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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Ramesh Balaji Yerawar**

Residential Flat No. 203, 2nd Stilt Floor, P. R. Card No. 10313(Part), "**Sai Heights**", Anand Nagar,
Plot No. 13, 14 & 15, Survey No. 30/A/2 of Village – Asadullabad, Taluka – Nanded,
District – Nanded, PIN – 431601, Maharashtra, India.

Longitude Latitude: 19.197131, 77.301451

Valuation Done for:

Axis Bank

Kalamandir Branch

Nikhil Heights, Vazirabad Bus Stand Road, Kalamandir, Nanded - 431601, Maharashtra, India.

Nanded: 28, S.G.G.S Stadium Complex, Nanded - 431 602, (M.S), INDIA
Email: nanded@vastukala.co.in | Tel: +91 2462 244288 +91 94221 71100

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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,
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Valuation Report / Axis / Kalamandir Branch / Mr. Ramesh Balaji Yerawar (012838/2309479) Page 2 of 11

Vastu/Nanded/12/2024/012838/2309479
09/15-177-SCSK
Date: 09.12.2024

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VALUER'S OPINION REPORT

This is to certify that the property bearing Residential Flat No. 203, 2nd Stilt Floor, P. R. Card No. 10313(Part), "Sai Heights", Anand Nagar, Plot No. 13, 14 & 15, Survey No. 30/A/2 of Village – Asadullabad, Taluka – Nanded, District – Nanded, PIN – 431601, Maharashtra, India is belongs to **Mr. Ramesh Balaji Yerawar**.

Boundaries of the property

North	Residential Building
South	Internal Road
East	Raj Residency
West	Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed are as under:

Fair Market Value of the Property	Rs. 62,09,670.00
Realizable Value	Rs. 55,88,703.00
Forced/ Distress Sale value.	Rs. 49,67,736.00
Guideline Value of the Property	Rs. 48,55,935.00

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

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
Encl: Valuation report.



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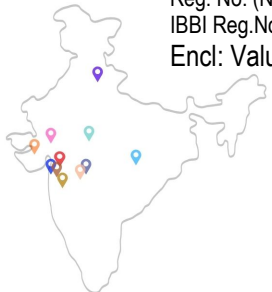
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VALUATION REPORT (IN RESPECT OF RESIDENTIAL FLAT)

1.	CBB/CCMC/CCSU	Assignment No	
2.	Name of Owner & Address:	Mr. Ramesh Balaji Yerawar Residential Flat No. 203, 2 nd Stilt Floor, P. R. Card No. 10313(Part), "Sai Heights" , Anand Nagar, Plot No. 13, 14 & 15, Survey No. 30/A/2 of Village – Asadullabad, Taluka – Nanded, District – Nanded, PIN – 431601, Maharashtra, India.	
	Name of Borrower & Address	Mr. Ramesh Balaji Yerawar Residential Flat No. 203, 2 nd Stilt Floor, P. R. Card No. 10313(Part), "Sai Heights" , Anand Nagar, Plot No. 13, 14 & 15, Survey No. 30/A/2 of Village – Asadullabad, Taluka – Nanded, District – Nanded, PIN – 431601, Maharashtra, India.	
3.	Name of the Bank Official Present	No.	
	Name of the Representative & Mobile No.	Mr. Ramesh Balaji Yerawar Contact No.: 9423709472	
4.	Details of the Property Being Valued		
4.1	Description of the Property	Stilt + 3 Upper Floors	
4.2	Location of Property	Residential Flat No. 203, 2 nd Stilt Floor, P. R. Card No. 10313(Part), "Sai Heights" , Anand Nagar, Plot No. 13, 14 & 15, Survey No. 30/A/2 of Village – Asadullabad, Taluka – Nanded, District – Nanded, PIN – 431601, Maharashtra, India	
	(Rural / Semi Urban / Urban)	Urban.	
4.3	Documents Provided:	<ol style="list-style-type: none"> Copy of Deed of Declaration dated 11.01.2011 between M/s. Sai Developers through its Partners Shri. Harish Mohandas Lalwani & Shri. Sunil Ramakant Jonnawar (the Builders) AND Mr. Ramesh Balaji Yerawar (the Purchasers). Copy of Sauda Chitthi dated 16.08.2011 between M/s. Sai Developers through its Partners Shri. Harish Mohandas Lalwani & Shri. Sunil Ramakant Jonnawar (the Builders) AND Mr. Ramesh Balaji Yerawar (the Purchasers). Copy of Sale Deed No. 10021/2011 dated 29.09.2011 between M/s. Sai Developers through its Partners Shri. Harish Mohandas Lalwani & Shri. Sunil Ramakant Jonnawar (the Builders) AND Mr. Ramesh Balaji Yerawar (the Purchasers). Copy of Construction Permission No. NWC/MNC / NRV / 119 / A / 10 dated 05.06.2010 issued by Nanded – Waghala City Municipal Corporation. Copy of Construction Commencement Certificate No. NWC/MNC / NRV / 119 / B / 10 dated 05.06.2010 issued by Nanded – Waghala City Municipal Corporation. Copy of Approved Plan No. 119 / BP dated 05.06.2010 issued by Nanded – Waghala City Municipal Corporation. Copy of Property Tax Receipt No. 17 dated 02.12.2023 in the name of Mr. Ramesh Balaji Yerawar issued by Nanded – Waghala City Municipal Corporation. 	
4.4	Plot No / Survey No. / Gut No. / Khasra No:	Plot No. 13, 14 & 15, Survey No. 30/A/2 of Village – Asadullabad	Road Bhagya Nagar Road
4.5	Colony / Nagar / Sector	Anand Nagar	Locality / Landmark Near Raj Residency
4.6	Village/Town/City	Asadullabad	District: Nanded

4.7	State	Maharashtra	Pin code:	431601
4.8	Distance from Area Office		2.4 Km.	
5.	Type of Property			
	(A) Plot: (Residential / Commercial / Industrial)		Residential	
	Level of land with topographical conditions		Levelled	
	Whether situated in Municipal / Corporation Limit		Corporation	
	Any construction observed on plot		Stilt + 3 Upper Floors Residential Building	
	(B) Residential Property: (Independent house / Bungalow / Row House / Flat)		Flat	
	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 2.4 Kms.		Bus stop/ Taxi/ Auto Stand 500 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	No
6.4	Does the property fall under land locked area	No	Does the property fall in a community dominated area	No
6.5	Cornered / Intermittent Plot		Intermittent.	
6.6	Boundaries	As Per Site	As Per Sale Deed (Flat Boundaries)	
	North	Residential Building	Flat No. 202	
	South	Internal Road	Road & Open Space	
	East	Raj Residency	Open Space	
	West	Open Plot	Flat No. 204	
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)		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)	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	Stilt + 3 Upper Floors	
		As per Sanctioned Plan	Stilt + 3 Upper Floors	
6.14	Occupancy Details (Owner Occupied / Rented / Vacant)		Owner Occupied	
7.	If the property is on rent:			
7.1	Name of tenant / lease & 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	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		Occupancy Certificate: Not Provided	
9.2	Layout Approval Number:		Copy of Approved Plan No. 119 / BP dated 05.06.2010 issued by Nanded – Waghala City Municipal Corporation.	
	Date of Approval			
	Expiry Date			
9.3	Building Plan Approval Number:		Copy of Approved Plan No. 119 / BP dated 05.06.2010 issued by Nanded – Waghala City Municipal Corporation.	
	Date of Approval			
	Expiry Date			
10. Construction Details				
10.1	Area of the Flat No. 203 As per Sauda Chitthi		As Sale Deed & Deed of Declaration Total Area is 1,047.00 Sq. Ft. and Saleable Area is 1,347.00 Sq. Ft.	
10.2	Carpet Area		-	
10.4	Demarcation at Site		Yes	
10.5	Area Considered for Valuation		As Sale Deed & Deed of Declaration Total Area is 1,047.00 Sq. Ft. and Saleable Area is 1,347.00 Sq. Ft. same is considered for valuation.	
10.6 Floor wise break up as follows			Current Usage	
	Flat No.	As per Sale Deed	As per Deed of Declaration	(Storage / Parking / Commercial / Residential)
	Flat No. 203	51.37	51.37 Sqm	Residential
10.7	Amenities Details (if any):		No.	
10.8	Floor Space Index permissible. (Max Building Potential on Plot + Ancillary FSI 60% As per UDCPR 2020)		1.40	
	Actually utilized F.S.I.		<ul style="list-style-type: none"> It is an Apartment building. 	
10.9	Whether the construction is as per approved building plan and / or local building bye laws:		<ul style="list-style-type: none"> No. Whereas developer has Declared the Saleable area in Deed of Declaration Valuation is done for "As is where is condition" for the Saleable Area available as per Deed of Declaration. 	
10.10	Details of Extra Construction		N.A.	
10.11	Percentage of Extra Construction		N.A.	
10.12	Whether the extra construction is Compoundable OR Non-Compoundable?		Compoundable.	
10.13	Quality of construction		Good.	
10.14	Maintenance of the Property		Well maintained.	
10.15	Condition of Building		Good	
10.16	Current Life of the structure	13 years.	Projected Future Life of the Structure	47 Years.
10.17	Land Revenue / Taxes Paid upto (for Land)	Details not available	Municipal Taxes Paid up to (for Flat)	Tax Amount in Rs. 6,316.00, Tax Paid Receipt No. 17, dated 02.12.2023, PIN No. 4020119198.
11. Fair Market Value of Flat				
Particulars		Area in Sq. Ft.	Rate in Rs.	Value in Rs.

1	Flat No. 203	1,347.00	5,000.00	67,35,000.00
2	Depreciation: 19.50 % (1,347.00 Sq. Ft. x Rs. 2,000.00 x 19.50%)			- 5,25,330.00
3	TOTAL (1-2)			62,09,670.00
12.	Details of Amenities	No.		
13.	Government Guideline value			
	Particulars	Area in Sq. Ft.	Rate in Rs.	Value in Rs.
1	Flat No. 203	1,347.00	3,995.00	53,81,265.00
2	Depreciation: 19.50 % (1,347.00 Sq. Ft. x Rs. 2,000.00 x 19.50%)			- 5,25,330.00
3	TOTAL (1-2)			48,55,935.00
14.	Value of the Property			
		Flat No. 203	Amenities	Total
	Government Guideline value	48,55,935.00	Nil	48,55,935.00
	Market Value	62,09,670.00	Nil	62,09,670.00
	Distressed/Forced Sale Value			55,88,703.00
	Realizable Value			49,67,736.00
	Remarks			
	<ul style="list-style-type: none"> Whereas developer has Declared the Saleable area in Deed of Declaration & Same is Considered for Valuation. Valuation is done for "As is where is condition" for the Saleable Area available as per Deed of Declaration. 			

Undertaking:

- I have our representative, has inspected the subject property on 08.11.2024 visited the property & 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: 09.12.2024

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



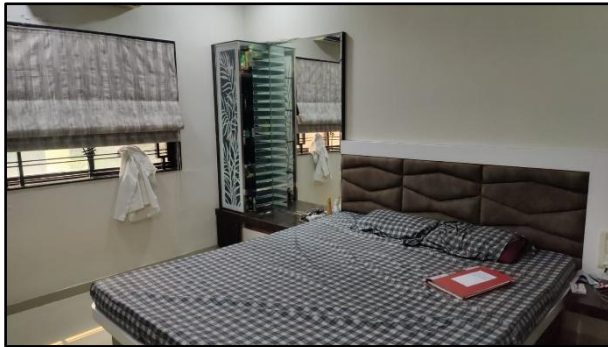
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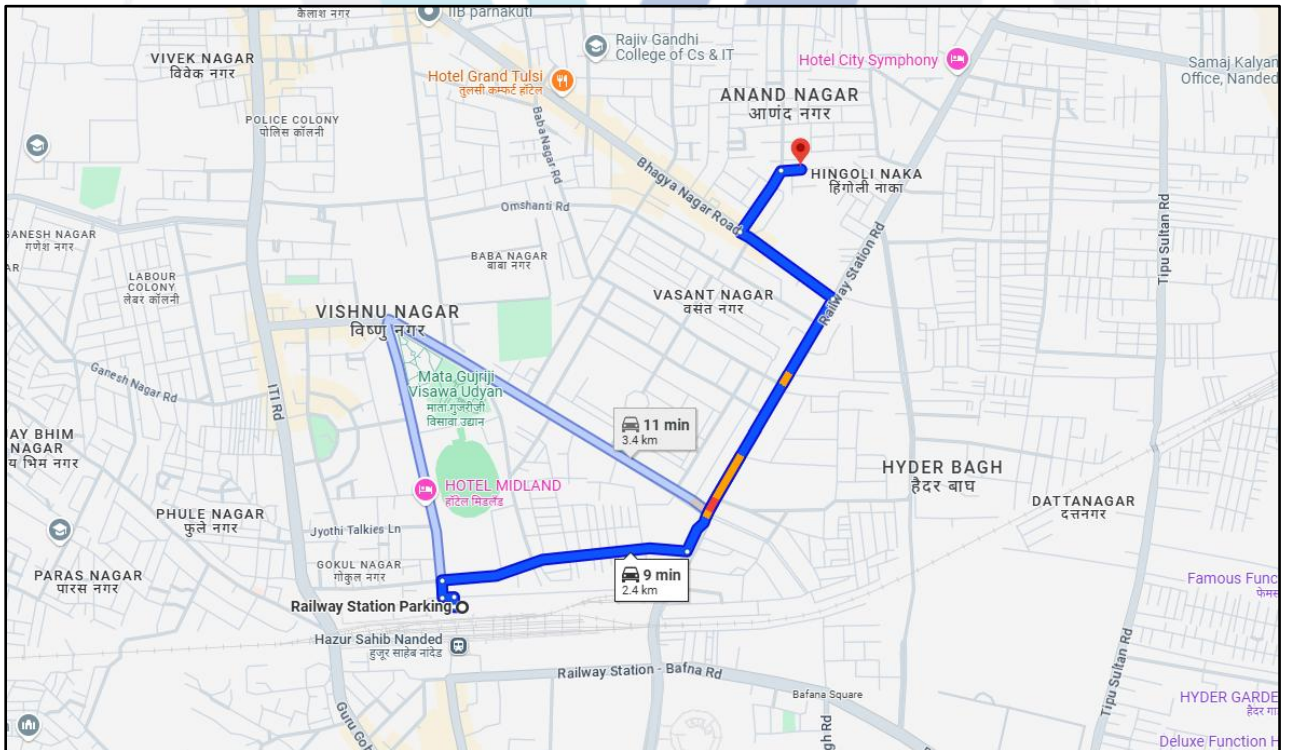
Actual Site Photographs



Actual Site Photographs



Route Map of the Property



Longitude Latitude: 19.197131, 77.301451

Note:

- Red rectangle shows Approx. Property Location.
- Blue line shows Route from Nanded Railway Station @ 2.4 Km.




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3.105-आनंदनगर ते गांधीनगरच्या दक्षिणे हद्दीलगतच्या रस्ता (जुना पुर्णा रोड)	26400	43000	49450	77000	0	चौ. मीटर सर्वेक्षण नंबर

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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