

D. R. Harkal & Associates

Er. D. R. Harkal (B.E. Civil, M.I.E., F.I.V.)

Registered Valuer (N-C.C.I.T./CAT-I-67/56) & Chartered Engineer (M-127388-9)

• Office •

S-17, 2nd Floor, Suyojit Modern Point, Near Birla Eye Hospital, Opp. Police Parade Ground, Sharanpur Road, Nashik - 422 001.

Mob.:	98504 99659 / 94034 09968
Tel.:	0253 - 2314268
e - mail	valuerdrharkal@gmail.com

VALUATION REPORT: VAL/DRH/05-2016

Dt. of Visit / Inspection Dt. of Valuation Report

17-05-2016 18 -05- 2016

Name of the Customer/s Bank/Branch/

BANK of BARODA, SMS Branch, Nashik. **Intended User**

Address of the SAID ASSET

Flat No. 06, Located on 2nd floor of the Bldg. Named as "HERAMBH" Apt., Damodar Nagar, Raj Rajeshwari Mangal Karyalaya, Off Old Saikheda Road, Panchak, Jail Road, Nashik

Under Valuation Note Nil

Plot No. 12, S. No. 65/ 9+10+11+12/1, Panchak Shiwar, Nashik.

Sh. ATUL SURESH UMARKAR

P.No./G.No./S.No. /CTS No./Shiwar Co-Ordinates

19.979384 & 73.851398

Purpose of the Valuation To assess Fair Market Value, Realizable Value & Distress Sale Value of the Said Asset for Financial Assistance From Bank





Parking Floor of the Bldg. Page 1 of 9



Er, D. R. Harkal B.E. Civil. (M.I.E., F.I.V.)

Registered Valuer & Chartered Engineer

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Entrance Door of the Said Asset



17 05.2016

Kitchen





Bed Rooms



Er. D. R. Harkal B.E. Civil. (M.I.E., F.I.V.)

Registered Valuer & Chartered Engineer

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VALUATION: FMV/RV/DSV

It is Certified that in My Op	pinion; Valuation of the SAID ASS	SET is arrived as given below
Fair Market Value (FMV)	Realizable Value (RV)	Distress Sale Value (DSV)
Rs. 18, 82, 000/-	Rs. 16, 94, 000/-	Rs. 13, 17, 000/-
Rs. 10, 02, 000/-	Rs. 16, 94, 000/-	Rs. 13, 17, 0

Rs. Eighteen Lakh & Eighty Two Rs. Sixteen Lakh & Ninety Four Thousand Only Thousand Only

Rs. Thirteen Lakh & Seventeen Thousand Only

Declaration by Valuer:

- The information furnished in my valuation report is true and correct to the best of my knowledge and belief
- The undersigned does not have any direct or indirect interest in the property valued b
- С The under signed have personally inspected the property on the date mentioned above.
- I have not been found guilty of misconduct in my professional capacity d

Notes:

- This Valuation Report is valid only for the Purpose & Intended user mentioned.
- Only Original copy of this report is to be treated as valid for further process. b
- Original documents related with the Said Asset may please be obtained & verified С
- Documents perused are returned along with this valuation report. d
- This Valuation Report is not to be construed as confirmation of Ownership of the Said Asset. It does not contain any legal aspect. е
- If there is any query, correction etc. found in Valuation Report, Kindly inform to valuer within 30 days from the Dt. of Valuation Report

Basis of the Rate Adopted:

- Valuation has been done on Current Replacement Value.
- On The Basis Physical Inspection; Said Asset Identified by & Information Provided by Owner / Customer or Representative and Photocopies of Documents furnished by Owner / Customer or Representative
- Prevailing Market Rates (based on local survey) of Land & Construction (Material / Labor).
- All Bldgs. are estimated to have a Salvage Value of 10% but an equal amount is required to retrieve the salvage, therefore for the purpose of valuation Net Salvage Value of Bldg. is Nij.
- Type of structure, Quality of construction, Specifications provided, Present condition & Maintenance of structure, Age of structure etc.

Assoc

D.R. Harkal

Registered No.

Locational Features of The Property & Availability of Infrastructure Facilities

Signature of Valuer

D. R. Harkal & Associate Er. D. R. Harkal Govt. Registered Valuer & Chartered Engin

S-17, Il Floor, Suyojit Modern Point, Opp. Police Parade Ground Sharanpur Ros Nashik-422 005. Mob. 9850499659 940340996

Er. D.R. Harkal - Panel Valuer (B.E. Civil, M.I.E., F.I.V.)

egd. Valuer - N-C.C.I.T.-CAT-I / 67 / 56 Chartered Engineer - M-127388-9

KRUSHANA ICE-CREAM 2 Shree Moreshwar Kirana And General Stores es Unnamed Rd, Panchak O Α Murali Sweets Saikheda Rd, Saikheda Rd O Maratha Nagar 1 min Aashish Cloth And Saree Centre Vedant Mobile Shop Aanapurna Dhanya Bhandar Shree Raj Rajeshwari Mangalkaryalaya Union Bank Of India Fashion C rit. 1734 Marad Sure Ved 🚘 1 min Siddhivinayak Medical And General Stores KK Hotel And 1 Ganesh Mobile Shoppee 🙈 Sai Enterprises 🙈

Tentative Route Map from A-Shree Raj Rajeshwari Mangal Karyalaya to B-Heramb Bldg.



Year of assessment

Bill Amount

Bill paid or not?

Er. D. R. Harkal B.E. Civil (M.I.E., F.LV.)

9850499659 / 9403409968

Mob. 0253-2314268 Tele. Registered Valuer & Chartered Engineer VALUATION REPORT: To be Read With Latest TIR Assignment Ref.: Request by Bank Official: Sh. Minkukumar Sing Inspection is carried with Customer's Representative: Sh. Suresh Motiram Umarkar & Said Asset is identified by Said Asset is inspected by D. R. Harkal - Panel Valuer & P. S. Bhawsar - Assistant Civil Engineer Valuation Report is prepared by D. R. Harkal - Panel Valuer GENERAL: Documents Perused: (Photocopies / True Copies Furnished by Owner / Customer / Bank) 1 Agreement to Sale Sanctioned Building Plan Correction Deed Completion Certificate Sale/Purchase/Transfer/Ownership Details of the Said Asset: Registration Type & Date of No. of Deed Deed Executed Based on Documents Furnished NSN-02 Agreement to Sale. Name of the Builder M/s. Heramb Builders & Developers, thro' 2234/2016 / Developer bet. a & b Partner: Sh. Mahesh Ghanashyam Joshi Dt.22-03-2016 Name of the Sh. Atul Suresh Umarkar Purchaser/s Remark Status of the Said Asset: Proposed Ownership Status of of the Said Asset under Valuation is Single Single/Joint/Co-Ownership /Corporate /Other Share of each owner in case if ownership status is other than single N.A. Status of the Said Asset-Whether Free hold or Lease hold? Free hold No Whether Said Asset is Located in Co. Op. Housing Society? Details of Lease:-on the basis of documents furnished Name of the Lesser Lease deed executed in the name of Name of the Sub-Lessee 'ii N.A. - it is free hold asset Registered No. Commencement Dt. of Lease N-C.C.I.T.ICAT-I 67/56/04-05 Total Lease Period -Expired / Unexpired Lease Period Brief Details of Co. Op. Housing Society: (If Said Asset is Located in Co. Op. Housing Society) Name of the Housing Society Registration No. of Housing Society N.A. Whether Share Certificate in the Name of Present Owner furnished? Whether NOC issued by Society to transfer the Said Asset Details of House Tax Bill: Details of Electricity Bill: Index No.- House No. Consumer No. Meter Card No. In the Name of

Details are with Builder

In the Name of

Month & Year

Bill paid or not?

Details are with Builder

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		Registered	Valuer & Chartered	Engine	eer	Tele.	0253-2314208
	TI	LOCALITY:		Armini Marini			
1	7	LOCALITY Details of the	he PROPERTY:				
1		State Whether Property lies in the Limits of	Municipal Corporation Panchayat / Gram Pa			Council / Gram	Nashik Municipal Corporation, Nashik
		Status of Development of Locality	Fully Developed / Dev Gradually Developing	veloped	/Fa		Fast Developing
		Classification of Area	Residential/Commerc			/Agricultural	Residential
		Classification of Locality	Urban / Semi Urban /			Urban	
			Rich/Higher/Middle/Lo			Middle Class	
		Proximity to Amenities like				Near by	
		Nearest Major Road /s	Jail Road / Old Saikhe	eda Roa	ad		
		Nearest Railway Station	Nashik Road Railway		euconomina mostar		
	III	PLOT BOUNDARIE	S & OTHER DET	AILS	of t	he PLOT:	, Diag 9
	8	Adj. Boundaries of the		Воц	ındaı	ries of PLOT as	per Bldg./Layout Plan &
1	Βοι	undaries of the PLOT as w		Coi			ith Magnetic North on Site
-	N	7.50 mt. wide Colony Roa	d	N		0_mt. wide Colon	y Road
	S	S. No. 65/14+15		S		No. 65/14+15	
	Ε	Plot No. 13		E		t No. 13	
	W	Plot No. 11		W		t No. 11	
No. of Concession,	9	Adj. Physical Boundar	ies of PLOT: as on t				reported
	N	Colony Road		E		en Plot	
	S	Open Plot		W		en Plot	
District Second	10	Adj. Boundaries of the	SAID ASSET:	- Bot	ındaı	ries of the SAID	ASSET - as per Bldg. Plan /
N/1200HAM	-	undaries of the SAID ASSI	ET as written in Deed	Phy N		t No. 05	ected with Magnetic North
	N	Flat No. 05 & Road	TIT)	S	S	rginal space	
	S	Back Side Margin	<u> </u>	m E	크		
	Ε	Side Margin		`Ш	2	rginal space	aga Staireasa & Lift
	W	Side Margin, Staircase & I		W		trance door, Pass	sage, Staircase & Lift
	11	Salient Features & Ch	naracteristics of the	e PLOT	r:	Single frontage	
		Plot frontage : Single / Re			ilu	Colony Road	
		Plot is abutting To: Colony				Colorly Road	
-	IV	William State of the State of t					
	12	The second secon		- f T	- Dia	nning Dont Noc	hik Municipal Corporation, Nashik
		Bldg. Plan Sanctioned by					The Municipal Corporation, Nashik
		Sanction No. & Date	LND / BP / C-8 / 48	/ 1212	Dt. C	17-06-2013	
		Remarks Nil					
	13					4 Ninghila Marrini	nal Carnagation Neghile
		,					pal Corporation, Nashik
			Planning / 18512 / 4060			2015	wal & Association
		Whether BCC is obtained	•	By Fu		s I Upper 04 Flo	Hallal & Aspoon
		No. of Floors allowed acc				r + Upper 04 Flo	D. R. sistered No.
		No. of Floors allowed acc				r + Upper 04 Flo	N-C.C.I.T.ICAT-
		No. of Floors Physically C	onstructed	Ground	ı IIOC	r + Upper 04 Flo	ors Valuer & Challenger
		Remarks Nil				valuer & di	

Er. D. R. Harkal B.E. Civil. (M.I.E., F.I.V.) 9850499659 / 9403409968 Mob. Registered Valuer & Chartered Engineer Tele. 0253-2314268 ACCOMODATION DETAILS: Accommodation Details of Flat: Hall, Kitchen, 02 Bed Rooms, 01 Attached, 01 Common Toilet & Balcony Whether the Said Asset is Constructed | Generally yes, Some internal changes are made as per Sanctioned Bldg. Plan or Not? Accommodation Details of Duplex Flat: Lower Floor Upper Floor N.A. Whether the Said Asset is Constructed N.A. as per Sanctioned Bldg. Plan or Not? 16 For Duplex Flat / Pent House: Staircase Details: Roof Terrace Details: Staircase Type N.A. Access to Roof Provided or Not? N.A. Treads N.A. Water Proofing N.A. Risers N.A. Water Tank N.A. Railing N.A. Solar Panel N.A. Roof Cover N.A. N.A. Other if any VI B/Up AREA: 17 B/Up AREA of the SAID ASSET: Carpet area 49.80 mt² Remarks: Nil Plinth B/up area Not mentioned 67.26 mt²/= 724.00 ft² Salable B/up area Attached Terrace Not mentioned Parking Not mentioned Roof Terrace Not mentioned Garden area for Gr. floor Asset CONSTRUCTION & SPECIFICATIONS DETAILS: 18 Construction Details of the BUILDING: Type of Structure Provided RCC framed structure Type of Roof Provided RCC slab External Plaster Provided External Color Provided Specifications of the SAID ASSET: Approx. ht. of the Asset 9'6" Internal Plaster Provided Finishing Internal Color Provided Type of Flooring Vitrified Tiles POP ceiling if Provided Not Provided **Door Shutters** Laminated Flush Shutters Opening Type of Window Al. glazed windows with Granite stone sills

Provided MS grills

Granite Stone

Not Provided

No

Safety Grills

Other if any

Kitchen

Kitchen Platform

Kitchen Trolleys

	er. D. E	R. Hai	rkal B.E. Civil. (M.I.E., F.I.V.) M	lob.	9850499659 / 9403409968
F				ele.	0253-2314268
1	Type of Electrical Fitti	ngs	Concealed		•
S	Quality of Construction	n:	Medium		
eon	Excellent / I-Class / Mac Satisfactory / Ordinary				
ellan	Class of fittings & fixtu	ires:	Medium		
Miscellaneous	Rich/I-class/Medium/C Maintenance of the As		Properly maintained		
2	Elevation of Building:		Good elevation		
	Good / Architecturally				
VII	The same of the sa				
20	Amenities Provided Comp. Wall / Gate	Provided	le Bldg.:		
sno	Pavement	Provided			
Miscellaneous	Parking Facility	Covered			
cella	No. of Staircases	01		MARINANI (NOMEN'S) PRAFI	
Mis	Garbage chute	Not Provi	ded	-	
	Provided or Not?	Provided	ueu		
	No. of Lifts	01-Not in	stalled	********************************	
Lift /s	In Use or Not?		duct is casted		
	Power Back-up?	N.A.	, duct is dusted		SOURCE AND THE SOURCE
	Fire Fighting System	Not Provi	ded		
ırity	Security Guard	No			
Security	CCTV Cameras	Not Provi	dod.		
0)	Other if any	No. Flovi	ded	y	
	•		Triament manuscourt tomore	<u> </u>	
21	Compound Wall/Gate		IP Housing Scheme:)	
	Security Cabin / Security				
	Intercom Facility	nty Oddia	N.A.	<u> </u>	PRODUCTION OF THE PRODUCTION O
	Gen. Back up for com	mon areas	N.A.		<i>\</i>
	Garden / Landscaping		N.A.		
	Play area for Children		N.A.		
	Community Hall / Club		N.A.		wal & Association
	Indoor Game Facility		N.A.		
	Outdoor Game Facility	/	N.A.		D.R. Harka ** Registered No. 7 5
	Gymnasium		N.A.		Register N.C.C.I.T.ICAT-1 8 N.C.I.T.ICAT-1 8 N.C.I.T.I.T.ICAT-1 8 N.C.I.T.ICAT-1 8 N.C.I.T.I.T.ICAT-1 8 N.C.I.T.ICAT-1 8 N.
	Jogging Track / Swimr	ming Tank	N.A.		-61730100 Value & Children
	Senior Citizens' Area		N.A.		Age Astron & Comment
	Gas Bank		N.A.		
IX	MISCELLANEOUS	S:			
22	Status of Availabili	AND RESIDENCE AND RESIDENCE PROPERTY AND RESI	er & Water:		
Tel consequences in an incident	Availability & Supply o	f Power	By MSEB / Pvt. Power Co.	E	By MSEB
	Availability & Supply o	f Water	By Corporation / Gram Panchayat etc	c. E	By Corporation
			Standby Supply: Well / Bore well	E	Bore well

Registered Valuer & Chartered Engineer Tele. 0253-2314268 33 Occupancy & Activity Details: (As on Date & Time of Inspection) Said Asset Occupied by? Builder Type of Activities are going on in the Said Asset Vacant- No Activity 24 If Occupied by Tenant; Furnish Following Details- Portion Occupied by Tenant; Furnish Following Details- Portion Occupied by Tenant; Furnish Following Details- Portion Occupied by Tenant S Is Rent agreement furnished? Validity of Rent Agreement & Rent Received Per month 25 Assumptions: a Present Government policies will not affect business or real estate prices specifically. b If Gov. policies changes in respect of traces, import & export etc. his may hamper the business. Technological changes may hamper in business. If Govt. policies changes in respect of real estate (e.g. TDR, FSI, Town Planning rules etc.) may affect the value of real estate prices asset of the structure left is assumed without conducting any stability test but based on only physical observations of asset. Physical inspection is done with naked eyes only. Since the Plans (Layout) Equiliding) are sactioned by Competent Authority (Town Planning / Corporation / Grampanchayat / MIDC / Clie etc.) for various purposes like residential / commercial / industrial etc., it is assumed that the Land / Property is free from any reservation sactions given by them are authentic. f Since the sanctions for change of the status of the land are given by competent authority (Local Body / Collector / Tahashildar / State or Central Govd. etc.). It is assumed that property is under responsible ownership. Past performance of Real Estate Market need not necessarily indicate the future trends. It is assumed that the reporty is under responsible ownership. Past performance of Real Estate Market need not necessarily indicate the future trends. It is assumed that the reporty is free of enumbrances like lien, loan, Govt dues, duties etc. It is assumed that the property is free of enumbrances like lien, loan, Govt dues, dutie						
Said Asset Occupied by? Said Asset Occupied by? Builder Type of Activities are going on in the Said Asset Vacant- No Activity Portion Occupied by Tenant; Furnish Following Details- Portion Occupied by Tenant; Furnish Following Details- Portion Occupied by Tenant; Furnish Following Details- Portion Occupied by Tenant Said Asset Vacant- No Activity Is Rent agreement furnished? Validity of Rent Agreement & Rent Received Per month Received Per month Town Jolices changes in respect of taxes, import & export etc. this may hamper the business. Technological changes may hamper to business. I Govt, polices changes in respect of real estate (e.g., TOR, FS). Town Planning rules etc.) may affect the value of real estate business. I Govt, polices changes in respect of real estate (e.g., TOR, FS). Town Planning rules etc.) may affect the value of real estate of Anticipade residual life of the structure left is assumed without conducting any stability test but based on only physical observations of asset. Physical inspection is done with naked eyes only. Since the Plans (Layout / Building) are sanctioned by Competent Authority (Town Planning / Corporation / Grampanchayar / MIDC / CIC etc.) for various purposes like residential? Commercial / industrial etc., it is assumed that the Land / Property is free from any reservation sanctions given by them are authentic. Since the sanctions for change of the status of the land are given by competent authority (Local Body / Collector / Tahashildar / State or Central Govt. etc.), it is assumed that the present (at the time of valuation) status of the land as authentic. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is absumed that present of the subsoil or structure that would render it more or less valuable. No responsibility is absumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No re	1					9850499659 / 9403409968
Type of Activities are going on in the Said Asset Vacant- No Activity 24 If Occupied by Tenant; Furnish Following Details- Portion Occupied by Tenant / s Is Rent agreement furnished? Validity of Rent Agreement & Rent Received Per month 25 Assumptions: a Present Government policies will not affect business or real estate prices specifically If Goot, policies changes in respect of taxes, import & export etc. this may hamper the business. Technological changes may hamper the business. If Govt, policies changes in respect of real estate (e.g. TDR, FSI, Town Planning rules etc.) may affect the value of real estate of a National for a Valuation changes with Time & Purpose. Valuation is subject to variable opinions. Anticipated residual life of the structure left is assumed without conducting any stability test but based on only physical observations of asset. Physical inspection is done with naked eyes only. e Since the Plans (Layout / Building) are sanctioned by Competent Authority (Town Planning / Corporation / Grampanchayat / MIDC / DIC etc.) for various purposes like residential / commercial / industrial etc., it is assumed that the Land / Property is free from any reservation sanctions given by them are authentic. f Since the sanctions for change of the status of the land are given by competent authority (Local Body / Collector / Tahashildar / State or Central Govt. etc.) It is assumed that the reservation and the property is free of encumbrances like lien, loan, Govt. dues, dules etc. i It is assumed that the property is free of encumbrances like lien, loan, Govt. dues, dules etc. it is assumed that the rear en hidden or unapparent conditions of the subsol or structure that would render it more or less valuable. No responsibility is assumed for such conditions & / or from engineering point of view that might be required to discover such factors. 26 Liabilities: a This valuation report is prepared by me on my professional capabity & as requested by Customer & / or Bank Official as mentioned on the	-	registered valuel &	THE RESERVE OF THE PERSON NAMED IN			0253-2314268
Type of Activities are going on in the Said Asset Vacant- No Activity	23			ime of Inspec	ction)	enen menen yan menendakan demendakan kemelan enengan penengan menangan berangan berangan berangan kenangan ber
Portion Occupied by Tenant; Furnish Following Details- Portion Occupied by Tenant / s Is Rent agreement furnished? Validity of Rent Agreement & Rent Received Per month Present Government policies will not affect business or real estate prices specifically. If Govt, policies changes in respect of taxes, import & export etc. this may hamper the business. Technological changes may hamper the business. If Govt, policies changes in respect of real estate (e.g. TDR, FS), Town Planning rules etc.) may affect the value of real estate valuation changes with Time & Purpose. Valuation is subject to variable opinions. Anticipated residual life of the structure left is assumed without conducting any stability test but based on only physical observations of asset. Physical inspection is done with naked eyes only. Since the Plans (Layout) faluiding) are sanctioned by Competent Authority (Town Planning / Corporation / Grampanchayat / MIDC / CII etc.) for various purposes like residential / commercial / industrial etc., it is assumed that the Land / Property is infer from any reservation sanctions given by them are authentic. I Since the sanctions for change of the status of the land are given by competent authority (Local Body / Collector / Tahashildar / State or Central Govt. etc.). It is assumed that the property is infer responsible ownership. Past performance of Real Estate Market need not necessarily indicate the future trends. It is assumed that the property is infer of encumbrances like lien, loan, Govt. dues, dulles etc. It is assumed that the property is infere of encumbrances like lien, loan, Govt. dues, dulles etc. It is assumed that the property is free of encumbrances like lien, loan, Govt. dues, dulles etc. This valuation report is prepared by me on my professional capacity & as requested by Customer & / or Bank Official as mentioned on the special property is free of encumbrances like lien, loan, Govt. dues, dulles etc. This valuation report is prepared by me on my professional capacity & as request						and the second
Portion Occupied by Tenant / s Is Rent agreement furnished? Validity of Rent Agreement & Rent Received Per month Present Government policies will not affect business or real estate prices specifically. If Govt. policies changes in respect of laxes, import & export etc. this may hamper the business. Technological changes may hamper the business. If Govt. policies changes in respect of real estate (e.g. TDR, FS). Town Planning rules etc.) may affect the value of real estate or adjustion changes with Time & Purpose. Valuation is subject to variable opinions. Anticipated residual life of the structure left is assumed without conducting any stability test but based on only physical observations of asset. Physical inspection is done with naked eyes only. Since the Plans (Layout / Building) are sanctioned by Competent Authority (Town Planning / Corporation / Grampanchayat / MIDC / CII etc.) for various purposes like residential / commercial / industrial etc., it is assumed that the Land / Property is free from any reservation sanctions given by them are authentic. Since the sanctions for change of the status of the land are given by competent authority (Local Body / Collector / Tahashildar / State or Central Govt. etc.). It is assumed that the Property is under responsible ownership. Past performance of Real Estate Market need not necessarily indicate the future trends. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions & / or from engineering point of view that might be required to discover such factors. This valuation report is prepared by me on my professional capably & as requested by Customer & / or Bank Official as mentioned on for Valuer is a substitute of the court of flaw/statulory authority/aby other authority or committee, shall be a substituted to the property is report shall be inniced to 60% of the professional fees activity registed by usual or view that might b		Type of Activities are going on in t	he Said Asset	Vacant- No A	ctivity	
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26 Liabilities: a This valuation report is prepared by me on my professional capacity & as requested by Customer & / or Bank Official as mentioned on 1st Valuers liability is limited to the intended user and purpose mentioned in Valuation Report without considering legal aspects about the professional fees actually received by us. d If need arises, appearance in the court of law/statutory authority/any other authority or committee, shall be duly compensated by the Common More and the actual expenses incurred & professional time spent. 27 Notes: a Valuer shall not be responsible for the value expressed by him/us for tenant occupied assets which may affect the value of the said asset by Value expressed by valuer is irrespective of matters of legal nature, title & opinion. c Various NOCs required for Sale / Purchase / Mortgage etc. of the Said Asset Valued required from Govt. Dept. / CIDCO/MIDC/Co.op. (Industrial or Housing) Societies etc. may please be obtained. It is always advisable to obtain latest 7/12 extracts, Property tax & Electric connection details in the name of present owner/s. 28 General Reasons for Variation in Govt. Value & Market Value: a Ready Reckoner Rates of Govt. are based on general & overall survey made by authority for the purposes of charging stamp duty earning revenue. These rates do not reflect prevailing market rates, which valuer have to ascertain based on various valuation norr attributes of the property. Hence these two are at variants b Normally there are acting 02 components of amount i.e. white & black during sale/purchase of the asset, which do not reflect the market value of the property in the deed executed. Due to which considerable variation appears in Govt. value & Market value depreciation factor to construction only. Also it is common fact that Land always appreciates & Construction depreciates. Hence	j	It is assumed that there are no hidden or unappar	rent conditions of the	subsoil or structure	e that would	render it more or less valuable. No
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also results in to difference in Govt. & Market Valuation. d Govt. applies depreciation @ Lump Sum % to composite (Land+Construction) rate, i.e. age for more than 5 years to 10 years 10%;	d	also results in to difference in Govt. & Market Valua Govt. applies depreciation @ Lump Sum % to 0	ation. composite (Land+Co	nstruction) rate.	i.e. age for n	nore than 5 years to 10 years 10%; age
for more than 10 years to 20 years 20% & so on; which also results in to considerable difference in valuation arrived by Govt. & that by		for more than 10 years to 20 years 20% & so on; w	which also results in to	considerable diffe	erence in val	uation arrived by Govt. & that by
Valuer. e Many times property deal occurs due to need &/or convenience of the purchaser. e.g. Work place of purchaser is nearer to the property.		Valuer.	or convenience of the	he nurchaser e o	Work place	e of purchaser is nearer to the property
which results in to convenience in access the work place, also due to family need &/or expanded commercial activities, purchaser		which results in to convenience in access the v	vork place, also due l	to family need &/c	or expande	d commercial activities, purchaser
wishes to purchase the property (either residential or commercial) adjoining to his existing property. In such cases seller always		wishes to purchase the property (either residential	or commercial) adjoin	ning to his existir	ng property	. In such cases seller always
demands more amount as compared to market rate from purchaser, which results in to vast difference in bet. Govt. value & actual transaction value.		transaction value				
f Govt, Rate for Leas good properties in prime & developed localities is also considerably at lower side than market rates of nearby	f	Govt. Rate for Leasehold properties in prime & o	developed localities	is also considerab	ly at lower s	side than market rates of nearby
Freehold properties: Due to which vast difference bet, Govt. value & Market value appears. g Govt. adds 20% in carpet area against common spaces & amenities, which is not realistic & practical. It is general trend to add 25% to the control of th	0	Freehold properties. Due to which vast difference Govt, adds 20% in carnet area against common s	pet, Govt. value & Ma paces & amenities. w	arket value appeal hich is not realis	tic & praction	cal It is general trend to add 25% to

Page 8 of 9

considered in Govt. Valuation. Due to which difference bet. Govt. value & Market value appears.

Market rates for commercial assets are always considerably high than Govt. rates

h

& Market value appears.

35% for residential assets & 35% to 50% for commercial assets in carpet area, which results in to difference in bet. Govt. & Market value. In case of Bungalow, Items like Development of land, Compound wall, Gate, Pavement etc. as well as FSI free construction is not

In Eural areas Govt. Value for Plot/Land is considerably at lower side than prevailing market value, due to which vast difference bet, Govt.



Er, D. R. Harkal B.E. Civil. (M.I.E., F.I.V.)

Mob. Tele.

9850499659 / 9403409968

Registered Valuer & Chartered Engineer

0253-2314268

					of sendamental state of the send of the se		COLONIA (DE TOTO DE TO	AND	
29	Life & Age of the Bu	ilding:							
i	Total Life Assumed	60 years	Total	ife assun	ned is	based on Type	& Condition of	the structure	
ii	Age of the Structure	00 year	Age o	f the struc	cture	s considered fro	m the Year of (Completion	
ii	Residual Life of Bldg.	60 years	Resid	ual Life is	s base	d on Periodic ma	aintenance & U	p keep.	
X	MARKET RATE	CALCULAT	TIONS:						
0	Market Rate Arrived	l for Valuati	on afte	r Depre	ciatio	on:		ays color-to-consistence color-to-color	
a	Depreciation % amved of					00.00 -Nev	v Structure		
b	Replacement Rate for I	New Construct	tion Ado	oted		Rs. 1500 /-	per ft ²		
c	Depreciation of Cons	truction Arrive	ed			Rs.00/- per	· ft ²		
d	Composite Market	Rate adopted	for Valu	ation		Rs. 2600	Rs. 2600/-per ft ²		
e	Depreciated Compo	site Rate arr	ived for	Valuatio	n	Rs. 2600-	Rs. 2600- Rs. $00 = \text{Rs. } 2600/\text{-per } \text{ft}^2$		
f	Rate adopted for attached	d terrace, parkin	g etc. if	Attached	d Terra	ce N.A.			
	applicable & mentioned i				area	N.A.			
				Garden	area	N.A.			
Reasonable % is added for valuation calculation purposes in Carpet/Plinth area (If area of the daid Asset is not Salable B/up area) on account of wall thickness, height of the asset, mezzanine floor whichever is applicable & also common areas like staircases, lifts, lobbies, passages, parking areas, common toilets, marginal spaces etc. & special amenities like garden, play area, club house etc. whichever is applicable									
X	VALUATION C	CALCULATIO	ONS:	-			uuteen en saat on taleen en saat on taleen saat on taleen en saat on taleen en saat on taleen en saat on taleen		
31	Market Valuation	n:	L.	le-		······································	e e para e consequente des recentes en entre en	opusminimum sensimum mumamamamamamamamamamamamamamamamama	
Pa	articulars Carpet	kn. m.			Init	Rate Arrived Rs./ Unit	Valuation Rs.	Say Rs	
	Pilmin ai	auueu	b b	. 1118	4	C	b*c		
Sa	aid Asset A.	N.A.	724	.00° 7f	ft ²	= 2600	1882400	1882000	
	and within the continued to	3	Firm'r L	munni	33		Total Rs.	18, 82, 000/	

Signature of Valuer

D. R. Harkal & Associates, Er. D. R. Harkal

Govt. Registered Valuer & Chartered Engineer S-17, Il Floor, Suyojit Modern Point,

Opp. Police Parade Ground, Sharanpur Road, Nashik-422 005. Mob. 9850499659, 9403409968. D.R. Harkal Registered No. N-C.C.I.T.ICAT-I

Er. D.R. Harkal - Panel Value

Rs. Eighteen Lakh & Eighty Two Thousand Only

(B.E. Civil, M.I.E., F.I.V.)

Govt Feed. Valuer - N-C.C.I.T.-CAT-I / 67 / 56 Chartered Engineer - M-127388-9