

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Shri. Sainath S/o Pandhari Pujarwad.

M. H. No. 1065/28, Plot No.28, S.No.187/2, Behind Hanuman Temple, Sahara Colony, Mauje Ratnali,
Taluka. Dharmabad, Dist. Nanded, State – Maharashtra, Country - India.

Longitude Latitude: 18°53'12.6"N 77°50'26.6"E

Valuation Done for:

Axis Bank

Branch Aurangabad.

Chhatrapati Sambhaji Nagar (Aurangabad) : Plot No. 106, N-3, CIDCO,
Aurangabad - 431 005, M.S, INDIA
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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report Prepared For: Axis Bank / Aurangabad Branch / Shri. Sainath S/o Pandhari Pujarwad (12698/ 2309339).

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Vastu/Nanded/10/2024/12698/ 2309339

04/3-37-SPPYBS

Date: 04.12.2024

Recommended Valuation of the Property in Rs				
Recommended rate of the plot per Sqm	Rs.10,000.00	Plot Area in Sqm	117.00	11,70,000.00
Estimated Cost of Construction	Built up Area in Sqm		28,52,226.00	
		Ground Floor	70.20	
		First Floor	70.20	
Estimated Cost of Amenities		Bore well		1,00,000.00
Total Value of Land & Building After 100 % Completion				41,22,226.00
Stage of Construction	Ground Floor Work is in Progress.			
% Work completed	52 %			
% Disbursement Recommended	55 %			
Value of the property as on the date (52 % Work Completed) 11,70,000.00 + 52 % (28,52,226.00 +1,00,000.00)	27,53,158.00			
Distressed value of property (52 % work as on date)	21,43,558.00			
Total Amount of Estimate submitted by client				
Total Estimated cost of renovation as per prevailing market rate	N.A.			

Remarks:

- Plot & Built-Up Area Considered as per Approved Building Plan.
- 52 % Work Completed.
- There is deviation in actual construction & Municipal Sanctioned Plan. Refer Point No 10.13, Page No. 5 for construction deviation.
- Estimate is as per Municipal Sanction Plan.

For, **Vastukala Consultants (I) Pvt. Ltd.**



Sharadkumar B. Chalikwar

B.E. (Civil), M.E. (Civil), M.Sc. (Real Estate Valuation), M.Sc. (P&M Valuation), FIE (I), FIV, FIWRS
Chairman & Managing Director
Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. (N) CCIT/1-14/52/2008-09
IBBI Reg.No. IBBI/RV/07/2019/11744

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VALUATION REPORT (IN RESPECT OF RESIDENTIAL LAND AND BUILDING)

1.	CBB/CCMC/CCSU	Assignment No	-	
		Proposal No.	-	
2.	Name of Owner & Address:	Mr. Sainath S/o Pandhari Pujarwad. R/o. 1179, Gokul Nagar, Prabhag 3.6, Tal. Dharmabad, Dist. Nanded, State – Maharashtra, Country - India Mob. No. +91 9011137065		
	Name of Borrower & Address	Mr. Sainath S/o Pandhari Pujarwad. R/o. 1179, Gokul Nagar, Prabhag 3.6, Tal. Dharmabad, Dist. Nanded, State – Maharashtra, Country – India Mob. No. +91 9011137065		
3.	Name of the Bank Official Present	-		
	Name of the Representative & Mobile No.	Mrs. Radhika Sainath Pujarwad.		
4.	Details of the Property Being Valued			
4.1	Description of the Property	Proposed G + 1 Storied Residential Building.		
4.2	Location of Property	M. H. No. 1065/28, Plot No.28, S.No.187/2, Behind Hanuman Temple, Sahara Colony, Mauje Ratnali, Tal. Dharmabad, Dist. Nanded. State – Maharashtra, Country - India.		
	(Rural / Semi Urban / Urban)	Urban.		
	Documents Provided:			
1	Photo Copy of Sale Deed No. 829/2015, dated 22.07.2015, Executed at Joint Sub Registrar, Gread-1 Dharmabad.			
2	Photo Copy of Dharmabad Nagar parishad, Dharmabad Tax Receipt No 062, Book No.059, dated 31.03.2015.			
3	Photo Copy of 7/12 Extract PU-ID:36397816034, dated 12.08.2024.			
4	Photo Copy of N.A. Order No. २०१०/मशाका -२/जमा/ एनएपी/टे -१/सीआर-१ १ २, dated 16.07.2012 by District Officer, Nanded.			
5	Photo Copy of N.A Layout dated.04.06.2011by Assistant Director Town Planning, Nanded.			
6	Photo Copy of Construction Permission Letter Permit No: CCNDM/B/2024/APL/00426, Building Permit No.279476, dated 13.08.2024 Chief Officer, Dharmabad Municipal Council.			
7	Photo Copy of Construction Permission Plan Permit No: CCNDM/B/2024/APL/00426, Building Permit No.279476, dated 13.08.2024 Chief Officer, Dharmabad Municipal Council.			
4.4	Plot No / Survey No. / Gut No. / Khasra No:	S.No.187/2.	Road	12.00 m. wide Road towards West
4.5	Colony / Nagar / Sector	Sahara Colony	Locality / Landmark	Behind Hanuman Temple, Sahara Colony.
4.6	Village/Town/City	Mauje Ratnali.	District:	Nanded
4.7	State	Maharashtra	Pin code:	431 809
4.8	Distance from Area Office	@ 76.8 Km from Nanded Main Branch		
5.	Type of Property			
	(A) Plot: (Residential / Commercial / Industrial)	Residential		
	Level of land with topographical conditions	Leveled		
	Whether situated in Municipal / Corporation Limit	Corporation Limit		
	Any construction observed on plot	Yes.		

	(B) Residential Property: (Independent house / Bungalow / Row House / Flat)		Independent House construction work in progress.	
	Civic Amenities like school, hospital, market, etc. (Available, within the radius of Km./ Not Available)		All available nearby.	
	(C) Commercial / Industrial Property: (Office / Shop / Unit in a Mall / Gowdown)		No.	
6.	Accessibility / Boundaries / Others			
6.1	Availability of local transport (Metro / Local Train / Bus / Personal Transport)		Local Transport, Bus Stand, Railway Station.	
6.2	Distance from Nanded Railway station @ 76.8 km.		Bus stop/ Taxi/ Auto Stand @ 1.00 Km	
6.3	Does the approach road to the Property / Building is independent and accessible	Yes.	Will it be able to accommodate a fire extinguisher	No.
6.4	Does the property fall under land locked area	No.	Does the property falls in a community dominated area	No.
6.5	Cornered / Intermittent Plot		Intermittent	
6.6	Boundaries	As Per Site	As Per Documents	
	North	Plot No.27.	Plot No.27.	
	South	Plot No.29.	Plot No.29.	
	East	Plot No.25.	Plot No.25.	
	West	12.00 m Wide Road.	12.00 m Wide Road.	
6.7	Class of locality (Posh / Higher Middle Class / Middle Class / Lower Middle Class / Poor)		Middle Class	
6.8	Quality of Infrastructure in the vicinity (Excellent / Good / Average / Poor)		Average.	
6.9	Ownership Status of the Property (Free Hold / Reg. Lease / Govt. Authority)		Freehold.	
6.10	Approved usage of property (Industrial / Commercial / Residential / Mix)	Residential	Actual usage of property (Industrial / Commercial / Residential / Mix)	Residential
6.11	Restrictive covenants in regards to Land Use, (if any)		Residential.	
6.12	Type of Structure (Load Bearing / RCC / Alu form shuttering)		RCC Framed Structure.	
6.13	Number of floors	As per Actual	Plinth level work in progress.	
		As per Sanctioned Plan	Proposed Ground Floor + 1 st Floor.	
6.14	Occupancy Details (Self-Occupied / Rented / Vacant)		Work in progress.	
7.	If the property is on rent:			
7.1	Name of tenant / lease	N.A.	Number of years in tenancy	N. A.
7.2	Was there any resistance for valuation:	No.	If yes, from the current occupants	N.A.
7.3	Does property have basic amenities	Yes	Development of surrounding area Underdeveloped / Developing / Developed	Developing
8.	If the property is Leasehold			
8.1	Name of Lesser:	N.A.	Nature of Lease:	N.A.
8.2	Total Period of Lease:	N.A.	If yes, from the current occupants:	N.A.
8.3	Does property have basic amenities	Yes.	Development of surrounding area Underdeveloped / Developing / Developed	Developing

9.		Approval Details			
9.1	RERA Registration Number	Not Applicable			
9.2	Layout Approval Number:	Permit No. 757, File No. B/5/17/10-11			
	Date of Approval	13.12.2011			
	Expiry Date	N.A.			
9.3	Building Plan Approval Number:	Permit No: CCNDM/B/2024/APL/00426, Building Permit No.279476, dated 13.08.2024 Chief Officer, Dharmabad Municipal Council.			
	Date of Approval	13.08.2024			
	Expiry Date	As per UDCPR valid till construction completion.			
10.		Plot Area Details.			
10.01	Plot Area	Area in Sqm.			
10.02	Plot Area As per Documents	117.00			
10.03	Plot Area As per Sanctioned Plan	117.00			
10.04	Demarcation at Site	Yes.			
10.05	Plot Area Considered for Valuation	117.00			
10.06		Construction Area Details			
	Sr. No.	Floor	Sanctioned Plan Built up Area in Sqm.		
	1.	Ground Floor	70.20		
	2.	First Floor	70.20		
	Total		140.40		
10.07	• Sanctioned Plan Built up Area Considered for Valuation: 140.40 Sqm.				
10.08		Floor wise break up as follows			
	Floor	Actual Built-up Area in Sqm.	Current Usage (Storage / Parking / Commercial /Residential)		
	Ground Floor	70.20	Residential		
	First Floor	70.20			
10.09	Amenities Details (if any):		Borewell etc.		
10.10	Floor Space Index permissible.		Basic FSI		1.10
			Premium FSI		0.30
			TDR		0.60
			Ancillary FSI		60%
			Maximum building potential on Plot including in-situ FSI		2.00
10.11	FSI Utilized		1.20		
10.12	Whether the construction is as per approved building plan and / or local building bye laws:		<ul style="list-style-type: none"> The Construction work is in progress and completed up to 1st Floor Slab. The Construction is not as per the approved building permission plan. To assess the Fair Market Value the plinth area as per Permit No: CCNDM/B/2024/APL/00426, Building Permit No.279476, dated 13.08.2024 Chief Officer, Dharmabad Municipal Council. is considered for Valuation. 		
10.13	Details of Extra Construction		Floor	Sanctioned Plan Built up in sqm.	Built up Area in Sqm.

		Ground Floor	70.20	116.64
		First Floor	70.20	Nil
		Total Extra Construction	140.40	116.64
10.14	Percentage of Extra Construction	66.15%		
10.15	Whether the extra construction is Compoundable OR Non-Compoundable?	Non-Compoundable.		
10.16	Quality of construction	Good.		
10.17	Maintenance of the Property	Work in Progress.		
10.18	Condition of Building	Work in Progress.		
10.19	Current Life of the structure	0 Years.	Projected Future Life of the Structure	60 Years after completion
10.20	Land Revenue / Taxes Paid up to (for Land)	Details not available	Municipal Taxes Paid up to (for Building)	As per the Tax Receipt No. 62, Book No. 59 dated 31.03.2015. Rs.74.00 paid.
11.	Details of Valuation:			
	S. L	Particulars of Item	Plinth / Built up Area In Sq. M.	Age of Building
				Estimated Cost of Construction
				Replace ment Cost
				Net Value after Completion
				Remarks
	1.	Ground Floor	70.20	0
	2.	First Floor	70.20	0
				20,315.00
				Nil
				14,26,113.00
				14,26,113.00
				28,52,226.00
				About 52 % Completed
				Total (1+2+3)
				28,52,226.00
12.	Details of Amenities			
	1	Bore well with Pump		1,00,000.00
				Total
				1,00,000.00
13.	Government Guideline value (After Completion)			
		Particulars	Area in Sq. M.	Rate in Rs.
				Value in Rs.
	1	Land	117.00	960.00
	2	Building		
				28,52,226.00
				TOTAL
				29,64,546.00
14.	Fair Market Value of Land & Building (After Completion)			
		Particulars	Area in Sq. M.	Rate in Rs.
				Value in Rs.
	1	Land	117.00	10,000.00
	2	Building		
	3	Amenities		
				11,70,000.00
				28,52,226.00
				1,00,000.00
				TOTAL
				41,22,226.00
15.	Value of the Property (After Completion)			
			Land	Building
				Amenities
				Total
		Government Guideline value	1,12,320.00	28,52,226.00
		Market Value	11,70,000.00	28,52,226.00
		Realizable Value		1,00,000.00
		Distressed/Forced Sale Value		
		Insurable Value		
				37,10,003.00
				32,97,780.00
				22,81,780.00
				Remarks
				• Subject Property under valuation is situated in under developed layout.

<ul style="list-style-type: none"> To assess the Fair Market Value by Land and Building method, the land rate of Rs.10,000.00 per Sqm is considered which is fair & reasonable. The cost of construction after completion is arrived as per the proposed estimates. The value of construction may deviate due to change in construction specification.

Undertaking:

- I have / our / representative Md. Shareq Salim Md. Jilani Pasha (Technical Assistant) has inspected the subject property on 29.11.2024 along with Owner's Representative Mrs. Radhika Sainath Pujarwad identified the same based on the documents provided.
- I/We have no direct or Indirect interest in the property being valued.
- The information furnished above is true and correct to my/our knowledge
- I/ we have not been dismissed or removed from govt. Service or convicted of an offence connected with any proceedings of income tax act, wealth tax act or gift tax act or have been blacklisted by any bank/ financial institution/ govt. Department/ public sector enterprise/ body corporate etc.
- This valuation is prepared without any prejudice or bias to any person or institution.
- The value of land is taken into account by making due enquires in the locality and ascertaining the sales value of the properties in the locality.
- Any additions/alterations made to the property after the date of valuations shall not fall under the scope of this report.

For, **Vastukala Consultants (I) Pvt. Ltd.**

Sharadkumar B. Chalikwar

B.E. (Civil), M.E. (Civil), M.Sc. (Real Estate Valuation), M.Sc. (P&M Valuation), FIE (I), FIV, FIWRS
 Chairman & Managing Director
 Govt. Reg. Valuer
 Chartered Engineer (India)
 Reg. No. (N) CCIT/1-14/52/2008-09
 IBBI Reg. No. IBBI/RV/07/2019/11744

Date: 04.12.2024

Attachments	
Photographs of the Property from inside & outside	: Attached
Location sketch for the property:	: Attached.
Geo Tagging	: Attached.
Topography	: Levelled Land.
Government Value Document	: Attached.



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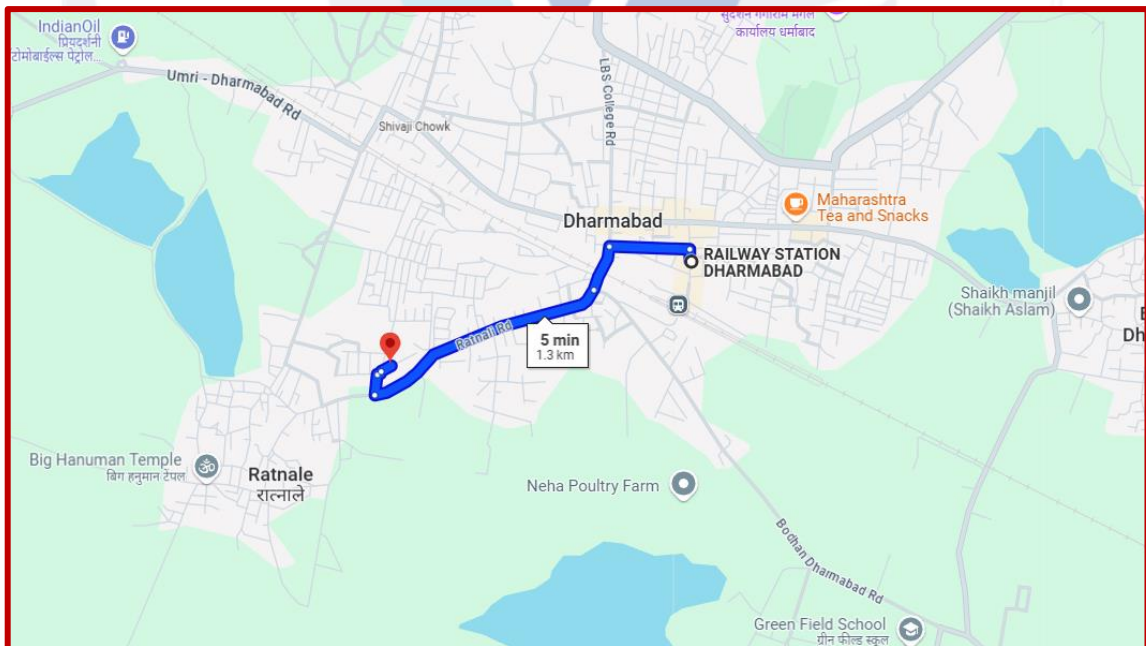
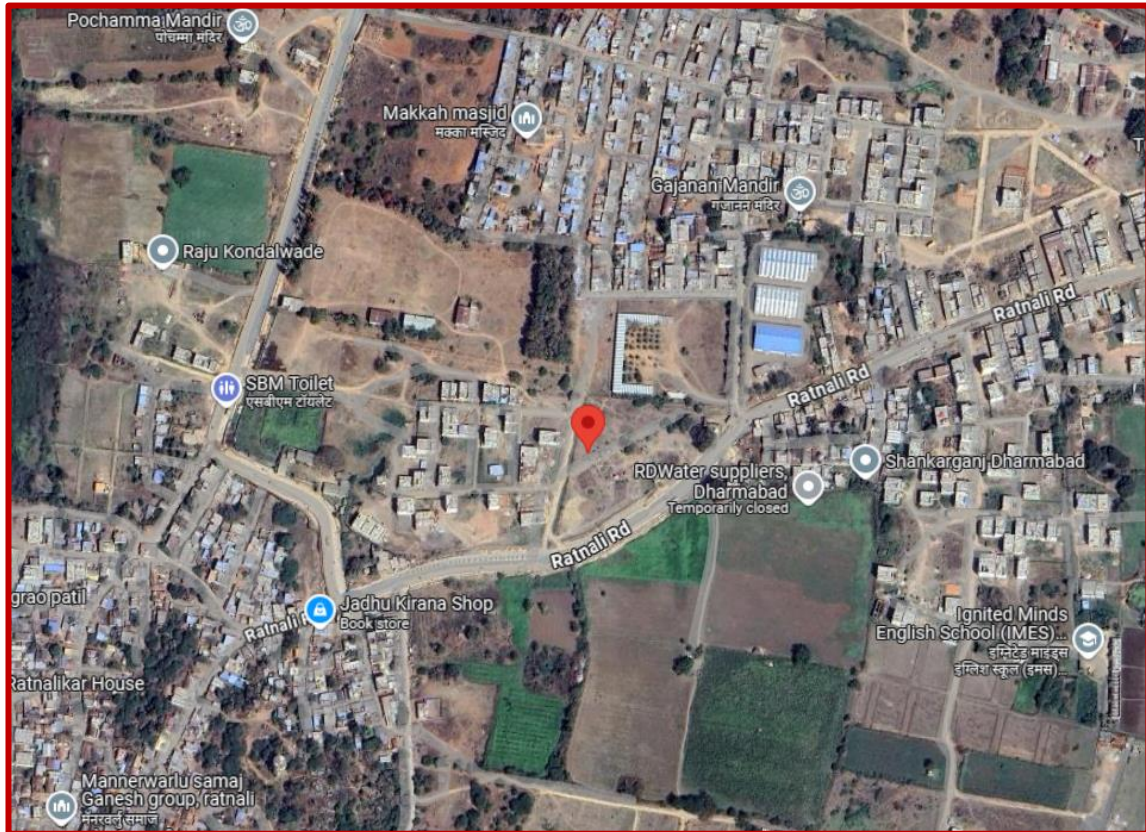
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Actual Site Photographs



Route Map of the Property



Longitude Latitude: 18°53'12.6"N 77°50'26.6"E

Note:

- Red Pointer shows Approx. Property Location.
- Blue line shows Route from Dharmabad Railway Station @ 1.3 Km.




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SurveyNo	2.21-सिनेमा ते चावडी गल्लीकडे जाणा-या रस्त्यावरील दोन्ही बाजुचे मिळकत (रत्नाळी)	1950	16350	19000	22000	0	चौ. मीटर
SurveyNo	2.22-सिनेमा ते बसस्टॅंड कडे जाणाऱ्या रस्त्यावरील दोन्ही बाजुची मिळकत	2000	16800	19320	22000	0	चौ. मीटर
SurveyNo	2.23-जिनिंग व प्रसिंग फॅक्टरी पुर्व हद्दीकडील लगतच्या रस्त्यावर	1350	16800	19320	22000	0	चौ. मीटर
SurveyNo	2.24-सर्व मिळकती प्रति चौ.मी. रहिवास	960	18090	20800	22610	0	चौ. मीटर
SurveyNo	2.25 - रेस्ट हाउस ते राईस मिल पर्यंत रस्त्यावरील दोन्ही बाजुचे मिळकत प्र. चौ. मि. (मौ. रत्नाळी)	1220	17000	19550	22000	0	चौ. मीटर

1 2 3 4 5 6 7 8 9 10 ...

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. 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 for engineering that might be required to discover such factors.
5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates

For, **Vastukala Consultants (I) Pvt. Ltd.**

Sharadkumar B. Chalikwar

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Date: 04.12.2024

Place: Nanded.