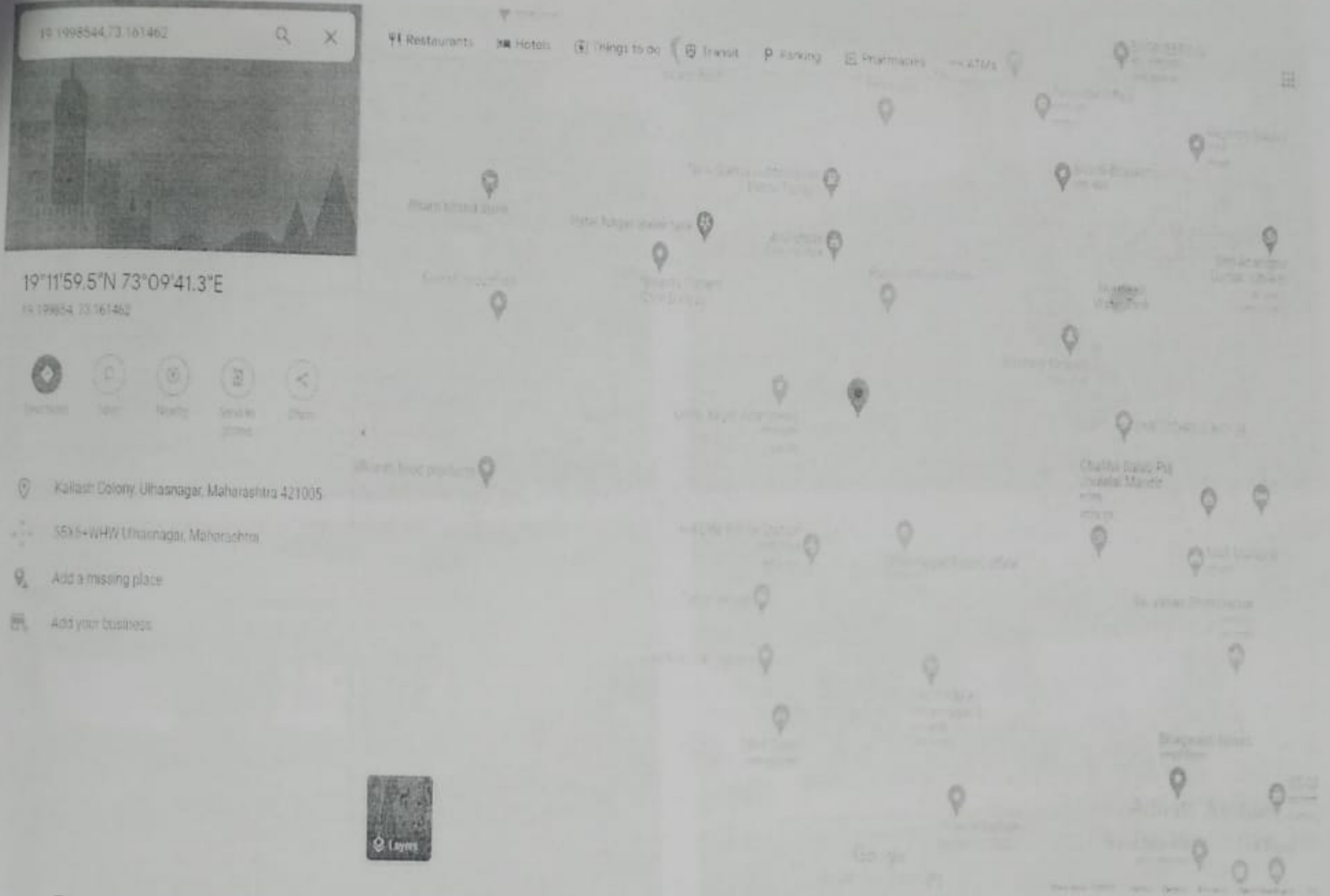


Map:-



Government Guideline Rate:-

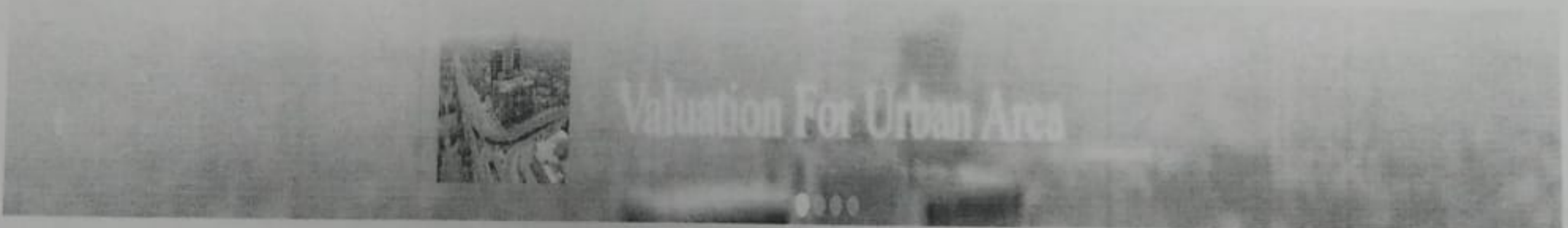


Department of
Registration & Stamps
Government Of Maharashtra

नोंदणी व मूद्रांक
विभाग
महाराष्ट्र शासन



Valuation	Home	Rate Guidline
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*** welcome to valuation of properties in Maharashtra ***

Location Details

District	ठाणे	Taluka	उल्हासनगर	Zone	[एच] कॅम्प 5
Attribute	इतर -	Subzone	1/8-[एच] कॅम्प 5:- भुविभाग कॅम्प 5 मधील सर्व मिळकती	Palika	Ulhasnagar Municipal Corporation

Open	Residence	Office	Shop	Industry	Unit
12600	42500	48700	61300	48700	Square Meter

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA

RADHAKISHIN G CHHABRIA

G T CHHABRIA

27/01/1963

Permanent Account Number
AAOPC4237B



Signature

Radhakishin G Chhabria

As a result of our appraisal and analysis, it is our considered opinion that value of above referred Residential use premises Flat No.102 is located on 1st floor in Building Known as "Prabhu Aastha Apartments" is situated at Kailash Colony, Opp. Hariom Nagar, Room No.20, BK No.1779, Village Ulhasnagar - 5, Tal.Ulhasnagar, Dist.Thane - 421005
In its present prevailing condition with aforesaid specifications is as under:

<i>Market Value (MV)</i>	Rs. 21,07,000.00 Rupees TwentyOne Lakh Seven Thousand Only
<i>Realizable Value (90% of MV)</i>	Rs. 18,96,000.00 Rupees Eighteen Lakh NinetySix Thousand Only
<i>Distress Sale Value (80% of MV)</i>	Rs. 16,86,000.00 Rupees Sixteen Lakh EightySix Thousand Only
<i>Ready-Recknor Value</i>	Rs. 27,26,690.20 Rupees TwentySeven Lakh TwentySix Thousand Six Hundred Ninety Paise Twenty Only
<i>Insurance or Replacement Value</i>	Rs. 21,50,000.00 Rupees TwentyOne Lakh Fifty Thousand Only

For KATKAR ENGINEERS & VALUERS.



Mr. Balasaheb P. Katkar. (Proprietor)
Govt.Regd (IBBI & Wealth Tax) Valuer

The undersigned has inspected the property detailed in Valuation Report dated on
We are satisfied that the fair and reasonable market value of the property is Rs.
(Rupees)

Signature

(Name of the Branch Manager with Office Seal).

VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION			
a.	Depreciated building rate	:	Rs. 1,450.00 /Sq.ft
	Replacement cost of flat	:	860 X Rs. 2,500.00 Rs. 21,50,000.00
	Age of the building	:	28 Years
	Life of the building estimated	:	32 Years
	Depreciation percentage assuming the salvage value as 10%	:	42 %
	Depreciated Ratio of the building	:	Rs.1,450.00 /Sq.ft
b.	Total composite rate arrived for valuation	:	Rs. 2,450.00 /Sq.ft
	Depreciated building rate VI (a)	:	Rs. 1,450.00 /Sq.ft
	Rate for Land & other V (3)ii	:	Rs. 1,000.00 /Sq.ft
	Total Composite Rate	:	Rs. 2,450.00 /Sq.ft for Builtup area.
VII DETAILS OF VALUATION.			
Sr. No.	Description	Area in Sq. ft.	Unit Rate (Rs./ sq. ft.) Estimated/ Present Value (Rs.)
1.	Present value of the Flat (incl. car parking, if provided)	860	Rs. 2,450.00 Rs. 21,07,000.00
2.	Wardrobes	-	-
3.	Show cases	-	-
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	-	-
10.	Others	-	-
Total			Rs. 21,07,000.00

Valuation Methodology

The method adopted for valuation of the residential premises is sales comparison method in which the sales instances 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 residential 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 premises. We have considered the valuation on **Built up area** for the premises, which is an increase of 20% over that of its carpet area.

The realizable value of the said residential premises is considered at 90% of the present market value of the said premises, while the forced sale value for the said residential premises is considered at 80% of its present market value.

Remarks:

The said property is **2 BHK** residential flat.

All the civic amenities are available within the proximity of the said building.

We have adopted the sale rate based on our local inquiries and as per prevailing market rate in the vicinity.

Occupancy certificate not provided please verify the same at your end.

DISCLAIMER

- 1 This Valuation exercise is based on verbal Market enquiry / Survey of the area.
- 2 Estimated Market Value of the subject property may be significantly influenced by adverse legal title or ownership issues & Real Estate market Issues & Locality negative factors developed in future
- 3 We have assumed the photocopies of documents received from the client/Bank to be genuine without any alterations.
- 4 This report is prepared with available information from Bank/Client with best of our Judgements & on assumption that title for the property is clear & marketable without any doubts/dues.
- 5 We have assumed that the subject property has received necessary planning approvals & clearances from appropriate local authorities and complies with local development control regulations.as and when not provided to use, any change will also affects market value.
- 6 This Valuation is purely an opinion as on date & has no Legal or contractual obligation on our Part & may change with time,purpose and negative factors developed in future.

	Block No.	:	-
	Ward No.	:	-
	Village/Municipality/Corporation	:	Ulhasnagar Municipal Corporation
	Door No., Road (Pin Code)	:	Flat No.102
	Nearest Landmark	:	Near Hariom Nagar
3	Description of the locality Residential / Commercial / Mixed	:	Residential use area.
4	Year of Construction	:	1995 Year or thereabout (as informed)
	Age of Building	:	28 Years
	Estimated Future Life	:	32 Years
5	Number of Floors	:	Stilt + 5 Upper floors.
6	Type of Structure	:	R.C.C. frame structure.
7	Number of Dwelling units in building	:	5 Flats per Floor
8	Quality of Construction	:	Good
9	Appearance of the Building	:	Good
10	Maintenance of the Building	:	Good.
11	Facilities Available		
	Lift	:	1 Lift
	Protected Water Supply	:	Yes
	Underground Sewerage	:	Yes
	Car Parking - Open/ Covered	:	Open
	Is Compound wall existing?	:	Yes
	Is pavement laid around the	:	Yes.
III FLAT			
1	The floor on which the flat is	:	1st floor
2	Door No. of the flat	:	Flat No.102
3	Specifications of the flat	:	2 BHK
	Roof	:	R.C.C Water proofing
	Flooring	:	Vitrified flooring
	Doors	:	T.W. panel type doors
	Windows	:	Allu. Frame
	Fittings	:	Average
	Finishing	:	Average
4	House Tax	:	N.A.
	Assessment No.	:	N.A.
	Tax paid in the name of	:	N.A.
	Tax amount	:	N.A.
5	Electricity Service Connection no.	:	N.A.
6	How is the maintenance of flat?	:	Average
7	Sale Deed executed in the name of	:	Shri.Radhakishin Girdharilal Chhabria
8	What is the undivided area of land as per Sale Deed?	:	N.A.- Valuation is only for flat.
9	What is the plinth area of the flat?	:	860 Sq.Ft Builtup area

7	Postal address of the property	:	Residential use premises Flat No.102 is located on 1st floor in Building Known as " Prabhu Aastha Apartments " is situated at Kailash Colony, Opp. Hariom Nagar, Room No.20, BK No.1779, Village Ulhasnagar - 5, Tal.Ulhasnagar, Dist.Thane - 421005
8	City / Town Residential Area Commercial Area Industrial Area	:	Ulhasnagar Yes No No
9	Classification of the area	:	Middle Urban
	i) High / Middle / Poor	:	
	ii) Urban / Semi Urban / Rural	:	Urban
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Ulhasnagar Municipal 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	:	Not apparent from documents shown.
12	Boundaries of the property	:	
	North	:	Ration Office
	South	:	Mathuradham Apartment
	East	:	Maharwan Palace
	West	:	Hill Line Road
13	Dimensions of the site	:	As per the Deed
	North	:	Room No.19, BK No.1779
	South	:	Passage
	East	:	Drain of the Double Barrack
	West	:	Main Road
13.	Extent of the site	:	N.A.
a		:	
14	Latitude, Longitude & Co-ordinates of flat	:	Latitude - 19°11'59.5"N Longitude - 73°09'41.3"E
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	N.A.
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Vacant Flat
II. APARTMENT BUILDING			
1	Nature of the Apartment	:	Residential
2	Location	:	Room No.20, BK No.1779 of Village Ulhasnagar - 5
	T.S.No.	:	

10	What is the floor space index (app.)	: As per local norms.
11	What is the Builtup Area of the flat?	: As per Documents (area in Sq.Mtrs) - Carpet - Built up - 860 Super Builtup area - 1101 Sq.ft. Actual measured - 695 Sq.ft. Carpet area
12	Is it Posh/I class/Medium	: Medium
13	Is it being used for Residential or Commercial purpose?	: Residential
14	Is it Owner-occupied or let out?	: Vacant Flat
15	If rented, what is monthly rent?	: N.A.
IV MARKETABILITY		
1	How is the marketability?	: Average
2	What are the factors favouring for an extra Potential Value?	: Nil
3	Any negative factors are observed which affect the market value in general?	: Pending Bills such as Electricity Bill, Property Tax, Maintenance Bill, etc are unknown to us. In Bank attached property to sell in open market has less response for purchasing such properties, no proper advertisement. So less demand and buyers, hence value may differ as compare to other free properties. : The said premises is in locked condition around 10 years, hence having Lack of maintenance & requires major repair work
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.3,000 to Rs.5,000/Sq.ft on Builtup 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).	: Rs. 3,500.00 /Sq.ft. Builtup area
Break - up for the rate		
3	i) Building + Services ii) Land + Others	: Rs. 2,500.00 /Sq.ft : Rs. 1,000.00 /Sq.ft
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: Rs. 42,500.00 /Sq.Mtrs : Rs. 3,948.35 /Sq.ft : Depreciated rate - Rs. 3,170.57 /Sq.ft



KATKAR ENGINEERS & VALUERS

• CHARTERED ENGINEERS • STRUCTURAL AUDITORS • SURVEYORS • PROJECT MANAGEMENT CONSULTANTS

Balasaheb P. Katkar

B.Tech, DE, FIIV, AIISLA

GOVT. REGISTERED (IBBI & WEALTH TAX) VALUER

OFF : Shop No. 3 Kulkarni Nagar, Ch. S.L. Gid Mohar Lane, Near Chembur Nagri Bank, G.E.V. N. Purav, Mang. Chhatram (East) Mumbai - 400 022.
Email: balasaheb.katkar@yahoo.in / katkar.enr@gmail.com Tel. 2405 2085 M. 9822271749 / 9092597451

REF NO : KEV/5236/UCCO/2023.

Date:- 16-06-2023

To,
The Chief Manager,
UCCO Bank,
Ulhasnagar Branch

CERTIFICATE

We certify that we have surveyed the immovable Property of,

Name of client :

Shri. Radhakishin Girधारिल Chhabria

Description of the property -

Residential use premises Flat No.102 is located on 1st floor in Building Known as "Prabhu Aastha Apartments" is situated at Kailash Colony, Opp. Hariom Nagar, Room No.20, BK No.1779, Village Ulhasnagar - 5, Tal. Ulhasnagar, Dist. Thane - 4211005

Summary of valuation:-

A]	Fair Market Value of the Property as on date	:	Rs. 21,07,000.00
B]	Realizable Market Value of the Property as on date	:	Rs. 18,96,000.00
C]	Forced/Distress Sale Value of the Property	:	Rs. 16,86,000.00
D]	Govt. Stamp Duty Ready Recknor Valuation	:	Rs. 27,26,690.20
E]	Insurance value of property	:	Rs. 21,50,000.00

Your's faithfully,

For KATKAR ENGINEERS & VALUERS.



Mr. Balasaheb P. Katkar. (Proprietor)
Govt. Regd (IBBI & Wealth Tax) Valuer



KATKAR ENGINEERS & VALUERS

• CHARTERED ENGINEERS • STRUCTURAL AUDITORS • SURVEYORS • PROJECT MANAGEMENT CONSULTANTS

Balasaheb P. Katkar

B Tech. DE. CIV. ANS. A.

GOVT. REGISTERED (IBBI & WEALTH TAX) VALUER

OFF : Shop No. 1, Kalyaneshwar Road, Ch. S. L. Dal Mandir Road, Near Chhatrapati Nag's Park, (Ch. V. N. Park, Mang. Chhatrapati (East), Mumbai - 400 022)
Email: balasheb.katkar@yopmail.com, valuations@katkar.com, Tel: 2405 2085, M: 9022297451 / 9022597451

REF NO : KEV/5236/UCCO/2023.

Date:- 16-06-2023

To,
The Chief Manager,
UCO Bank,
Ulhasnagar Branch

VALUATION REPORT (IN RESPECT OF FLAT)

1. GENERAL	
1 Purpose for which the valuation is made	: To ascertain of fair market value of Property for Bank
2 a) Date of inspection	: 15-06-2023
b) Date on which the valuation is made	: 16-06-2023
3 List of documents produced for perusal (Photocopy of Documents)	
i) Agreement of Sale of a Flat	: Agreement of Sale of a Flat dated 2nd September 1996 between M/s.Aastha Enterprises (Vendor) and Shri.Radhakishin S/o.Girdharilal Chhabria (Purchaser)
ii) Extention of Mortgage Deed	: Extention of Mortgage Deed dated 23rd October 2013 between Mr.Nitin Radhakishin Chhabria (Mortgagors) and M/s.UCCO Bank (Mortgagee)
iii) Previous Valuation Report	: Previous Valuation Report dated 10-06-2019 issued by M/s. Vartak & Associates.. Ref No. VA-7980-2019
4 Name of the Client and his / their address	: Shri.Radhakishin Girdharilal Chhabria
5 Brief description of the property	: The Residential use premises Flat No.102 is located on 1st floor in Building Known as " Prabhu Aastha Apartments ". The Building consists of Still + 5 Upper floors. It is easy route from Ulhasnagar Railway Station.
6 Location of property	
a) Plot No. / Survey No.	: Room No.20, BK No.1779 of Village Ulhasnagar - 5
b) Door No.	: Flat No.102
c) T. S. No. / Village	: Ulhasnagar - 5
d) Ward / Taluka	: Ulhasnagar
e) Mandal / District	: Thane

VALUATION REPORT

IN RESPECT OF FLAT

FOR

Shri.Radhakishin Girdharilal Chhabria

PROPERTY ADDRESS

Residential use premises Flat No.102 is located on 1st floor in Building Known as "Prabhu Aastha Apartments" is situated at Kailash Colony, Opp. Hariom Nagar, Room No.20, BK No.1779, Village Ulhasnagar - 5, Tal.Ulhasnagar, Dist.Thane - 421005

UCO BANK
Ulhasnagar Branch

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(B.Tech,DE,FIIV,AIISLA)

- * Govt. Registered Valuers.
(IBBI & WEALTH TAX)
- * Chartered Engineers
- * Structural Auditors.
- * Surveyors.
- * Project Management Consultants.

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