:	Good.
9.	Appearance of the Building	:	Good.
10	Maintenance of the Building	:	Good.
11	Facilities Available	:	
	Lift	:	No.
	Protected Water Supply	:	Yes.
	Underground Sewerage	:	Yes.
	Car Parking - Open/ Covered	:	Open.
	Is Compound wall existing?	:	Yes.
	Is pavement laid around the Building	:	Yes.

III	FLAT	:	
1	The floor on which the flat is situated	:	Second.
2	Door No. of the flat	:	202.
3	Specifications of the flat	:	
	Roof	:	R.C.C.
	Flooring	:	Vitrified.
	Doors	:	T.W. Flush.
	Windows	:	Aluminum framed sliding.
	Fittings	:	Good.
	Finishing	:	Good.
4	House Tax	:	Not provided.
	Assessment No.	:	Not provided.
	Tax paid in the name of	:	Not provided.
	Tax amount	:	---
5	Electricity Service Connection no.	:	Not provided.
	Meter Card is in the name of	:	Not provided.
6	How is the maintenance of the flat?	:	Good.
7	Sale Deed executed in the name of	:	Mr.Pravesh Chauhan.
8	What is the undivided area of land as per Sale Deed?	:	N.A.
9	What is the plinth area of the flat?	:	575.00SQ.FT. B.U.A.
10	What is the floor space index (app.)	:	1.
11	What is the Carpet Area of the flat?	:	410.00Sq.ft. as per physical measurement.
12	Is it Posh/ I class / Medium / Ordinary?	:	Medium.
13	Is it being used for Residential or Commercial purpose?	:	Residential.
14	Is it Owner-occupied or let out?	:	Owner occupied.
15	If rented, what is the monthly rent?	:	Rs.6K-8K.



IV	MARKETABILITY		
1	How is the marketability?	:	Good.
2	What are the factors favoring for an extra Potential Value?	:	---
3	Any negative factors are observed which affect the market value in general?	:	N.A.
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)	:	6k To 8k for Built-up area.
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	:	6k per Sq.ft. for Built-up area.
3	Break - up for the rate	:	
	i) Building + Services	:	N.A(Composite method taken for valuation).
	ii) Land + Others	:	N.A(Composite method taken for valuation).
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	57,000.00per Sq.mtr. for B.U.A.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a.	Depreciated building rate	:	N.A(Composite method taken for valuation)
	Replacement cost of flat with Services(v (3)i)	:	N.A(Composite method taken for valuation)
	Age of the building	:	25Years.
	Life of the building estimated	:	35years.
	Depreciation percentage assuming the salvage value as 10%	:	N.A(Composite method taken for valuation)
	Depreciated Ratio of the building	:	As Below.
b.	Total composite rate arrived for valuation	:	Rs.7000.00persq.ft.
	Depreciated building rate VI (a)	:	N.A(Composite method taken for valuation)
	Rate for Land & other V (3)ii	:	N.A(Composite method taken for valuation)
	Total Composite Rate	:	Rs.7,000.00

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit Rs.	Estimated Value Rs.
1	Present value of the flat (incl. car parking, if provided)	575.00sq.ft.	7000.00per sq.ft.	Rs.40,25,000.00
2	Wardrobes	--	---	--
3	Showcases	--	---	--
4	Kitchen Arrangements	--	---	---
5	Superfine Finish	--	---	---
6	Interior Decorations	--	---	---
7	Electricity deposits / electrical fittings, etc.,	---	---	---
8	Extra collapsible gates / grill works etc.,	---	---	---
9	Potential value, if any	---	---	---
	Total			Rs.40,25,000.00

(Valuation: Here, the approved valuer should discuss in details his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also, such aspects as impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast / tidal level must be incorporated) and their effect on i) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed).

Photograph of owner/representative with property in background to be enclosed.
Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is **Rs.40,25,000.00(Rs.Forty Lac Twenty Five Thousand only)**. The book value of the above property as of Rs.4,00,000.00 is Rs. Four Lac only) and the Relizable value Rs.36,22,500.00 (Rupees Thirty Six Lac Twenty Two Thousand Five Hundred only).

Place:Mumbai

Date:20/12/2022

Signature
(P.M.AHER)

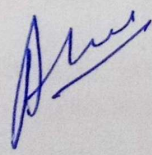


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DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 19/12/2022 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 have personally inspected the property on 19/12/2022. The work is not sub-contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

Date: 20/12/2022
Place: MUMBAI


(P.M.AHER)



PHOTOGRAPHS SHOW THE PRESENT VIEWS OF
FLAT NO.202, SECOND FLOOR, "TRIMBAK NEST CHS LTD.", P & T COLONY,
GANDHI NAGAR, NEAR ROYAL INTERNATIONAL SCHOOL, NANDIVALI VILLAGE,
DOMBIVLI (EAST), THANE- 400 612.



Photo No. 01

Photo No. 02

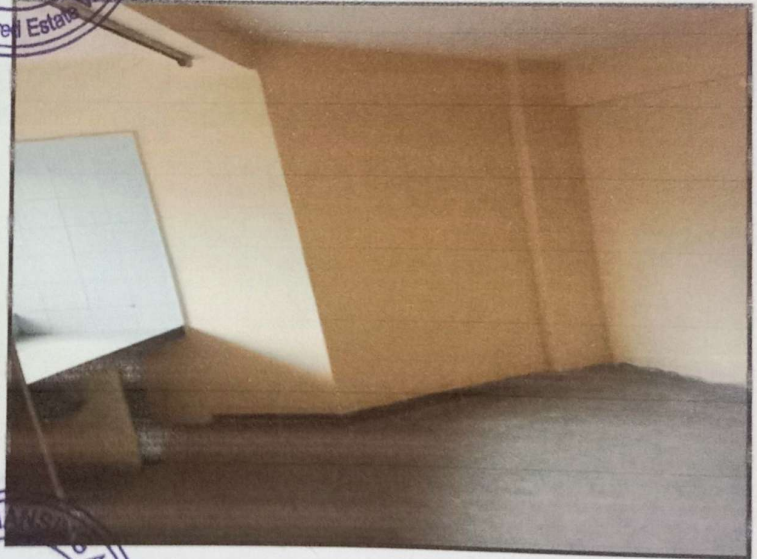


Photo No. 03

Photo No. 04



PHOTOGRAPHS SHOW THE PRESENT VIEWS OF SALE INSTANCE & READY RECKONER RATE:-

FLAT NO.202, SECOND FLOOR, "TRIMBAK NEST CHS LTD.", P & T COLONY, GANDHI NAGAR, NEAR ROYAL INTERNATIONAL SCHOOL, NANDIVALI VILLAGE, DOMBIVLI (EAST), THANE- 400 612.

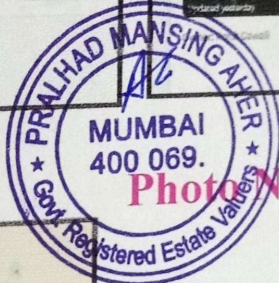
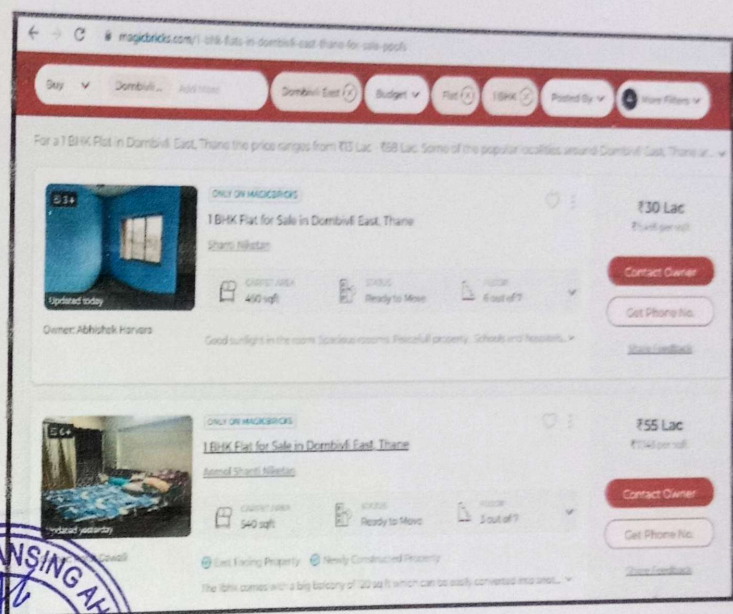
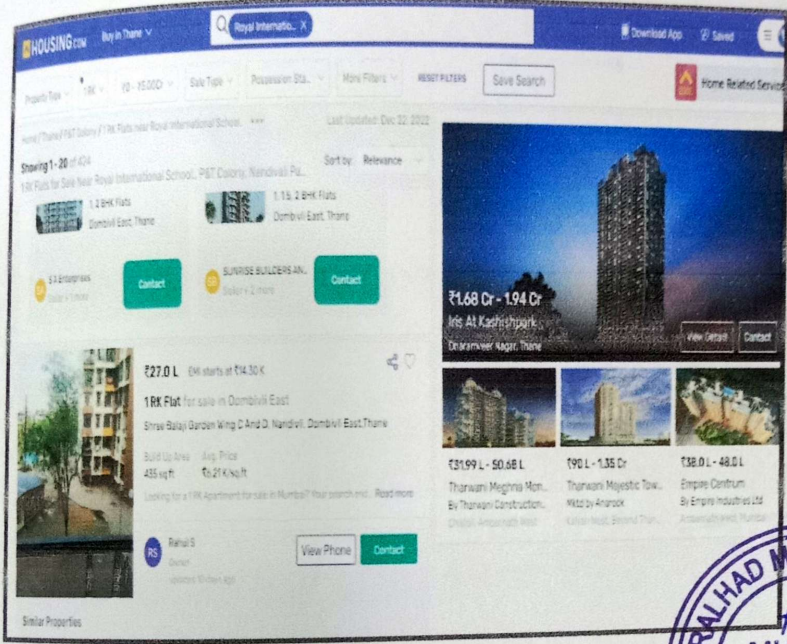


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Photo No. 02

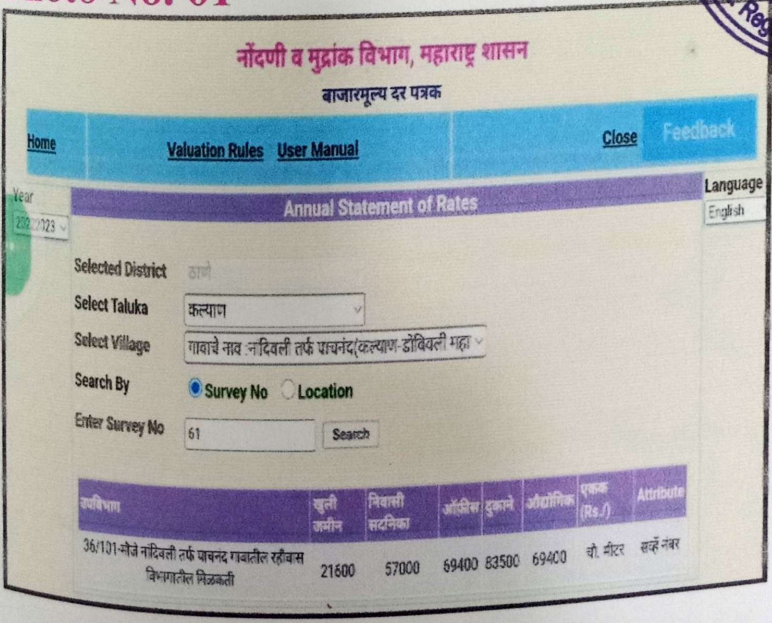


Photo No. 03