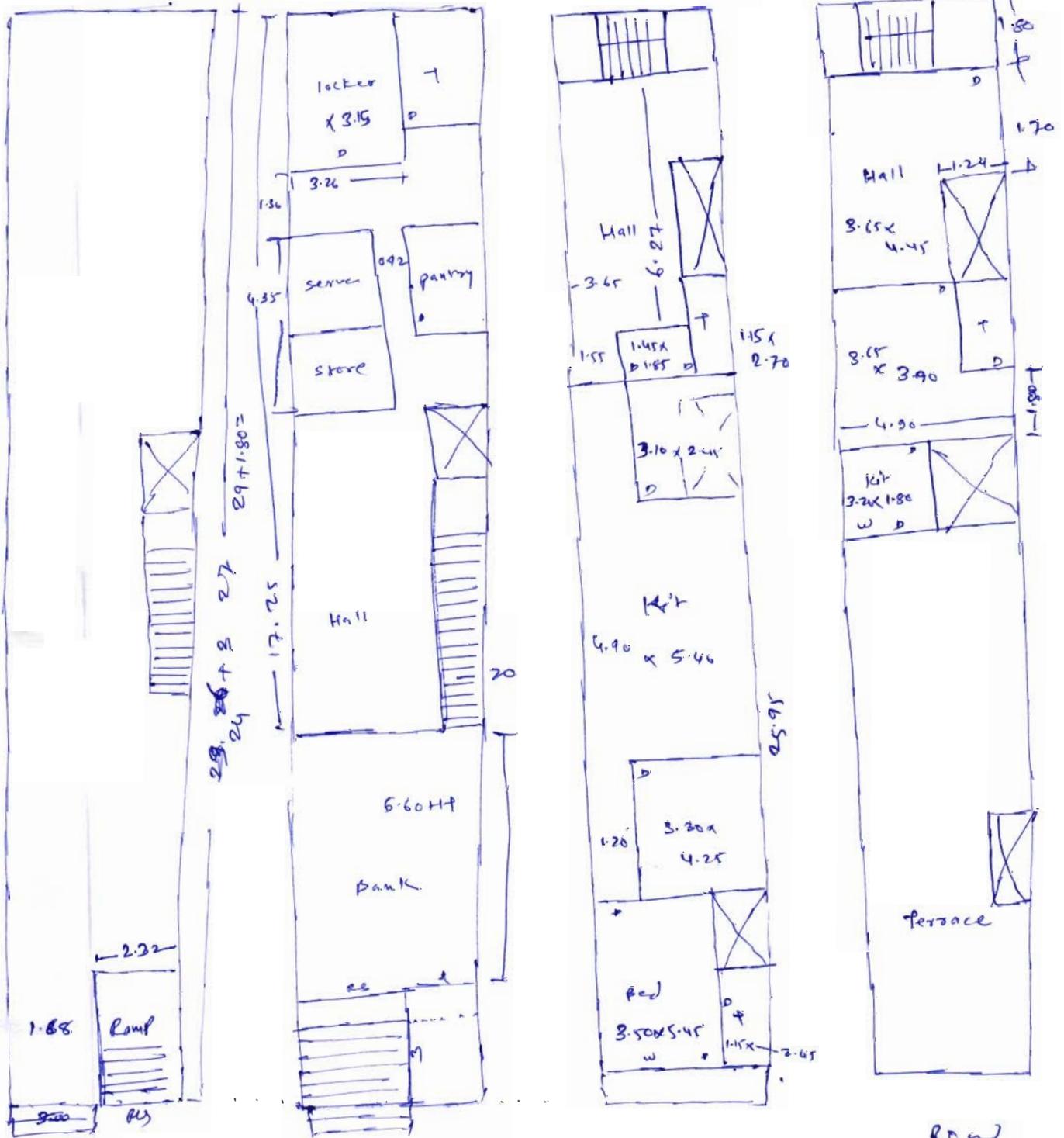


Vittal Pangewar
 93 70 500 553

road



road
 under

ground

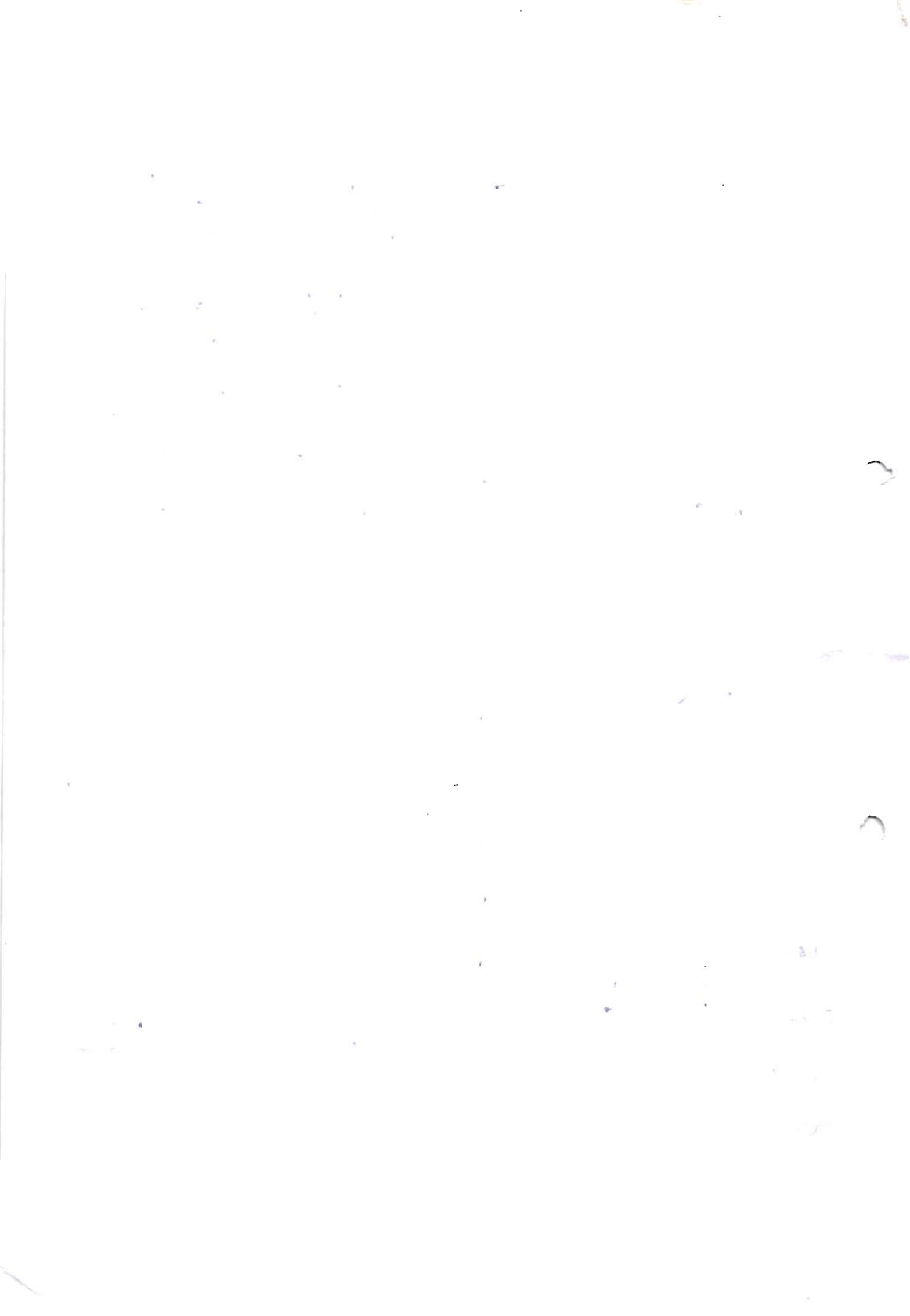
margin

first
 second
 first

road
 second
 first
 second

under 5.05 x 32.08 =
 ground = 154.96

margin 2 105.38
 first 2 145.59
 second 2 61.47



VALUATION REPORT (IN RESPECT OF RESIDENTIAL LAND AND BUILDING)

1.	CBB/CCMC/CCSU	Request No	AXISVAL017516	
		Proposal No.	70219466	
2.	Name of Owner & Address:	Sow. Chandrabhagabai W/o. Omprakash Gilda, R/o. Visawa Nagar, Tq. & Dist. Nanded State – Maharashtra, Country - India. Mob. No. # 9423090900		
	Name of Borrower & Address	Sow. Chandrabhagabai W/o. Omprakash Gilda, R/o. Visawa Nagar, Tq. & Dist. Nanded State – Maharashtra, Country - India. Mob. No. # 9423090900 (Shri. Omprakash Kannaiyalal Gilda) & Shri. Omprakash S/o. Kannaiyalal Gilda, R/o. Visawa Nagar, Tq. & Dist. Nanded State – Maharashtra, Country - India. Mob. No. # 9423090900 & Shri. Anand S/o. Omprakash Gilda R/o. R/o. Visawa Nagar, Tq. & Dist. Nanded State – Maharashtra, Country - India. Mob. No. # 9823177299		
3.	Name of the Bank Official Present	No.		
	Name of the Representative & Mobile No.	Owner's Representative Shri. Vitthal Panjewar, Mob. No. # 9370500553		
4.	Details of the Property Being Valued			
4.1	Description of the Property	Underground + Ground Floor + Mezzanine Floor + 2 Storeyed Commercial & Residential Building.		
4.2	Location of Property	M. H. No. 3-1-512, 513, Pin No. 4040301694, Plot in C.T.S. No. 3330, Near Apollo Digital Samsung Store, Opposite to S. P. Office, Kalamandir to Vazirabad Road, Vazirabad Chowk, Mouje Vazirabad, Tq. & Dist. Nanded.		
	(Rural / Semi Urban / Urban)	Urban		
4.3	Documents Provided :			
	1	Photo Copy of Sale Deed No. 4881/1986, dated 17.09.1986, Joint Sub Registrar, Nanded.		
	2	Photo Copy of Gift Deed No. 5512/2017, dated 05.10.2017, Joint Sub Registrar, Nanded - 2.		
	3	Photo Copy of Digitally Signed P.R. Card No. 3330, ULPIN : 6600231994, dated 04.08.2023 in the Name of Sow. Chandrabhagabai W/o. Omprakash Gilda & Shri. Omprakash S/o. Kannaiyalal Gilda		
	4	Photo Copy of NWCMC Tax Paid Receipt No. 97, Book No. 75, dated 01.08.2023, PIN No. 4040301694, in the year 2023-24, issued by NWCMC, Nanded.		
	5	Photo Copy of Building Regularization Certificate No. नांवाशमनपा/नरवि/599/13, dated 23.09.2013 issued by Assistant Director of Town Planning, NWCMC, Nanded.		
	6	Photo Copy of Hardship Plan Permit No. 599, File No. SOF/0407/17/13-14, dated 23.09.2013 issued by Assistant Director of Town Planning, NWCMC, Nanded		
	7	Photo Copy of Legal Opinion/ Title Search Report, dated 04.08.2023, prepared by Adv. Y. S. Ardhapurkar, Nanded.		
4.4	Plot No / Survey No. / Gut No. / Khasra No:	M. H. No. 3-1-512, 513, Pin No. 4040301694, Plot in C.T.S. No. 3330	Road	<ul style="list-style-type: none"> • 3.05 M. wide Road towards East. • Kalamandir to Vazirabad Main Road towards West.
4.5	Colony / Nagar / Sector	Opposite to S. P. Office, Kalamandir to Vazirabad Road, Vazirabad Chowk.	Locality / Landmark	Mouje Vazirabad
4.6	Village/Town/City	Nanded	District:	Nanded
4.7	State	Maharashtra	Pin code:	431 602

4.8	Distance from Area Office	@ 600 M. Nanded Branch		
5.	Type of Property			
	(A) Plot: (Residential / Commercial / Industrial)	Residential & Commercial		
	Level of land with topographical conditions	Levelled		
	Whether situated in Municipal / Corporation Limit	Corporation Limit		
	Any construction observed on plot	Underground + Ground Floor + Mezzanine Floor + 2 Storeyed Commercial & Residential Building		
	(B) Residential Property: (Independent house / Bungalow / Row House / Flat)	Residential	Flat	
		Commercial	Office / Shop	
	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)	Residential	Flat	
		Commercial	Office / Shop	
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 @ 700 M.	Bus stop/ Taxi/ Auto Stand @ 100 M.		
6.3	Does the approach road to the Property / Building is independent and accessible	Yes.	Will it be able to accommodate a fire extinguisher	Yes
6.4	Does the property falls under land locked area	No.	Does the property falls in a community dominated area	No
6.5	Cornered / Intermittent Plot	Intermittent Plot.		
6.6	Boundaries	As Per Site	As Per Documents	
	North	Property of Agrawal.	Property of Agrawal.	
	South	Property of Shri. Gangasharan Mirkut Agrawal.	Property of Shri. Gangasharan Mirkut Agrawal.	
	East	3.05 M. wide Road.	3.05 M. wide Road.	
	West	Kalamandir to Vazirabad Road	Kalamandir to Vazirabad Road	
6.7	Class of locality (Posh / Higher Middle Class / Middle Class / Lower Middle Class / Poor)	Higher Middle Class		
6.8	Quality of Infrastructure in the vicinity (Excellent / Good / Average / Poor)	Good		
6.9	Ownership Status of the Property (Free Hold / Reg. Lease / Govt. Authority)	Freehold		
6.10	Approved usage of property (Industrial / Commercial / Residential / Mix)	Commercial & Residential	Actual usage of property (Industrial / Commercial / Residential / Mix)	Commercial & Residential
6.11	Restrictive covenants in regards to Land Use, (if any)	Commercial & Residential		
6.12	Type of Structure (Load Bearing / RCC / Aluform shuttering)	RCC Framed Structure		
6.13	Number of floors	As per Actual	Underground Parking Floor + Ground Floor + Mezzanine Floor + First Floor + Second Floor	
		As per Sanctioned Plan	Stilt Parking Floor + Stilt Ground Floor + Stilt First Floor + Stilt Second Floor + Stilt Terrace Floor.	
6.14	Occupancy Details (Self-Occupied / Rented / Vacant)	Rented & Vacant.		
7.	If the property is on rent:			
7.1	Name of tenant / lease & Number of years in tenancy			
	Sr. No.	Tenant / lease Name	Floor	Since
	1.	A U Financers (I) Limited	Ground Floor & Mezzanine Floor	5 Years & 8 Months
				Rent /Month in Rs.
				1,15,000.00
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	Developed.
			Underdeveloped / Developing / Developed	

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	No.	Development of surrounding area Underdeveloped / Developing / Developed	Developed	
9. Approval Details					
9.1	RERA Registration Number	Not Applicable			
9.2	Layout Approval Number:	Not Available			
	Date of Approval	Not Applicable			
	Expiry Date	Not Applicable			
9.3	Building Plan Approval Number & Occupancy Certificate	Building Regularization Certificate No. नांवाशमनपा/नरवि/599/13, Permit No. 599, File No. SOF/0407/17/13-14			
	Date of Approval	23.09.2013			
	Expiry Date	22.09.2014			
10. Plot Area Details.					
10.01	Plot Area	Area in Sqm.			
10.02	Plot Area As per Sale Deed				
	a) As per Sale Deed No. 4881/1986	85.86			
	b) As per Gift Deed No. 5512/2017	85.30			
	Total Area as per Sale Deed (a+b)			171.16	
10.03	Plot Area As per P. R. Card				
	a) In the Name of Chandrabhagabai W/o. Omprakash Gilda	85.30			
	b) In the Name of Shri. Omprakash S/o. Kannaiyalal Gilda	85.30			
	Total Area as per P.R. Card (a+b)			170.60	
10.04	Plot Area As per NWCMC Hardship Plan				
	a) Area as per Hardship Plan	157.56			
	b) Deduct 2.53 Road widening towards West	- 13.45			
	Net area as per NWCMC Hardship Plan (a-b)			143.65	
10.05	Demarcation at Site	Yes.			
10.06	Plot Area Considered for Valuation	143.65			
10.07 Construction Area Details					
	Floor	As per Hardship Sanctioned Built up Area in Sqm.	Floor	As per Actual Built up Area in Sqm.	
	Stilt Parking Floor	15.68	Underground Parking Floor	143.65	
	Stilt Ground Floor	93.93	Ground Floor	154.96	
	Stilt First Floor	95.73	Mezzanine Floor	105.38	
	Stilt Second Floor	95.73	First Floor	145.59	
			Second Floor	61.47	
	Total	301.07	Total	611.05	
10.08	• Built up Area Considered for Valuation : 301.07 Sqm.				
10.09 Floor wise break up as follows					
	Floor	As per Hardship Sanctioned Built up Area in Sqm.	Floor	As per Actual	Current Usage (Storage / Parking / Commercial / Residential)
	Stilt Parking Floor	15.68	Underground Parking Floor	143.65	Parking
	Stilt Ground Floor	93.93	Ground Floor	154.96	Commercial
	Stilt First Floor	95.73	Mezzanine Floor	105.38	
	Stilt Second Floor	95.73	First Floor	145.59	Residential
			Second Floor	61.47	
10.10	Amenities Details (if any):		No.		

10.11	Floor Space Index permissible.			Basic FSI	2.00			
				Premium FSI	0.30			
				TDR	0.30			
				Ancillary FSI	60% of Basic FSI + Premium FSI + TDR			
				Maximum building potential on Plot including in-situ FSI (Road width 9.00 M. & below 18.00 M.)	2.60			
10.12	FSI Utilized			4.25				
10.13	Whether the construction is as per approved building plan and / or local building bye laws:			<ul style="list-style-type: none"> No. There is Deviation in Hardship Built up Area and Actual Built up area (For Deviation Refer Point No.10.07) Hardship Built up area is considered for valuation. 				
10.14	Details of Extra Construction			Floor	Built up Area			
				Underground Parking Floor	127.97			
				Ground Floor	61.03			
				Mezzanine Floor	96.50			
				First Floor	49.86			
				Second Floor	61.47			
				Total Extra Construction	396.83			
10.15	Percentage of Extra Construction			131.80 %				
10.16	Whether the extra construction is Compoundable OR Non-Compoundable?			Non Compoundable.				
10.17	Quality of construction			Good				
10.18	Maintenance of the Property			Maintained.				
10.19	Condition of Building			Good				
10.20	Current Life of the structure	9 year.	Projected Future Life of the Structure	51 Years.				
10.21	Land Revenue / Taxes Paid upto (for Land)	Details not available	Municipal Taxes Paid upto (for Building)	Tax Amount in Rs. 19,591.00, Tax Paid Receipt No. 97, Book No. 75 dated 01.08.2023,				
11.	Details of Valuation:							
	S .L	Particulars of Item	Plinth / Built up Area In Sq. M.	Age of Building	Estimated Replacement Rate Of Construction	Replacement cost	Depreciation 13.50%	Net Value after Depreciation
	1	Parking Floor	15.68	09	22,000.00	3,44,960.00	-46,569.00	2,98,391.00
	2	Stilt Ground Floor	93.93	09	20,000.00	18,78,600.00	-2,53,611.00	16,24,989.00
	3	Stilt First Floor	95.73	09	20,000.00	19,14,600.00	-2,58,471.00	16,56,129.00
	4	Stilt Second Floor	95.73	09	20,000.00	19,14,600.00	-2,58,471.00	16,56,129.00
	Total (1+2+3+4)							52,35,638.00
12.	Details of Amenities							N.A.
13.	Government Guideline value							
		Particulars	Area in Sq. M.		Rate in Rs.		Value in Rs.	
1		Land	143.65		35,500.00		50,99,575.00	
2		Construction					52,35,638.00	
		TOTAL						1,03,35,213.00

14.	Market Value of Land				
	Particulars	Area in Sq. M.	Rate in Rs.	Value in Rs.	
	Land	143.65	1,50,000.00	2,15,47,500.00	
15.	Value of the Property				
	Land	Building	Amenities	Total	
	Government Guideline value	50,99,575.00	52,35,638.00	Nil	1,03,35,213.00
	Market Value	2,15,47,500.00	52,35,638.00	Nil	2,67,83,138.00
	Distressed/Forced Sale Value				2,14,26,510.00
	Realizable Value				2,41,04,824.00
	Insurable Value				41,88,510.00
Remarks					
<ul style="list-style-type: none"> Subject Property under valuation is situated in Congested zone. (Refer Annexure A Page No. 15). Terrace Floor is Converted into 1 BHK family Unit. There is Deviation in Hardship Built up Area and Actual Built up area. (For Deviation Refer Point No.10.07). Hence only Hardship Built up area is considered for Valuation. 					

Undertaking:

- I have / our / representative Md. Shareq Salim Md. Jilani Pasha (Technical Assistant) & Mr Akash Devisinh Pardeshi (Engineer), has inspected the subject property on 07.08.2023 along with Owner's Representative Shri. Vitthal Panjewar 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. 26.05.2023

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

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