



Amod Consultants

Govt. Regd. Valuer

Valuation Report

For

Property

(Immovable / Movable)

• Owned By •

MR. ANIL RAMCHANDRA DUBE

• For •
State Bank of India
NASIK

· Situated At ·

CHEHEDI Sy. No. 29/1, Pl. No. 4, 7 TO 12 PRESTIGE PRIDE A, ROW HOUSE No. 3 NASIK PUNE ROAD, NEAR SINNER PHATA, NASIK.

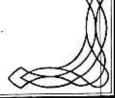
• Date of Inspection •

18 NOVEMBER 2009

· Valuer •

Mrs. Keerti Deshpande

A-8, Suyash Complex, Kalda Corner, Aurangabad. Ph.: 2350410, Cell: 9011099778, 9822017404 email: shrilila@dataone.in



11. Means and proximity to surface Communication by which the [a] Boundaries of the Property

 The locality is well connected by road nearest Railway station is Nashik Road within 3 Km.

: Row House No. 3

East : Row House No. 2 West : Row House No. 4 South : Open space

North: 7.5 Mt. Colony road

Land

 Area of land supported by documentary : proof shape, dimensions and physical features.

N. A.

13. Roads, Streets or lances on which the : land is abutting.

It is abutting Colony Road front Building

14. Is it freehold or leasehold land?

Freehold

15. If lease hold the name of lesser / lessee,: nature of lease, dates of commencement and terminated of lease and terms of renewal of lease.

N. A.

[i] Initial premium

[ii] Ground Rent payable per annum

[iii] Unearned increase payable to the lesser :

 Is there any restrictive covenant in regard to use of land? If so attach a copy of covenant.

N. A.

17. Are there any agreement of easements?: If so attach copies.

N. A.

 Does the land fall in area in any Town Planning plan of Government or any Statutory body, If so give particulars.

Completion Certificate no. Javak no. Nagarrachana /Nasik Road/ 004259 Date 11/1/2005

 Has any contribution been made towards development or is any demand for such contribution still outstanding.

N. A.

20. Has the whole or part of the land been : notified for acquisition by Government or any Statutory body? Give date of the notification.

N. A.







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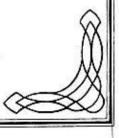
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REF. NO. SBI/NASHIK/1/2009

[1]

Date: 18.11.2009

VALUATION REPORT

ANNEXURE - I

REF. : This Valuation is done on request of MR.ANIL RAMCHANDRA DUBE

dated 18.11.2009.

Purpose for which Valuation is made

For assessment of present market rental value

of the Property for Loan purpose of

STATE BANK OF INDIA, [Nashik Branch]

2. Date as on which valuation is made

18.11.2009

3. Name of the owner / owners

MR. ANIL RAMCHANDRA DUBE

4. If the property is under joint ownership/: Ownership share of each such owner

are the shares undivided?

Sole ownership

Brief description of the property

The said property is **PRESTIGE PRIDE 'A'**

ROW HOUSE No. 3, CHEHEDI.

NASIK PUNE ROAD, NEAR SINNER PHATA.

NASIK.

6. Location street, ward no.

Chehedi

7. Survey / Plot no. of land

Survey no. 29/1 Chehedi shivar,

Plot no.4,7 to 12

8. Is the property situated in residential / :

Commercial / industrial / mixed area.

Residential

Classification of locality – high class / Middle class / poor class.

: Middle class

10. Proximity to civic amenities like schools : Within 3 Km away form the property

THE MARKET VALUE

: Rs. 8,70,900.00

(In words, Rs. Eight Lakhs Seventy Thousand Nine Hundred only)

The Realizable Value of the property is

: Rs. 7,83,800.00

The **Distress Value** of the property is

: Rs.6,27,050.00

 Means and proximity to surface Communication by which the [a] Boundaries of the Property

 The locality is well connected by road nearest Railway station is Nashik Road within 3 Km.

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9

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[iii] Unearned increase payable to the lesser :

: N. A.

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17. Are there any agreement of easements? : If so attach copies.

18. Does the land fall in area in any Town : Planning plan of Government or any Statutory body, If so give particulars.

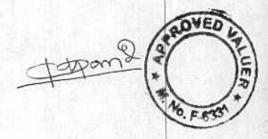
Completion Certificate no. Javak no. Nagarrachana /Nasik Road/ 004259 Date 11/1/2005

 Has any contribution been made towards development or is any demand for such contribution still outstanding.

N. A.

20. Has the whole or part of the land been : notified for acquisition by Government or any Statutory body? Give date of the notification.

N. A.



Improvements:

21. Attach a dimensional site plan

Owner may attach on demand, if required

 Attach plans and elevations of all structures standing on the land and a Layout plan.

Owner may attach on demand, if required

23. Furnish technical details of all the

As per annexure enclosed

Building on a separate annexure.

Owner occupied

24. [i] Is the building owner occupied / Tenant both?

[ii] If partly owner occupied. Specify

Full occupied by owner

Portion and extend of are under Owner occupation.

25. What is the floor space index permissible:

As permissible according to N. M. C. Nashik

and percentage actually utilized.

26. [i] Names of tenants / lessees /

Licensees etc.

N. A.

[ii] Potions of their occupation

[iii] Monthly or annual / rent / Compensation / license fee,etc.

paid byeach.

[iv] Gross amount received for the

Whole property.

27. Are any of the occupants related to or : Close business associates of the owner.

N. A.

28. Is separate amount being received for the use of fixtures like fans, geysers, Refrigerators, cooking ranges. Built in Wardrobes etc. or for service charges. If so give details.

 Give details for water and electricity Charges. If any to be borne by owner.

N. A.

30. Has the tenant to bear whole or part of : the cost of repairs and maintenance ?

N. A.

 If a lift is installed who is to bear the Cost of maintenance and operations Owner or tenant.

N. A.

32. If a pump is installed who has to bear the cost of Maintenance and operations Owner or tenant?

. .



- 33. Who has to bear the cost of electricity : charges for lighting of common space like entrance hall stairs passages, compounds etc. owner or tenant?
- 34. What is the amount of property tax? Who is to bear it? Give details of documentary proof.
- 35. Is the building insured ? If so give the : Policy no. amount for which its is insured and annul premium.

Could not be ascertained during inspection

36. Is any dispute between landlord and Tenant regarding rent pending in a Court of Law?

N. A.

 Has any standard rent been fixed for the premises under any relating to the Controlled of rent.

N. A.

Sales:

38. Give instances of sales of immovable Property in the locality on a separate Sheet, indicating the name and address If the property registration no. Sale price

On oral inquiry and survey done, the present market rates are found to be varying anything around Rs. 1200/- to 1400/- per Sq. Ft. for Row House and around the locality for similar type of and area of land sold. Residential premises mainly due to the Proximity to civic amenities.

Land rate adopted in this Valuation

Land rate not considered

40. If sale instances are not available or not : related upon the basis of arriving at the Land rate.

By local survey & inquiry

41. Year of commencement of construction: and year of completion.

2005

 What was the method of construction By contract / by employing labour Directly / both.

N. A.

43. For items of work done contract produce: copies of agreements. For items of small work done by engaging labour directly Give basic of materials and labour supported by documentary proof.

N. A.



PART II - VALUATION

In our opinion, after having considered all the aforesaid factors, real estate market conditions, commercial utility, good locality, proximity to civic amenities, colony road front building, year of construction 2005, physical condition / life of Building finishing & amenities provided at Ground floor, built up area of technical details of the building as well as the Row House and various other information gathered in this regard, we as certain the present market rate of the aforesaid premises is as ANNEXURE - I

THE MARKET VALUE : Rs. 8,70,900.00 (In words, Rs. Eight Lakhs Seventy Thousand Nine Hundred only)

The Realizable Value of the property is : Rs. 7,83,800.00

The **Distress Value** of the property is : Rs. 6,27,050.00

As on date: 18.11.2009

Documents Verified : [a] Registered Sale deed.

PART III - DECLARATION

I hereby declare that,

- [a] The information furnished in the enclosed paper is true and correct to the best of my Knowledge and belief.
- [b] I have no direct or indirect interest in the property valued.
- [c] I have not been convicted of any offence & sentenced to a term of imprisonment.
- [d] This report is prepared for specific purpose & specific intended user.
- [e] The property was inspected on 18.11.2009 presence of MR. Anil Ramchandra Dube.

Place: Nasik.

Date : 18.11.2009

SIGNATURE OF VALU

[PANEL VALUER STATE BANK OF INDIA]

ANNEXURE - II

Technical details:

1. No. of floors and height of each floor:

The building is Row House and G + 1st floor and

has 10 Ft. height

2. Plinth area floor wise

[As per IS: 3861 - 1966]

Built up area 933.07 Sq. M. = 86.70 Sq. Ft.

(for the subject flat)

Year of construction

2005

4. Estimated future life

53 years of thereabout

[with proper maintenance and care]

Type of construction

[Load bearing walls / R. C. C. frame /

Steel frame structure]

R. C. C. framed structure

6. Type of foundations

R. C. C. foundation

7. Walls

0.23 m thick burnt brick masonry walls in cement

mortar.

8. Partitions

0.11 m thick burnt brick masonry walls in cement

mortar.

9. Doors & Windows

Laminated Plywood doors & M.S galls windows

10. Flooring

: Vetrified Tiles

11. Finishing

: Cement plastered & O. B. D.

12. Roofing & Terracing

R. C. C. Slab

13. Special architectural or decorative

Features if any

Good Elevation, P.O.P., False Ceiling Furniture in Kitchen & Bed room

14. [i] Internal wiring - surface conduit:

Concealed capping electric fitting

[ii] Class of fitting Superior /

Ordinary / poor

Superior

[7] 15. Sanitary Installation [a] [i] No. of water closets : 0 [ii] No. of lavatory basins [iii] No. of urinals [iv] No. of common toilet [b] Class of fitting Superior coloured / : Superior Superior white / ordinary 16. Compound wall

yes

[a] Height and length 03.5 Ft.

[b] Type of construction **BBM**

17. No. of lifts and capacity No

18. Underground tank capacity And type of construction

19. Overhead tank

[i] Where located On Terrace

[ii] Capacity Approx. 1000.00 Lit.

[iii] Type of construction Sintex tank

20. No. of Pumps & their H. P. As per requirement

21. Road & paving with in the : P. C. C. flooring Compound, approximate area and Type of paving.

22. Sewerage disposal whether connected: Connected to drainage line to public sewers. If specific tank provided, No. & capacity

CALCULATION FOR RENT

We assume that, the value of house is the investment made by the purchaser and assume that it should be distributed among 60 years equally, where 60 years is considered as life of the building and the purchaser/ owner should get return on that investment. We use the formula written below.

Value of asset = capital income received each year (C) x Present value of Rs. 1/0 per year (YP)

$$C = Value$$

$$Y P$$

$$YP = 1 - 1$$

$$R = Rate of interest for saving = 3%$$

$$(1+R)$$

$$R = Rate of Building = 60 years (approx)$$

$$Value = 10,45,050$$

Therefore,

C= 31468

This is amount to be received per year, therefore monthly rent should be C/12 i.e. Rs. 2622 Say Rs. 2500 per month.

We are of the opinion that the flat should fetch a rent of at lease Rs. 2500 per month.

SIGNATURE OF VALUER

(PANEL VALUER STATE BANK OF INDIA)







