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CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Client: **Sow. Chandrabhagabai W/o. Omprakash Gilda**

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, PIN - 431 601 Tal. & Dist. – Nanded, State – Maharashtra, India.

Longitude Latitude: 19.155364, 77.309396

Intended Users:

Axis Bank

Regional Legal & Tech. Manager

Stellar Enclave, Shop No. 203-204, 2nd Floor, Above McDonalds, Aundh, Pune- 411 007, State – 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

Our Pan India Presence at:

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Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road, Powai, Andheri East, **Mumbai:** 400072, (M.S), India

☎️ **+91 2247495919**

✉️ mumbai@vastukala.co.in

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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report Prepared For: Axis Bank / Nanded Branch / Sanjay Baburao Jogdand (012884 / 2309402) Page 2 of 13

Vastu/Nanded/12/2024/012884 /2309402
06/4-100-BHBS
Date: 06.12.2024

VALUER'S OPINION REPORT

This is to certify that the property situated 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, PIN - 431 601, Tal. & Dist. – Nanded, State – Maharashtra, India is belonging to **Shri.**

Omprakash S/o. Kannaiyalal Gilda.

Boundaries of the property.

	As Per Site	As per mail
North	: Property of Agarwal	House of Agarwal
South	: Property of Shri Gangasharan Mirkut Agarwal	House of Gangasharan Mirkut Agarwal
East	: 3.05 M wide Road	Cement Road
West	: Kalamandir to Vazirabad Road	House of Mrs. Chandrabhagabai Gilda

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:

Guideline Value of the Property	Rs. 1,08,74,718.00
Fair Market Value of the Property	Rs. 2,72,80,995.00
Realizable Value of the Property	Rs. 2,45,52,896.00`
Forced/ Distress Sale value of the Property.	Rs 2,18,24,796.00

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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VALUATION REPORT (IN RESPECT OF RESIDENTIAL LAND AND BUILDING)

1.	CBB/CCMC/CCSU		Assignment No	-
			Proposal No.	-
2.	Name of Owner & Address:	Sow. Chandrabhagabai W/o. Omprakash Gilda R/o. R/o. Visawa Nagar, Tq. & Dist. Nanded Mob. No Mob. No. # 9423090900		
	Name of Borrower & Address	Shri. Omprakash S/o. Kannaiyalal Gilda R/o. Visawa Nagar, Tq. & Dist. Nanded (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. Rio. 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 Storied + 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, PIN - 431 601, Tal. & Dist. - Nanded, State - Maharashtra, India		
	(Rural / Semi Urban / Urban)	Urban		
4.3	Documents Provided :			
	1	Details as per Mail Dated 23.11.2024 of Shri. Sandesh Burde (Regional Legal and Tech Manager of Axis Bank)		
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	1. 3.05 M. wide Road towards East 2. Kalamandir to Vazirabad Main towards West.
4.5	Colony / Nagar / Sector	Opposite to S. P. Office, Kalamandir to Vazirabad Road	Locality / Landmark	Mouje Vazirabad
4.6	Village/Town/City	Nanded	District:	Nanded

4.7	State	Maharashtra	Pin code:	431 601
4.8	Distance from Area Office (Nanded Branch)	@ 6000 Mts.		
5.	Type of Property			
	(A) Plot: (Residential / Commercial / Industrial)	Residential & Commercial		
	Level of land with topographical conditions	Levelled		
	Whether situated in Municipal / Corporation Limit	Corporate Limit		
	Any construction observed on plot	Underground + Ground Floor + Mezzanine Floor + 2 Storied + 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 Mts. Bus stop/ Taxi/ Auto Stand 100 Mts.		
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 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 Mail	
	North	Property of Agarwal	House of Agarwal	
	South	Property of Shri Gangasharan Mirkut Agarwal	House of Gangasharan Mirkut	
	East	3.05 M wide Road	Cement Road	
	West	Kalamandir to Vazirabad Road	House of Mrs. Chandrabhagabai Gilda	
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)	Residential & Commercial	Actual usage of property (Industrial / Commercial / Residential / Mix)	Residential & Commercial
6.11	Restrictive covenants in regards to Land Use, (if any)	Residential & Commercial		
6.12	Type of Structure (Load Bearing / RCC / Aluform shuttering)	RCC Framed Structure		
6.13	Number of floors	As per Actual	Underground + Ground Floor + Mezzanine Floor + 2 Storied + Commercial & Residential Building	
6.14	Occupancy Details (Self-Occupied / Rented / Vacant)	Owner Occupied		

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	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		N.A.	
	Expiry Date		N.A.	
9.3	Building Plan Approval Number:		Not Available.	
	Date of Approval		N.A.	
	Expiry Date		N.A.	
10.	Plot Area Details.			
10.01	Plot Area			Area in Sq. Ft.
10.02	Plot Area As per Attached Mail			1691.02
10.03	Plot Area As per Grampanchyat Sanctioned Plan			
10.04	Demarcation at Site			Yes.
10.05	Plot Area Considered for Valuation			1691.02
10.06	Construction Area Details			
	Sr. No.	Floor	As Per Mail Area in Sq. Ft.	
		Total Area	4081.46	
		Total	4081.46	
10.07	● As per Mail Built up Area Considered for Valuation: 4081.46			
10.08	Floor wise break up as follows		Current Usage	
	Floor	Actual Built-up Area in Sq. Ft.	(Storage / Parking / Commercial /Residential)	
10.9	Amenities Details (if any):		Borewell etc.	
10.10	Floor Space Index permissible.		Basic FSI	-
			Premium FSI	-
			TDR	-
			Ancillary FSI	-
			Maximum building potential on Plot including in-situ FSI	-
10.11	FSI Utilized		-	
10.12	Whether the construction is as per approved			

	building plan and / or local building bye laws:							
10.13	Details of Extra Construction		Floor	Built up Area in Sq. Ft .				
			-	-				
			-	-				
			-	-				
10.14	Percentage of Extra Construction		-					
10.15	Whether the extra construction is Compoundable OR Non-Compoundable?		Compoundable.					
10.16	Quality of construction		Good.					
10.17	Maintenance of the Property		Well maintained.					
10.18	Condition of Building		Good.					
10.19	Current Life of the structure	9 year. (As per Owners information)	Projected Future Life of the Structure	51 Years.				
10.20	Land Revenue / Taxes Paid upto (for Land)	Details not available	Municipal Taxes Paid upto (for Building)	Details not available				
11.	Details of Valuation:							
	S .L	Particulars of Item	Plinth / Built up Area In Sq. Ft.	Age of Building	Estimated Replacement Rate Of Construction	Replacement cost	Depreciation	Net Value after Depreciation
	1	Total Area	4081.46	9	1,500.00	61,22,190.00	- 8,24,455.00	52,97,735.00
	Total							52,97,735.00
12.	Details of Amenities							
	NIL							NIL
13.	Government Guideline value							
	Particulars		Area in Sq. Ft.	Rate in Rs.		Value in Rs.		
	1	Land	1691.02	3298.00		55,76,984.00		
	2	Construction				52,97,735.00		
	TOTAL							1,08,74,719.00
14.	Market Value of Land							
	Particulars		Area in Sq. Ft.	Rate in Rs.		Value in Rs.		
		Land	1691.02	13,000.00		2,19,83,260.00		
15.	Value of the Property							
			Land	Building	Amenities	Total		
	Government Guideline value		55,76,984.00	52,97,735.00	Nil	1,08,74,718.00		
	Market Value		2,19,83,260	52,97,735.00	Nil	2,72,80,995.00		
	Realizable Value					2,45,52,896.00		

Distressed/Forced Sale Value		2,18,24,796.00
Remarks		
Area of Valuation is Consider as per Mail Dated 23.11.2024 of Shri. Sandesh Burde (Regional Legal and Tech Manager of Axis Bank)		

Undertaking:

1. I have / our / representative Sharadkumar B. Chalikwar (Chairman & Managing Director) has inspected the subject property on 28.11.2024
2. I/We have no direct or Indirect interest in the property being valued.
3. The information furnished above is true and correct to my/our knowledge
4. 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.
5. This valuation is prepared without any prejudice or bias to any person or institution.
6. 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.
7. 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: 06.12.2024

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.



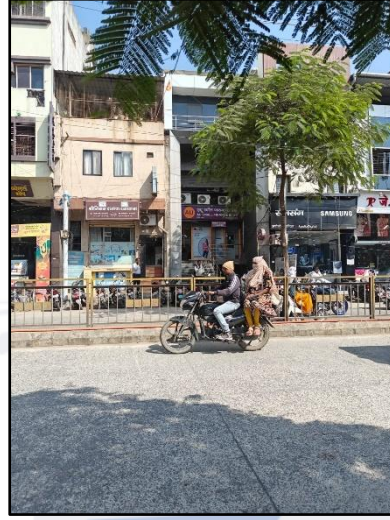
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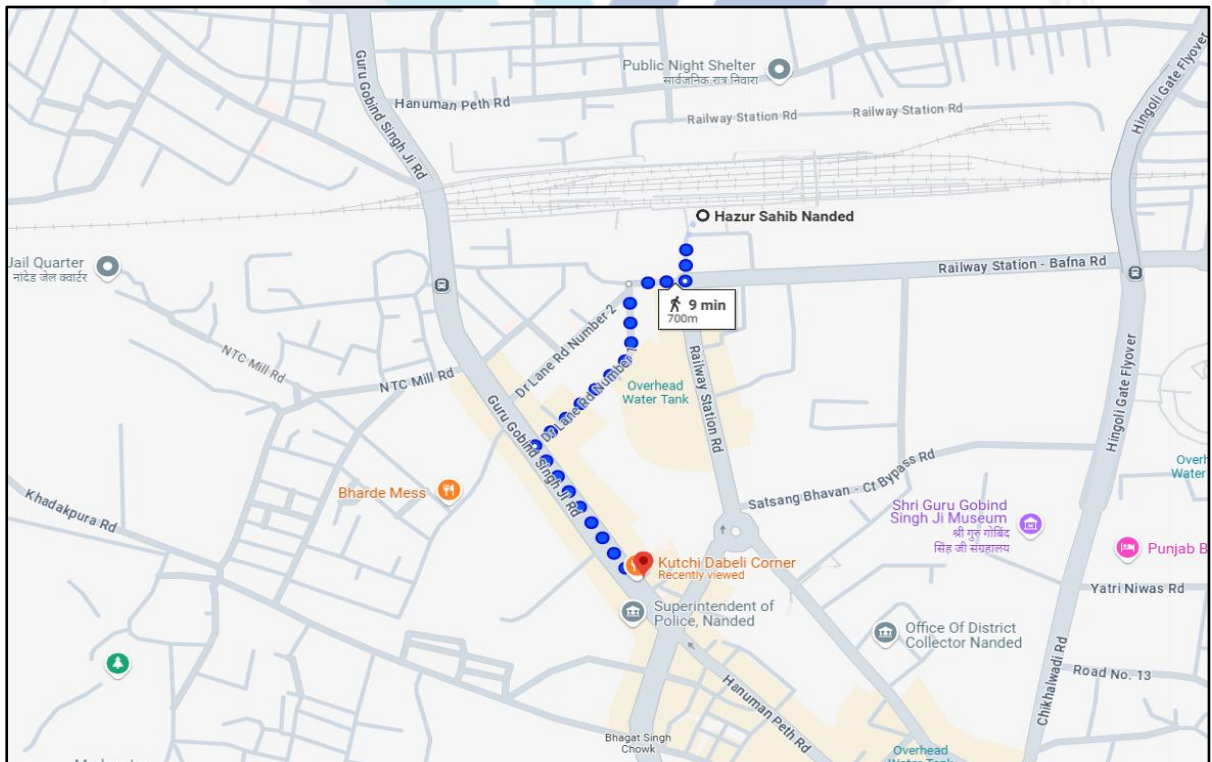
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Actual Site Photographs



Route Map of the Property



Longitude Latitude: 19.155364, 77.309396

Note:

- Red Pointer shows Approx. Property Location.
- Blue line shows Route from Nanded Railway Station @ 700 Mts



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Year: Language:

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Select Taluka:

Select Village:

Search By: Survey No. SubZones

Enter Survey No:

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस दुकाने	औद्योगिक	एकक (Rs./)	Attribute
15.188-डी. एस.पी. ऑफिस ते आयुर्वेदिक कॉलेज सिग्नल पर्यंत वरील दोन्ही बाजूचे मिळकती	35500	44400	53700 101000	0	चौ. मीटर	सि.टी.एस. नंबर

Gmail Attachment



The screenshot shows a Gmail email window with the following content:

Fwd: Re-valuation of Existing cases_Latur_MH

==== Forwarded message =====
From: Burdesandesh Dnyaneshwar <Burdesandesh.Dnyaneshwar@axisbank.com>
To: "Sharad kumar Chalikwar" <sbchalikwar@gmail.com>, "MUMBAI@VASTUKALA.ORG" <MUMBAI@VASTUKALA.ORG>, "cmd@vastukala.org" <cmd@vastukala.org>
Date: Sat, 23 Nov 2024 15:55:07 +0530
Subject: Re-valuation of Existing cases_Latur_MH
==== Forwarded message =====

Dear Team,

Please find cases details for re-valuation.

1. Kindly visit the property with prior appointment
2. Required Fair market value with supporting docs
3. In case of Any adverse observation, Kindly discuss before mention in remarks.
4. Report to be share with existing bank format.
5. There will be additional documents as all are existing bank cases
6. Request you please check discuss for any query.

Thanks & Regards,

Sandesh Burde.
Regional Legal and Tech Manager
Axis Bank | Stellar Enclave | Shop No 203-204 | 2nd Floor | Above McDonalds | Aundh, Pune
– 411 007
Mobile +91 7030983009

From: Sharad kumar Chalikwar <sbchalikwar@gmail.com>
Sent: Monday, October 28, 2024 6:12 PM
To: Burdesandesh Dnyaneshwar <Burdesandesh.Dnyaneshwar@axisbank.com>
Subject: Your e-mail. Re: valuation report for Kailas_Vitthalrao_Bokhare

CAUTION : External Email - VALIDATE SENDER before CLICKING on Links/Attachments.

Thanks. With reference to your mail I will call you back.
Regards
Sharad Chalikwar
CMD

Gmail Attachment

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Fwd: Re-valuation of Existing cases_Latur_MH

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Thanks. With reference to your mail I will call you back.
Regards
Sharad Chalikwar
CMD
Vastukala Consultants (I) Pvt Ltd

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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

B.E. (Civil), M.E. (Civil), M.Sc. (Real Estate Valuation), M.Sc. (P&M Valuation), FIE (I), FIV, FIWRS
Chairman & Managing Director
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IBBI Reg.No. IBBI/RV/07/2019/11744

Date: 06.12.2024

Place: Nanded.