

Valuation Report of Flat

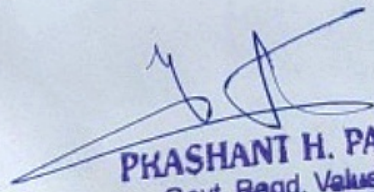
1 BHK Flat No. 10 at Third floor, 'A' Wing, in "Shree Shreeniwas Apartment", I.T.I. Colony, Shramik Nagar, Shivaji Nagar - Satpur Link Road, Satpur, Nashik.

Owner : Mrs. Jayshree Narayan Gaikwad.



Date of Valuation : 11/07/2015.

Place : Nashik.


PRASHANT H. PATIL
Govt. Regd. Valuer
Reg. No. CCIT (N) I-35



PRASHANT H. PATIL
B.E.(Civil), M.I.E., F.I.V. F-5459

PRASHANT PATIL & ASSOCIATES

Planners & Designers
Govt. Regd. Valuer
Regd. No. CCIT-(N)/I-35
Chartered Engineer

Regd. Office : 1,2, Audumber Appt.,
Patil Lane No.4, College Road,
Nashik - 422 005.
Telephone : (0253) 2315137, 2315138
Email : prashantpatil.valuer@gmail.com
pacific700@gmail.com

Valuation Report

Valuation of property belonging to	: Mrs. Jayshree Narayan Gaikwad.
Valuation as on	: Dt. 11/07/2015.
Purpose of Valuation	: Bank loan purpose [Union Bank of India, Loan Point Branch, Nashik]
Address of the property	: Flat No. 10 at Third floor, 'A' Wing, in "Shree Shreeniwas Apartment", I.T.I. Colony, Shramik Nagar, Shivaji Nagar - Satpur Link Road, Satpur, Nashik.
Area of the Flat No. 10	: 47.86 Sq.m. (515.00 Sq.ft)
Fair Market Value	: Rs. 13,40,000/- (In words Rupees : Thirteen Lacks Forty Thousand only.)
Realizable Value	: Rs. 12,73,000/- (In words Rupees : Twelve Lacks Seventy Three Thousand Only.)
Distress Value	: Rs. 11,39,000/- (In words Rupees : Eleven Lacks Thirty Nine Thousand Only.)





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DATE: 11/07/2015

TO,
UNION BANK OF INDIA,
LOAN POINT BRANCH,
NASHIK.

VALUATION REPORT

PRIVATE & CONFIDENTIAL REPORT OF VALUATION OF IMMOVABLE

PROPERTY ANNEXURE-1

Ref: This valuation is done on request of Mrs. Jayshree Narayan Gaikwad, Dt. 10/07/2015.

QUESTIONNAIRE GENERAL

I. GENERAL	
1	Purpose for which the valuation is made : Loan purpose of [Union Bank of India, Loan Point Branch, Nashik]
2 a)	Date of Inspection : 10/07/2015.
b)	Date on which the valuation is made : 11/07/2015.
3	List of document produced for perusal
i)	Reg. Agreement of Sale : ii) Approved Building Plan
iii)	Completion Certificate : iv)
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. Jayshree Narayan Gaikwad. (As per Reg. Agreement of Sale No. 4930, Dt. 19/06/2015)
5	Brief description of the property. : The property under valuation is 1 BHK Flat No. 10 at Third floor, 'A' Wing, in "Shree Shreeniwas Apartment", I.T.I. Colony, Shramik Nagar, Shivaji Nagar - Satpur Link Road, Satpur, Nashik.
6	Location of Property.
a)	Plot No. / Survey No. : Plot No. 170 & 171, S. No. 194/A.
b)	T.S. No./ Village : Pimpalgaon Bahula shiwar.
c)	Ward / Taluka : Nashik.
d)	Mandal / District : Nashik.
7	Is the property situated in residential /Commercial/ industrial / mixed area. : Residential area.
8	Classification of the area : Middle class.
9	Coming under Corporation limit/ Village Panchayat / Municipality. : Nashik Municipal Corporation, Nashik.
10	Whether covered under any State / Central Govt. enactments (e.g. Urban agency area / scheduled Area/ cantonment area) : No.



11	Boundaries of the Property	: Flat No. 10.
	East	: By Marginal Distance.
	West	: By Lift, Duct & Flat No. 11.
	South	: By Open to Sky & 'B, Wing Flat No. 09.
	North	: By Staircase.
12	Whether occupied by the owner / tenant? If occupied by tenant since how long? Income received per month / per annum.	: Builder occupied. Free hold.

II APARTMENT BUILDING

1	Description of the Locality	: Residential area.
	Residential/Commercial/Mixed	:
2	Approval	: SAT/B2/377/4309, Dt. 30/12/2013.
	i) Commencement No.	: Satpur/17534/1342, Dt. 16/07/2014.
	ii) Completion No.	: Parking + 4 floors only.
3	Number of Floors	: R.C.C. frame structure.
4	Type of Structure	: 15 Flats. ('A' wing)
5	Number of Dwelling units in Building	: Good.
6	Quality of Construction	: Good.
7	Appearance of Building	: Good.
8	Maintainance of Building	: Good.
9	Facilities available	:
	Lift	: Yes.
	Car Parking :- Covered/Open	: Covered parking.
	Is Compound wall existing	: Yes, 1.5 mtr Height Compound Wall.
	Is pavement laid around the Building	: Parking Tiles flooring.

III FLAT

1	The floor in which Flat is situated	: Third floor.
2	Specification of the Flat	:
	Roof	: R.C.C. Slab.
	Flooring	: Vitrified tiles flooring.
	Doors	: Flush Doors.
	Windows	: M. S. Grill with sliding glass windows.
	Fittings	: Concealed wiring.
	Finishing	: Cement plaster with plastic paint.
3	House Tax	: Details are not provided.
	Tax paid in the name of	: N.A.
	Tax Amount	: N.A.
4	Electricity Service Connection No.	: Details are not provided.
	Meter card is in the name of	: N.A.
5	How is the Maintainance of Flat	: Owner.
6	Reg. Agreement of sale executed in the name of	: Mrs. Jayshree Narayan Gaikwad.
7	What is the undivided area of land as per Sale Deed	: Not applicable.
8	What is B/Up area of the flat	: 47.86 Sq.mtr.
9	What is the floor space index (approx)	: PSI - 1 & Actually consumed 0.99%
10	What is carpet area of the flat	: 36.81 Sq.mtr.
11	Is it posh/I Class/Medium/ Ordinary	: I Class.
12	Is it being used for residential or commercial purpose	: Residential purpose.



13	Is it owner occupied or let out.	: Builder occupied.
14	If rented, what is the monthly rent	: No.
IV MARKET ABILITY		
1	How is marketability ?	
2	What are the factors favouring for an extra Potential value	: Good.
3	Any negative factors are observed which affect the market value in general	: It is situated L.T.I. Colony, Shramik Nagar, Shivaji Nagar - Satpur Link Road, Satpur, Nashik. : No.
V Rate		
1	After analysing the comparable sale instances, what is the composite rate for the similar flat/Shop/ with the same specifications in the adjoining Locality	: Rs. 27000/- to Rs. 30500/- per sq.m. for flat
2	Break up for the rate	
	i) Building+Services (Flat)	:
	ii) Land+others	: Rs. 28000/- Per Sq.m
3	Guidelines rate obtained from the registrar office (Govt. Rate)	: Not applicable. : Rs. 20900/- per Sq.m.
VI VALUATION OF FLAT		
1	Age of building	: 01 Years.
2	Life of the building estimated	: 59 Years.
3	Built up area of flat (Sq.m)	: 47.86 Sq.m.
4	Guideline rate obtained front the Registrar's Office / Mandal Revenue office (an evidence thereof to be enclosed)	: Rs. 20900/- per Sq.m.
5	Assessed / adopted rate of valuation	: Rs. 28000/- Per Sq.m
6	Present Market Value of the Flat No. 10	: Rs. 13,40,080/-
	Say	: Rs. 13,40,000/-
7	In words: Rupees Thirteen Lacks Forty Thousand Hundred Only.	
	As on date 11/07/2015.	

Remark:

As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property as of 1 BHK Flat No. 10 at Third floor, 'A' Wing, in "Shree Shreeniwas Apartment", L.T.I. Colony, Shramik Nagar, Shivaji Nagar - Satpur Link Road, Satpur, Nashik. Rs. 13,40,000/- (In word: Rupees Thirteen Lacks Forty Thousand Only.)

PART III - DECLARATION

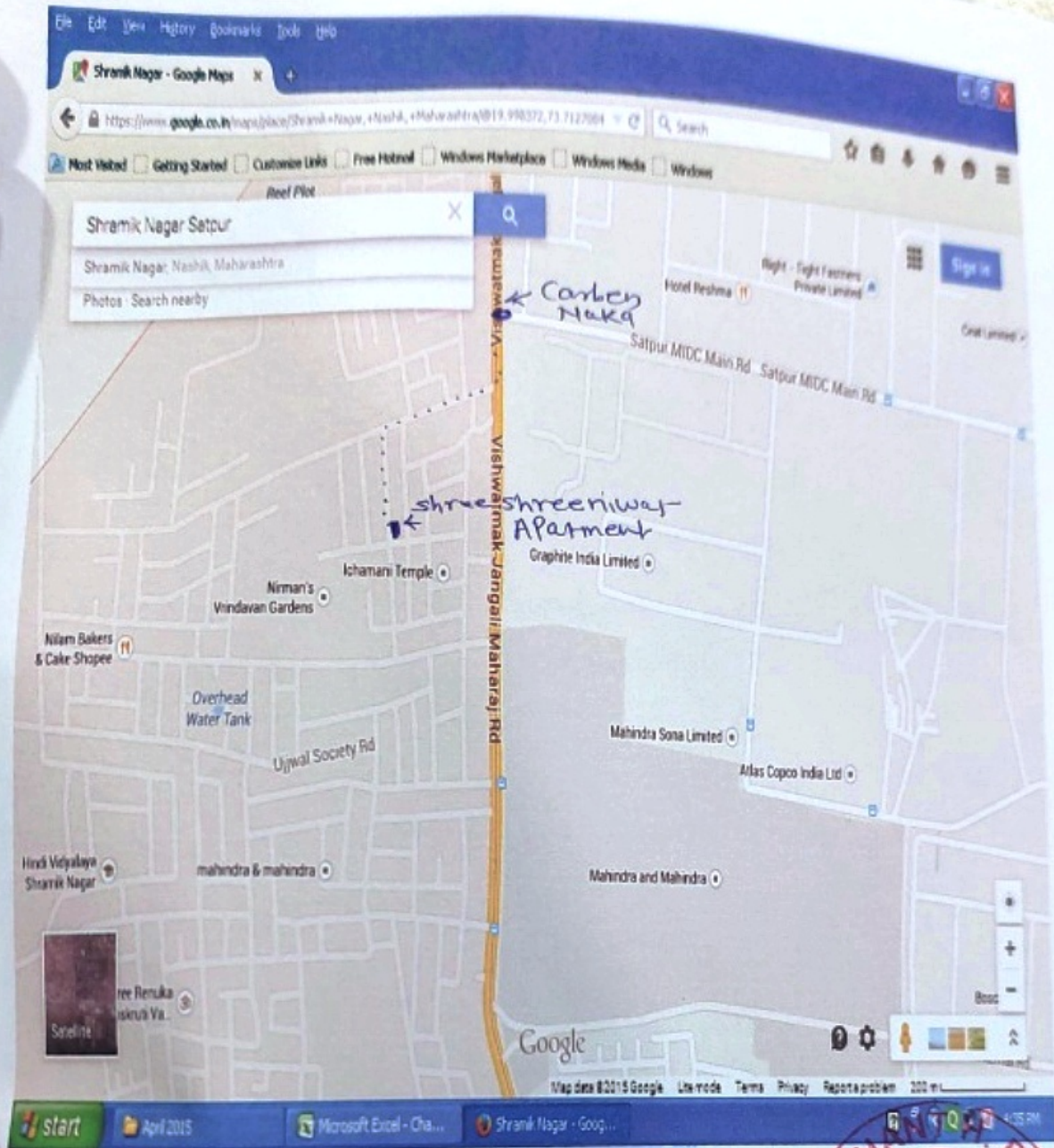
I hereby declare that

- The information furnished in my valuation report dated 11/07/2015 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property:
- I/We have no direct or indirect interest in the property valued.
- I have not been convicted of any offence & sentenced to a term of imprisonment.
- I have not been found guilty of misconduct in my professional capacity.
- The property was inspected on date 10/07/2015 in the presence of Mr. Shailesh Pawar.
- Legal aspects are not considered for valuation.

PRASHANT H. PATIL
Govt. Regd. Valuer
Reg No CCIT (N) I-35

The undersigned has inspected the property detailed in the valuation report dated 11/07/2015. We are satisfied that the fair and resonable market value of the property is Rs. 13,40,000/- (In word: Rupees Thirteen Lacks Forty Thousand Only.)

Bank Manager



Photograph No. 01



Photograph No. 02



Photograph No. 03



Photograph No. 04

These photograph represent of 1BHK Flat No. 10 at Third floor, 'A' Wing, in "Shree Shreeniwas Apartment", I.T.I. Colony, Shramik Nagar, Shivaji Nagar - Satpur Link Road, Satpur, Nashik.

