

# **VALUATION OF IMMOVABLE PROPERTY**

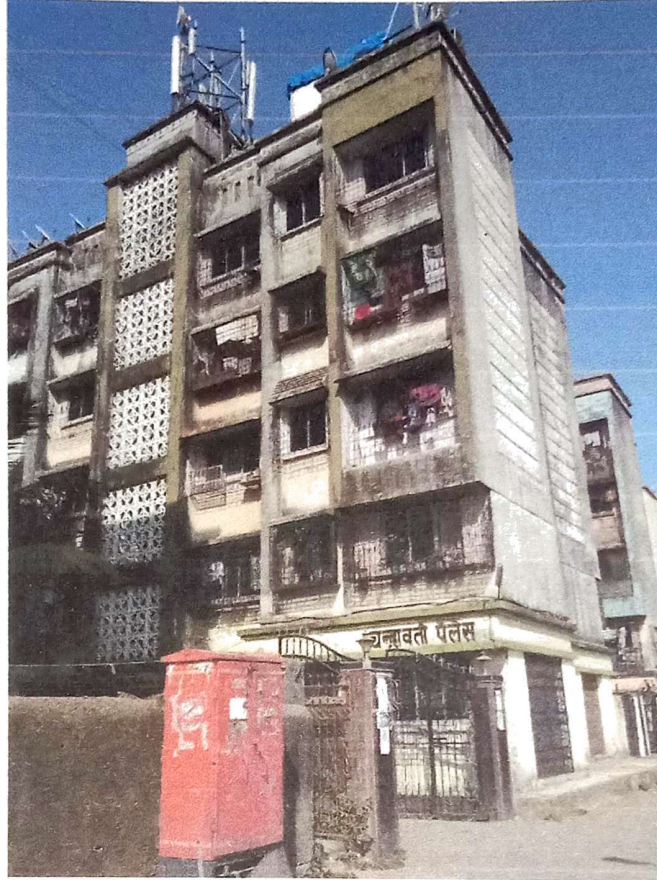
**For Bank Loan Purpose.**

**For Punjab National Bank, Borivali (West) Branch, Mumbai.**

**At**

**SECOND COPY**

**Flat No. 301 on 3<sup>rd</sup> Floor, Building known as  
Chandravati Palace Bldg. No. 04 Co. op. Hsg. Soc. Ltd.", Situated at  
Old S. No. 203, New S. No. 19, H. No. 1 of Village Navghar,  
Behind Indraprasth Complex, Bhayandar (East),  
Taluka & District Thane 401 105**



**In the case of**  
**Mr. Dinesh Kumar K. Jaiswal.**  
**Mrs. Rekha Dinesh Jaiswal.**

**Prepared by**  
**S. D. Thakare**  
**Aarch Consultants & Valuers**

**Architects, Engineers, Govt. Regd. Valuers**

1, Shree Chamunda Apt;

Liberty Garden Cross Road No.2,

Opp. Mehta Industrial Estate

Malad (West), Mumbai-400 064.

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## S. D. Thakare

**Aarch Consultants & Valuers**

B.E. Hons. [Bom.], A.M.I.E., A.I.V

Govt. Reg. Valuers, Architectural, Engineering  
Interior, Enviro, Repairs & Project Consultants

Off.: 1, Shree Chamunda Apt., Liberty Garden, Cross Rd No. 2, Opp. Mehta Estate, Malad [ West] Mumbai :- 400 064.

**PNB Borivali (West) / Dinesh Kumar K. Jaiswal./16494**

**Date: 11/11/2016.**

### Annexure - I

To,  
The Manager,  
Punjab National Bank,  
Borivali (West) Branch,  
Mumbai.

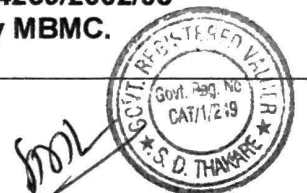
## VALUATION REPORT

Name of Address of Branch : Punjab National Bank, Borivali (West), Mumbai.

Name of Customer (s) / Borrowal units : Mr. Dinesh Kumar K. Jaiswal.  
Mrs. Rekha Dinesh Jaiswal.

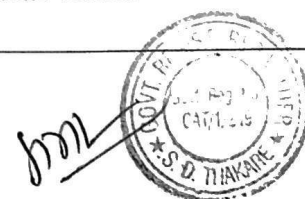
1	<b>Customer Details</b>				
	Name	Mr. Dinesh Kumar K. Jaiswal. Mrs. Rekha Dinesh Jaiswal.			
	Apl. No.	+91-9322159286 / 9892163350.			
	Case Type	Residential.			
2.	<b>Asset Details</b>				
	Address:	Flat No. 301 on 3 <sup>rd</sup> Floor, Building known as Chandravati Palace Bldg. No. 04 Co. op. Hsg. Soc. Ltd.", Situated at Old S. No. 203, New S. No. 19, H. No. 1 of Village Navghar, Behind Indraprasth Complex, Bhayandar (East), Taluka & District Thane 401 105			
	Nearby Landmark	Behind Indraprasth Complex, Bhayandar (East), Taluka & District Thane 401 105			
	Google Map Independent access to the property	Google Map Enclosed.			
3	<b>Document Details</b>				
	Layout Plan	Not available for inspection	N.A.	Approval No.	N.A.
	Building Plan	Not available for inspection	N.A.	Approval No.	N.A.
	Commencement Certificate	Yes.	M.B.M.C	Approval No. Javak No. MB/MNP/NR/669/ 4259/2002/03.	Dated: 09/08/2002.
	Occupation Certificate	Not available for inspection	N.A.	Approval No.	N.A.
	Legal Documents	Yes.	List of Documents No. a) Agreement for Sale Dated 04/04/2009 b) Index II No. 2593/2009 Dated: 06/04/2009 c) Commencement Certificate No. Javak No. MB/MNP/NR/669/4259/2002/03 Dated: 09/08/2002 issued by MBMC.		

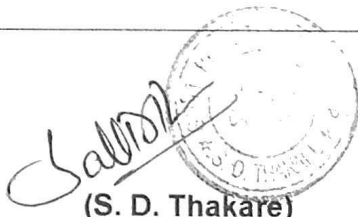
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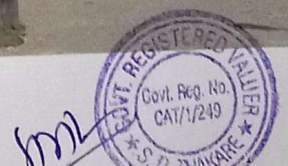
4	Physical Details									
	Adjoining Properties	East	Chandravati Plaza	West	Shivalaya Bldg./ Internal Road	North	Indraprasth Complex	South	Nalla/ Chawl	
	Matching of Boundaries	Yes/No	Yes	Plot demarcated	Yes	Approved land use	Residential	Type of property	Flat	
	No. of Rooms	Living / Dining	1 No.	Bed Room	1 No.	Toilets / W.C./ Bath	1 Bath 1 WC	Kitchen	1 No.	
	Total No of Floors.	Ground + 4 <sup>th</sup> Floors without Lift.	Floor on which the property is located	3 <sup>rd</sup> Floor.	Approx. age of the property	13-14 Years.	Residual age of the property	46 Years. (if repaired & maintained properly & regularly)	Type of structure RCC Framed Structure	
5	Tenure / Occupancy Details.									
	Status of Tenure		Owner Occupied Flat. (1 BHK)		No of years of Occupancy		Relationship of tenant of owner		N.A.	
6	Stage of Construction :									
	Stage of Construction		Building is Completed				If under construction, extent of completion - N.A.			
7	Violations if any observed			No.						
	Nature and extent of violations			No.						
8	Area Details of the Property									
	Site Area	-	Plinth area	-	Carpet area	360.08 Sq. Ft. (33.45 Sq. Mt.) As per measurement taken on site.	Builtup area	425.00 Sq. Ft. (39.49 Sq. Mts.) As per Agreement For Sale Dated: 04/04/2009 is Considered For Valuation	Remarks	
9	Valuation									
	i. Mention the value as per Government Approved Rates also Built up area 425 Sq. Ft. x Rs. 6,215/- Per Sq. Ft. x 0.80 Depreciation Factor = Rs. 21,13,100/- (Considering Depreciated Value Factor 80% for 14 Years Old Building)									
	ii. In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette Justification on variation has to be given. Value is given based on actual prevailing market enquiries of the comparable property. The Guidelines rates are standard & fix for very big locality as shown as reckoner location plans for purpose of charging stamp duty. The actual market trend of sale rates is found more than the Guideline rates. Hence value is given as per actual trend of sale rates.									

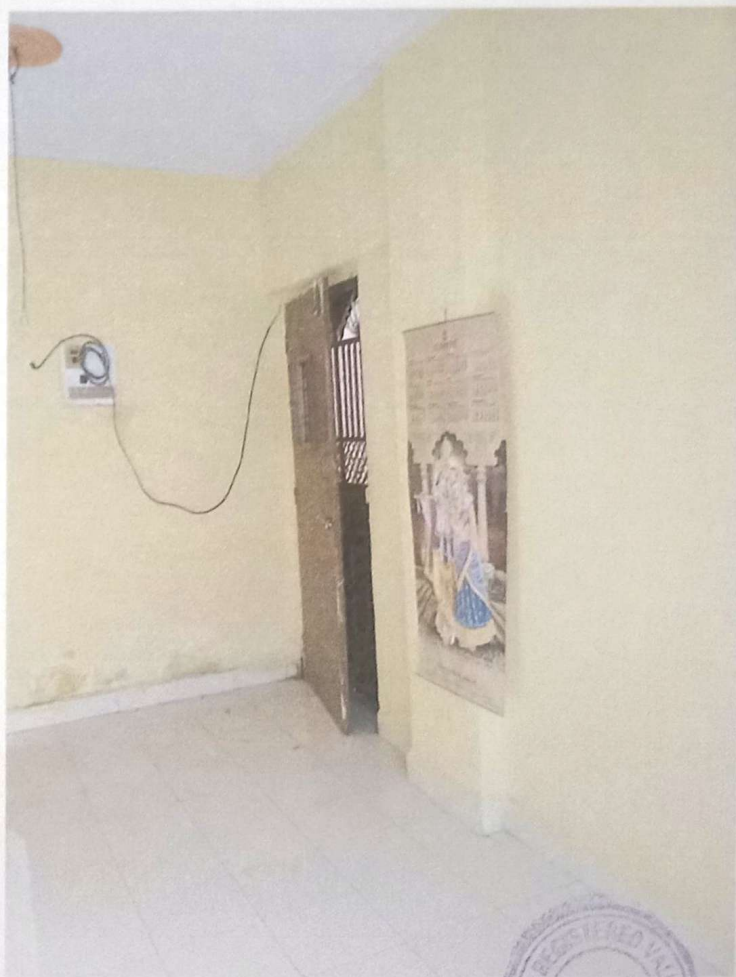
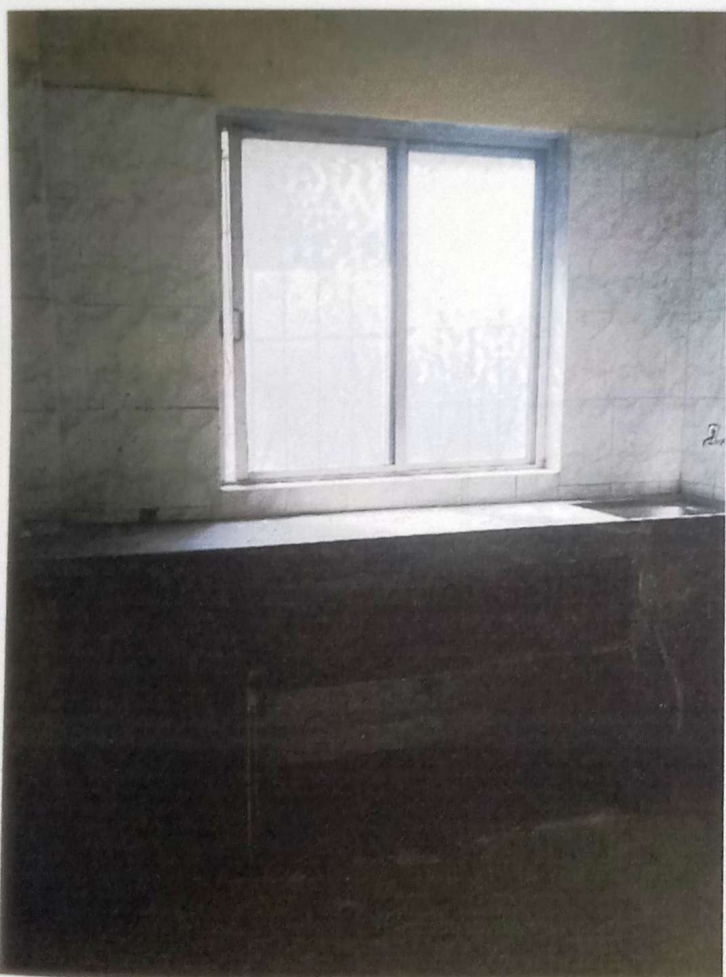
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<b>Summary of Valuation</b>				
i.	Fair Market Value	<b>Built up area is 425 Sq. Ft. X Rs. 7,500/- per Sq. Ft.</b> <b>= Rs. 31,87,500/-</b> <b>Say... = Rs. 31,88,000/-</b> <b>(Rupees Thirty One Lakhs Eighty Eight Thousand Only)</b>		
ii	Realizable Value	<b>0.90 X Rs. 31,88,000/- = Rs. 28,69,200/-</b> <b>Say... = Rs. 28,69,000/-</b> <b>(Rupees Twenty Eight Lakhs Sixty Nine Thousand Only)</b>		
iii.	Forced / Distress Sale Value	<b>0.80 X Rs. 31,88,000/- = Rs. 25,50,400/-</b> <b>Say... = Rs. 25,50,000/-</b> <b>(Rupees Twenty Five Lakhs Fifty Thousand Only)</b>		
iv.	Rental Value	<b>Rs. 31,88,000/- X 2% / 12 = Rs. 5,313/-</b> <b>Say... = Rs. 5,000/- Per Month.</b> <b>(Rupees Five Thousand Per Month Only)</b>		
v.	Insurance Value / Cost of Construction	<b>425 Sq. Ft. x Rs. 2,000/- Per Sq. Ft. = Rs. 8,50,000/-</b> <b>Say... = Rs. 8,50,000/-</b> <b>(Rupees Eight Lakhs Fifty Thousand Only)</b>		
10.	Assumptions / Remarks.			
i.		i) Qualifications in TIR/ Mitigation suggested, if any		
ii		ii. Property is SARFAESI Compliant: Yes.		
iii		iii. Whether property belongs to social infrastructure like hospital, school, old age home etc. - No.		
iv		iv. Whether entire piece of land on which the unit is set up / property is situated has been mortgaged.		
v.		v. Details of Last two transactions in the locality / area to be provided, if available- N.A.		
vi.		vi. Any other aspect which has relevance on the value or marketability of the property.		
11.	Declaration	i. The property was inspected by the undersigned on <b>10/11/2016</b> . ii. The undersigned does not have any direct / indirect in the above property. iii. The information furnished herein is true and correct to the best of our knowledge. iv. I have submitted valuation report directly to the Bank		
12.	Name Address & Signature of Valuer with Wealth Tax Registration No.	<b>S.D.Thakare</b> <b>Architect and Govt.</b> <b>Regd.Valuer.1,</b> <b>Shree Chamunda Apt.,</b> <b>Liberty Garden,</b> <b>Cross Rd No. 2, Opp.</b> <b>Mehta Estate,</b> <b>Malad [West]</b> <b>Mumbai 400 064.Wealth</b> <b>Tax Registration No.</b> <b>CAT//249.</b>	<b>Signature of Valuer</b>   <b>(S. D. Thakare)</b> <b>Architect and Govt. Regd. Valuer</b> <b>Reg.No.CAT//249</b>	<b>Date of</b> <b>Valuation</b>  <b>11/11/2016.</b>
13.	List of documents enclosed	Yes.		

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8702  
NOT REGISTERED VALUER  
Govt. Reg. No. CAT/1/249  
S. D. THAKRE