

Aher Valuers & Engineers

Govt. Approved Valuer - Regd. No. : CAT.1/451

Aher B.E. Civil, FIV, FIE (Ex. General Manager (Civil) ONGC Ltd.)

PAN No.: AAGPA9821M

PMD/1058/2017

24/01/2018

Fo, The Branch Manager, Central Bank of India, Bhayander (East) Branch, Bhayander.

"Valuation Report of Immovable Property"

I	GENERAL	
1.	Purpose for which the valuation is made	: For assessment of fair market value of the property for bank purpose.
2.	a. Date of Inspection	: 23/01/2018
	b. Date on which the valuation is made	: 24/01/2018
3.	List of documents produced for perusal	: Agreement for Sale copy dated: 18/05/1995 Electricity Bill & Maintenance Copy.
4.	Name of the Owner's / Owner's and his / their address (es) with phone no. (details of share of each owner in case of joint ownership)	: Shri. Kamal Singh Puransingh
5.	Brief descriptions of the property	: Flat No.207, 2 nd Floor, D-Wing Swapnalok Apartment, New Swapna Lok Co- Operative Housing Society Ltd., Kelagalli, Navghar Road, Bhayander (East), Taluka & District: Thane- 401 105, Maharashtra.
6.	Location of property a. Plot No. / Survey No./ Sector No.	: Old Survey No.197/3 (pt), 7,8 & 9
	b. Door No. c. C.T.S. No. / Village d. Ward / Taluka e. Mandal / District	New Survey No.75/3 (pt) : Flat No.207, 2 nd Floor, D-Wing : Village: Khari : Taluka: Thane : District: Thane

Deep, Azad Road, Andheri (E), Mumbai - 400 069. Tel.: 022-2682 3055, Cell: 9870666692, E-mail: aherpm@yahoo.com

7.	Postal address of the property	: As stated in S	r. no. :				
			-				
8.	City / Town	Desidential A					
-	Residential Area Commercial Area	: Residential Area					
Charles Indiana Sans		:					
	Industrial Area	:					
9.	Classification of the Area						
	i. High / Middle / Poor	: Middle Class.					
A CONTRACTOR OF THE CONTRACTOR	ii. Urban / Semi Urban / Rural	: Semi Urban.					a de la companya de l
10.	Coming under Corporation limit /						
	Village Panchayat / Municipality	Corporation					
11.	Whether covered under any State /	: Not Known.					
	Central Govt. enactment (e.g., Urban						
	Land Ceiling Act) or notified under agency area / scheduled area /	_					
	cantonment area.						
	Camonifent area.						
	D. d	-		N.			
12.	Boundaries of the property	Desidential Duilding					
	North	: Residential Building					
	South	: E- Wing : C- Wing					
	West						
	West	: A- Wing/ Internal Road					
		: Latitude :	19	19	07	54	N
	E =	Longitude:	72	51	46	15	E
13.	Dimension of the site						
	North	: Flat No.208					
	South	: Staircase					
	East	: Wall					
	West	: Flat No.206					
14	Fortuna of the site	. N. A					
14.	Extent of the site	: N.A.					
15.	Extent of the site considered for	: N.A.					
	valuation (least of 14a & 14b)					1	
					TILER	1380	
16.	Whether occupied by the owner /	: Owner Occupie	h	- //	a Al	1	\
	tenant? If occupied by tenant since how	IZ MUMBAI / FILL					
	long? Rent received per month.				400	069. / 5))
	- B. Month of the state of the	SAAL TANKER OF THE			130		/
	20 = 0.2 (a) (a) (a) (b) (b) (b) (b) (b) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	Marie Land			Paistered	E.R.E.	

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II	APARTMENT BUILDING	
Sr.	Description	
No.		
1.	Nature of the apartment	: Residential + Commercial
1.	Nature of the apartment	. Residential - Commercial
2.	Location	
	C.T.S. No.	
	Block No.	: As stated above (Sr. no.6).
	Ward No.	
	Village / Municipality / Corporation	
	Door No., Street Road (Pin code)	
3.	Descriptions of the locality Residential / Commercial / Mixed	: Mixed
	Year of Construction	: 1995 or thereabout.
4.	Teal of Constituction	. 1775 of thereasons
5.	Number of Floors	: Ground + 3 Upper Floors.
6.	Type of Structure	: R.C.C. framed structure
7.	Number of Dwelling Flats in the floor	: 4 No Flats on 2 nd floor of the building.
8.	Quality of Construction	: Satisfactory
9.	Appearance of the building	: Satisfactory
10.	Maintenance of the building	: Satisfactory
11.	Facilities available	
	Lifts	: No lift
	Protected Water Supply	: Yes.
	Underground Sewerage	: Yes
	Car parking – Open / Covered	Open Car parking.
	Is compound wall existing?	: Yes.
	Is pavement laid around the building?	. 165.
		Resistered Estate William
	The state of the s	Stered Estate

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11	I FLAT		
1.		: 2 nd Floor	
2.	Door No. of the Flat	: Flat No.207, 2 nd Floor, D-Wing	
3.		Ammente de la company de company	
	Roof	: RCC slab Roofing.	
-	Flooring	: Vitrified Tiles	
-	Doors	: Wooden Doors	
	Windows	: Aluminum Windows	
-	Fittings	: Concealed wiring.	
	Finishing	: Distempered	
-			
4.	House Tax		
	Assessment No.		
	Tax paid in the name of	: Details Not Available	
	Tax amount		
	1		
5.	Electricity service connection no.	: 151855516 (Reliance Energy)	
	Meter card is in the name of		
	Tricter card is in the name of		
6.	How is the maintenance of the Flat	: Satisfactory	
0.	How is the maintenance of the Flat	. Sutisfication	
7.	Sale Deed executed in the name of	: Shri. Kamal Singh Puransingh	
7.	Sale Deed executed in the name of	. Billi Ramar Singir I aransing.	
8.	What is the undivided area of land as per	: N.A	
٥.	Sale deed?	. 11.21	
	Sale deed?		
	What is the plinth area of the Flat?	· Super Ruilt Un Area: 330 Sa. fts	
9.	what is the pillul area of the Plat?	: Super Built Up Area: 330 Sq. fts (As per Agreement)	
		(As per Agreement)	
10	Will at the Communication (FCI) (comm	: As permissible	
10.	What is the floor space index (FSI) (app)	: As permissible	
	William College Call Class	Survey Duilt Lin Areas 220 Sq. fts	
11.	What is the Carpet area of the Flat?	: Super Built Up Area: 330 Sq. fts	
) / - I'	
12.	Is it Posh / I Class / Medium / Ordinary?	: Medium	
	A Company of the Comp	2 11 11	
13.	Is it being used for Residential or	: Residential	
	Commercial purpose?	and the second second	
		No. of the Control of	
14.	Is it Owner occupied or Let out?	: Owner Occupied	
15.	If rented, what is the monthly rent?	: N.A.	
	The state of the s	(\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	
		A00 009.)	
		registered (state	

IV	MARKETABILITY	
1.	How is the marketability?	1 Cood
		: Good.
2.	What are the factors favoring for an extra Potential Value?	: Developing Residential locality
3.	Any negative factors are observed which	: No.
V	affect the market value in general? RATE	
1.	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality?	: Rs.6800/- per sq .ft.
2.	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specification and other factors with the Flat under comparison (given details)	: Rs.6800/- per sq .ft.
3.	Break – up for the rate	
	i. Building + Services	: Rs.1500/-
	Ii. Land + Others	: Rs.5300/-
4.	Guidelines rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: Rs.6753/- Per Sq.ft on Built Up
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	(-
a.	Depreciation building rate	
	Replacement cost of Flor	: Comparable Sale method.
	Replacement cost of Flat with services (v(3)i)	: Comparable Sale method.
-	Age of the building	: 23 years
	Life of the building estimated	: 37 years (with proper maintaness a
	Depreciation percentage assuming the salvage value as 10%	building).
\dashv	Depreciation Ratio of the building	
_	- mill distance of the second	
	Total composite rate arrived for valuation	
		: Rs.6800/- per sq.ft.
+	Depreciation building rate VI (a)	
		THUERS & CA
	Total Composite Rate	: Rs 6800V

1 1	DETAILS OF VALUATION	
- QALOUS ENMANDED		
1.	Present value of the Flat	: 330 sq.fts x Rs.6800/- per sq.ft = Rs.22,44,000/-
2.	Wardrobe	the state of the s
3.	Showcase	
4.	Kitchen arrangements	
5.	Superfine finish	A Company Comp
6.	Interior Decoration	: N.A
7.	Electricity deposits / electrical fittings,	
	etc.	
8.	Extra collapsible gates / grill works etc.	
9.	Potential value, if any	
10.	Others	
	Total	Rs.22,44,000/-

- As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is Rs.22,44,000/-(Rupees Twenty Two Lakhs Forty Four Thousand Only).
- > The realizable value of the property would be about Rs.20,19,600/- (Rupees Twenty Lakhs Nineteen Thousand Six Hundred Only.)
- The distress value of the property would be about Rs.19,07,400/- (Rupees Nineteen Lakhs Seven Thousand Four Hundred Only.)
- > Insurance Value = Rs.1500/- per sq.ft

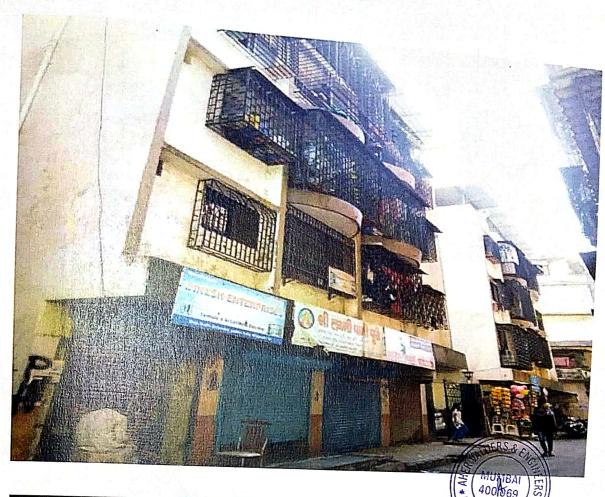
Date: 24/01/2018

lace: Mumbai.

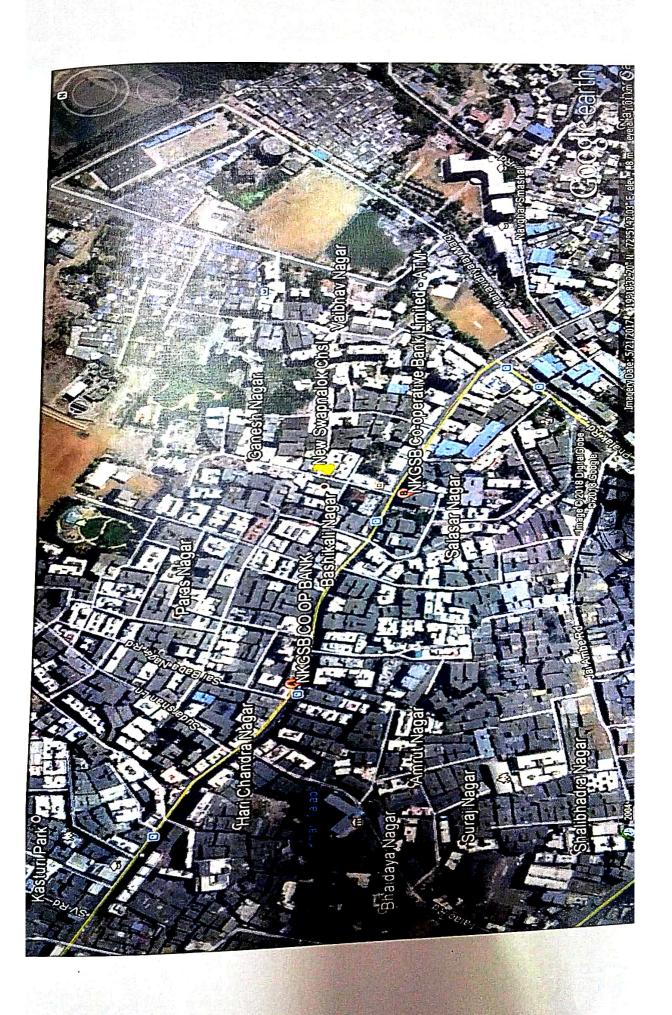
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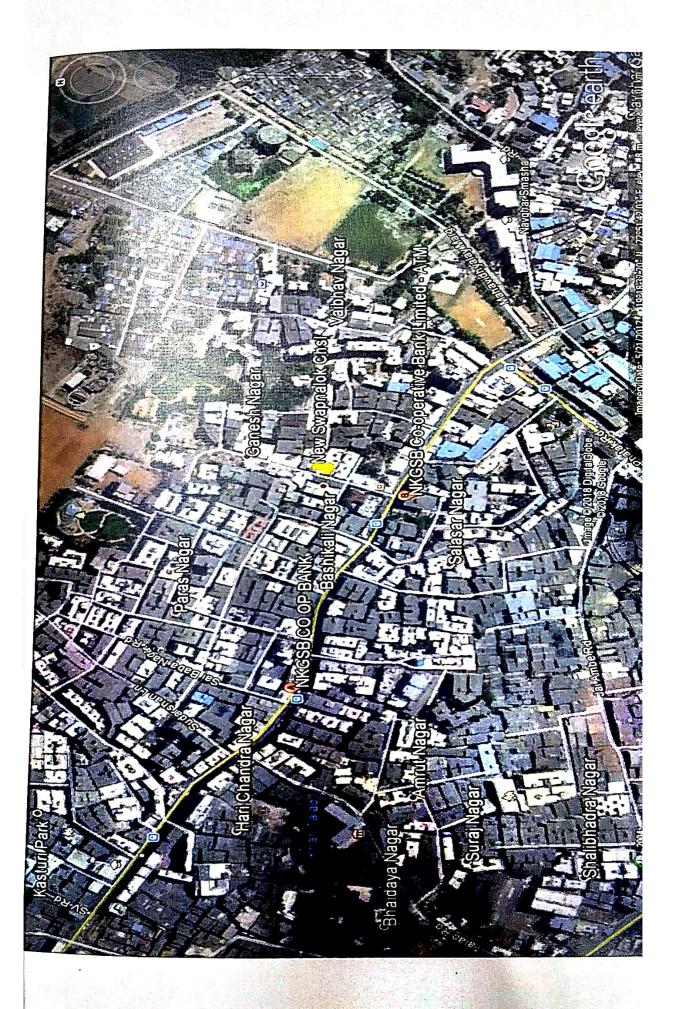
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Retained Native	CTVA CHREE (TXC)/IRS) R/OL-OR -to-107-08-08 Fr Hotme, Navghar Road Blayundar (E) -401-103	
	BWING GROUND FLOOR	
Print No.	Member Name	
6.3 6.4	Mrs.Shobha K. Agrawal Mr.Suresh V. More	
G.5 G.6	Mrs.Ranjana R.Parihar Mr.Dinesh Ganiga	
	1 FLOOR	
105	Mr.Shekhar C.Dalal	1
107	Smt.Marry.Stella	
108	Mr.Ramasrye.Yadav	
	2 FLOOR	
205 206	Mrs.Shashikala A.Shukla Mrs.Kantaben N.Rathod	
207	Mr. Kamalsingh P.Singh	
208	Mr. Joydish P. Jangid	No.
	3 FL	
305	Mr.Sandeep V.Kedia	1
306	Mr.Armikumar Bhardwaj	
307	THE ENGLISH OF STREET	
303	Wisking but a Takena	
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I hereby declare that

- a) The information furnished in Part I 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 inspected the right property on 23/01/2018 with my associate.
- d) This report does not certify valid or legal or marketable title of any of the parties over the property. Our report does not cover verification of ownership, title clearance, or legality. Bank is requested to obtain original registered sale Agreement. Search report, property card, tax receipt, occupation certificate etc. to verify the genuineness of document, before any finance is released.

Date: 24/01/2018

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(P. M. Aher)

he undersigned have inspected the property details in the valuation reports dated 14-1-18 on.

We are satisfied that the fair and reasonable market value of the property is a 11-1-1-1 cuty.

(Rs. 1-1-1-1-1-1 cuty)

Signature

(Name of the beauti masses

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