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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Sow. Jaishri W/o Anil Chalikwar

M. H. No. 8721, Southern Portion of Plot No. 7, Survey No. 28 / 1 / 4, Gut No. 43, Sarkar Colony,
Opposite of New Bus Stand, Degloor, Taluka - Degloor,
District - Nanded, Maharashtra, India.

Longitude Latitude: 18.553112, 77.582756

Valuation Done for:

**Axis Bank
Nanded Branch**

Nanded: 28, S.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,
Powai, Andheri East, **Mumbai:** 400072, (M.S), India

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Vastukala Consultants (I) Pvt. Ltd.

Valuation Report Prepared For: Axis Bank / Sow. Jaishri W/o Anil Chalikwar (14341/2310960)

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Vastu/Axis Bank/Nanded/03/2025/14341/2310960
10/16-157 -BHSC
Date: 10.03.2025

VALUER'S OPINION REPORT

This is to certify that the property bearing M. H. No. 8721, Southern Portion of Plot No. 7, Survey No. 28 /1 / 4, Gut No. 43, Sarkar Colony, Opposite of New Bus Stand, Degloor, Taluka - Degloor, District - Nanded, Maharashtra, India belongs to **Sow. Jaishri W/o Anil Chalikwar**

Boundaries of the property.	
North	House of Shri. Prakash Hanmalu Bejgamwar
South	Internal Road
East	Nanded – Nizamsagar Road
West	Land of S. No. 28/1/4 in Gut No. 43

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. 38,16,850.00
Fair Market Value of the Property	Rs. 1,16,00,240.00
Realizable Value of the Property	Rs. 1,04,40,216.00
Forced/ Distress Sale value of the Property.	Rs. 92,80,192.00

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/07/2019/117

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VALUATION REPORT (IN RESPECT OF LAND AND BUILDING)

1.	CBB/CCMC/CCSU			-																
2.	Name of Owner & Address:	Sow. Jaishri W/o Anil Chalikwar R/o. Line Galli, Degloor, Taluka - Degloor, District - Nanded, Maharashtra, India.																		
	Name of Borrower & Address	Sow. Jaishri W/o Anil Chalikwar R/o. Line Galli, Degloor, Taluka - Degloor, District - Nanded, Maharashtra, India.																		
3.	Name of the Bank Official Present	No.																		
	Name of the Representative & Mobile No.	No.																		
4.	Details of the Property Being Valued																			
4.1	Description of the Property	<ul style="list-style-type: none"> Ground Floor Commercial Shop Premises situated on Nanded – Hyderabad State High Way, In front of Degloor Bus Stand. G.F. Consist of six shops which are tenant occupied Subject Property under valuation is acquired by owner from Mr. Parkash Hanumant Bejgamwar in the year 2007 admeasuring land area 232.34 Sqm. Which includes Built up area 58.87 Sqm. Then owner has obtained construction permission from municipal council Degloor in year 2004 for entire Permission. 																		
4.2	Location of Property	M. H. No. 8721, Southern Portion of Plot No. 7, Survey No. 28 /1 / 4, Gut No. 43, Sarkar Colony, Opposite of New Bus Stand, Degloor, Taluka - Degloor, District - Nanded, Maharashtra, India.																		
	(Rural / Semi Urban / Urban)	Urban.																		
4.3	Documents Provided:	<table border="1"> <tr> <td>1</td> <td>Photo Copy of Sale Deed No. 1149/2007, dated 20.06.2007, between Registered at Sub Registrar, Degloor between Sow. Jaishri W/o Anil Chalikwar from Mr. Prakash Hanmanulu Bejgamwar.</td> </tr> <tr> <td>2</td> <td>Photo Copy of Property Nond Certificate vide no. NA. PA. / 4582 / 2021, dated 06.08.2021, Chief Officer, Degloor Municipal Council, Degloor.</td> </tr> <tr> <td>3</td> <td>Photo Copy of Namuna No. 43 (Rule 74) Tax Assessment in the year 200 2001, dated 17.08.2021, Chief Officer, Degloor Municipal Council, Degloor.</td> </tr> <tr> <td>4</td> <td>Photo Copy Sanction Layout approved by Municipal Council, Degloor dated 29.01.2000</td> </tr> <tr> <td>5</td> <td>Photo Copy of Building Permission & Commencement Certificate vide letter No. NA. PA / 9 / BADNDHKAM / 5691, dated 29.03.2024, Chief Officer, Degloor Municipal Council, Degloor.</td> </tr> <tr> <td>6</td> <td>Photo Copy of Sanction Plan Chief Officer, Degloor Municipal Council, Degloor.</td> </tr> <tr> <td>7</td> <td>Photo Copy of Completion Certificate (Appendix – F) Bharat R. Atkaliwar, Consulting Arch / Engg. Govt. Approved Valuer, Degloor, Degloor Municipal Council, Degloor.</td> </tr> <tr> <td>8</td> <td>Photo Copy of Title Report dated 16.01.2015, Adv. K.M. Deshpande</td> </tr> </table>			1	Photo Copy of Sale Deed No. 1149/2007, dated 20.06.2007, between Registered at Sub Registrar, Degloor between Sow. Jaishri W/o Anil Chalikwar from Mr. Prakash Hanmanulu Bejgamwar.	2	Photo Copy of Property Nond Certificate vide no. NA. PA. / 4582 / 2021, dated 06.08.2021, Chief Officer, Degloor Municipal Council, Degloor.	3	Photo Copy of Namuna No. 43 (Rule 74) Tax Assessment in the year 200 2001, dated 17.08.2021, Chief Officer, Degloor Municipal Council, Degloor.	4	Photo Copy Sanction Layout approved by Municipal Council, Degloor dated 29.01.2000	5	Photo Copy of Building Permission & Commencement Certificate vide letter No. NA. PA / 9 / BADNDHKAM / 5691, dated 29.03.2024, Chief Officer, Degloor Municipal Council, Degloor.	6	Photo Copy of Sanction Plan Chief Officer, Degloor Municipal Council, Degloor.	7	Photo Copy of Completion Certificate (Appendix – F) Bharat R. Atkaliwar, Consulting Arch / Engg. Govt. Approved Valuer, Degloor, Degloor Municipal Council, Degloor.	8	Photo Copy of Title Report dated 16.01.2015, Adv. K.M. Deshpande
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4.4	Plot No / Survey No. / Gut No./ Khasra No:	M. H. No. 8721, Southern Portion of Plot No. 7, Survey No. 28 /1 / 4, Gut No. 43, Sarkar Colony, Opposite of New Bus Stand, Degloor, Taluka - Degloor, District - Nanded, Maharashtra, India.	Road	Nanded – Hyderabad Road																
4.5	Colony / Nagar / Sector	Sarkar Colony	Locality / Landmark	In front of Degloor Bus Stand																

4.6	Village/Town/City	Degloor	District:	Nanded
4.7	State	Maharashtra	Pin code:	431 717
4.8	Distance from Area Office (Nanded Branch)		Within @ 1.0 Km	
5.	Type of Property			
	(A) Plot: (Residential / Commercial / Industrial)		Commercial	
	Level of land with topographical conditions		Leveled	
	Whether situated in Municipal / Corporation Limit		Municipal Limit	
	Any construction observed on plot		Yes, Actual – 6 Shops	
	(B) Residential Property: (Independent house / Bungalow / Row House / Flat)		Commercial Shop Property	
	Civic Amenities like school, hospital, market, etc. (Available, within the radius of Km./ Not Available)		All available in village Basmat.	
	(C) Commercial / Industrial Property: (Office / Shop / Unit in a Mall / Gowdown)		Commercial Shops on Ground Floor.	
6.0	Accessibility / Boundaries / Others			
6.1	Availability of local transport (Metro / Local Train / Bus / Personal Transport)		Local Transport, Bus Stand, Railway Station, Personal Transport.	
6.2	Distance from Nanded Railway station @90.00 Km		Bus Stand within Taxi/Auto Stand within walkable distance	
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		Corner Plot.	
6.6	Boundaries			
	Boundaries of the property.	As per Sale Deed	As per Actual	
	North	House of Shri. Prakash Hanmalu Bejgamwar	House & Open Space of alienator	
	South	Internal Road	Internal Road	
	East	Nanded – Nizamsagar Road	Nanded – Nizamsagar Road	
	West	Land of S. No. 28/1/4 in Gut No. 43	Open Space out of Sy. No. 28/1/4	
6.7	Class of locality (Posh / Higher Middle Class / Middle Class / Lower Middle Class / Poor)		Middle Class Located in front d New Bus Stand & Nanded - Hyderabad State High way	
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)	Commercial	Actual usage of property (Industrial / Commercial / Residential / Mix)	Mix Use
6.11	Restrictive covenants in regards to Land Use, (if any)		Commercial	
6.12	Type of Structure (Load Bearing / RCC / Alu form shuttering)		RCC Structure	
6.13	Number of floors	As per Actual	Ground Floor	
		As per Sanctioned Plan	Ground Floor	
6.14	Occupancy Details (Self-Occupied / Rented / Vacant)		Fully tenant Occupied.	
7.	If the property is on rent			
7.1	Name of tenant / lease & Number of years in tenancy		No.	
7.2	Was there any resistance for	No.	If yes, from the current	N.A.

	valuation		occupants	
7.3	Does property have basic amenities	Yes.	Development of surrounding area Underdeveloped / Developing / Developed	Under 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	Underdeveloped
9.	Approval Details			
9.1	RERA Registration Number	Details not available.		
9.2	Layout Approval Number:	Municipal Council, Degloor.		
	Date of Approval	29.01.2000.		
	Expiry Date	Details not available		
9.3	Building Plan Approval Number:	NA. PA / 9 / BADNDHKAM / 5691		
	Date of Approval	29.03.2004		
	Expiry Date	Valid for one Year from the date of approval.		
9.4	Occupancy Certificate	Chief Officer, Degloor Municipal Council, Degloor.		
10.00	Plot Area Details.			
10.01	Plot Area			
	Plot Size As per Sale Deed (Southern Portion of Plot No. 7)	100'0" X 25'0" : 30.48 X 7.62 Mts.		
	Area of the Plot as per Sale Deed (Southern Portion of Plot No. 7)	2500 Sq. Ft. : 323.34Sqm		
10.02	Demarcation at Site	Yes		
10.03	Construction Area Details		Current Usage	
	Floor	Built up area as per Sanctioned Plan in Sq. M.	(Storage / Parking / Commercial / Residential)	
	Ground Floor	164.76	Commercial	
10.04	Amenities Details (if any):	No		
10.05	Floor Space Index permissible	Basic FSI	1.10	
		FSI on payment of premium	0.30	
		Maximum permissible TDR Loading	0.60	
		Maximum Building potential on plot	2.00	
10.06	FSI Utilized	N.A		
10.07	Whether the construction is as per approved building plan and / or local building bye laws:	N.A		
10.08	Details of Extra Construction	N.A		
10.09	Percentage of Extra Construction	N.A		
10.10	Whether the extra construction is Compoundable OR Non-Compoundable?	N.A		
10.11	Quality of construction	N.A		
10.12	Maintenance of the Property	N.A		
10.13	Condition of Building	N.A		
10.14	Current Life of the structure	20	Projected Future Life of the Structure	40
10.15	Land Revenue / Taxes Paid upto (for Land)	Details not available	Municipal Taxes Paid up to (for Building)	Details not Available.

11. Details of Valuation:								
S.L	Particulars of Item	Plinth / Built up Area In Sqm.	Age of Building	Estimated Replacement Rate Of Construction	Replacement cost	Depreciation 30.00%	Net Value after Depreciation	
1	Ground Floor	164.76	20	20,000.00	32,95,200.00	-9,88,560.00	23,06,640.00	
Total							23,06,640.00	
12. Government Guideline value								
Particulars		Area in Sq. M.	Rate in Rs.		Value in Rs.			
1	Land	232.34	6500.00		15,10,210.00			
2	Building	As per Table			23,06,640.00			
TOTAL							38,16,850.00	
13. Market Value of Land								
Particulars		Area in Sq. M.	Rate in Rs.		Value in Rs.			
Land		232.34	40,000.00		92,93,600.00			
14. Value of the Property								
		Land	Building	Amenities	Total			
Market Value		92,93,600.00	23,06,640.00	-	1,16,00,240.00			
Total Market Value					1,16,00,240.00			
Realizable Value					1,04,40,216.00			
Distressed/Forced Sale Value					92,80,192.00			
Insurable Value					18,45,312.00			

Undertaking:

1. I have / our / representative Md. Shareq has inspected the subject property on 23.02.2025 along with Mr. Vishwanath P. Nagnath Dake identified the same based on the documents provided.
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

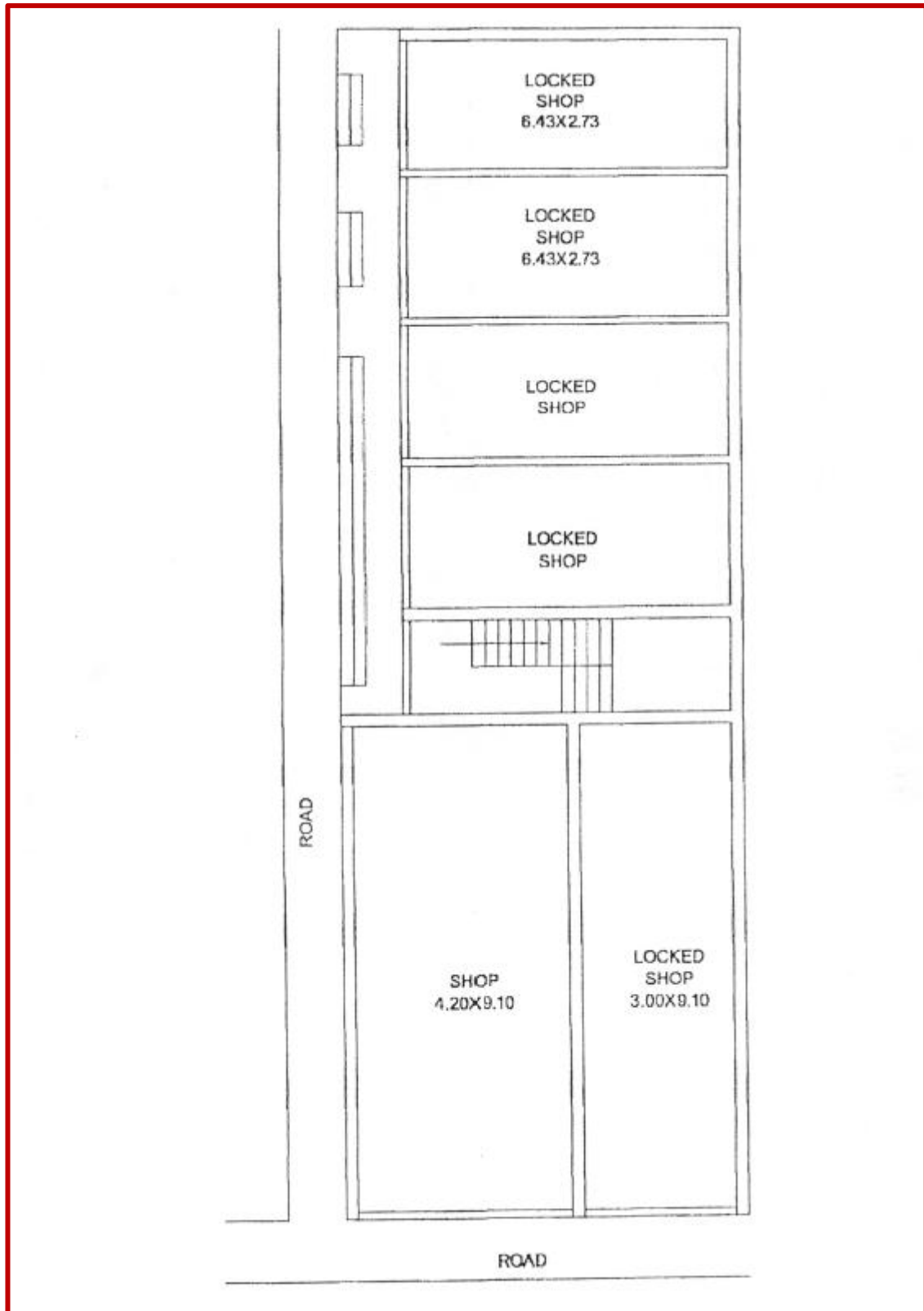
Date: 10.03.2025

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

Actual Site Photographs

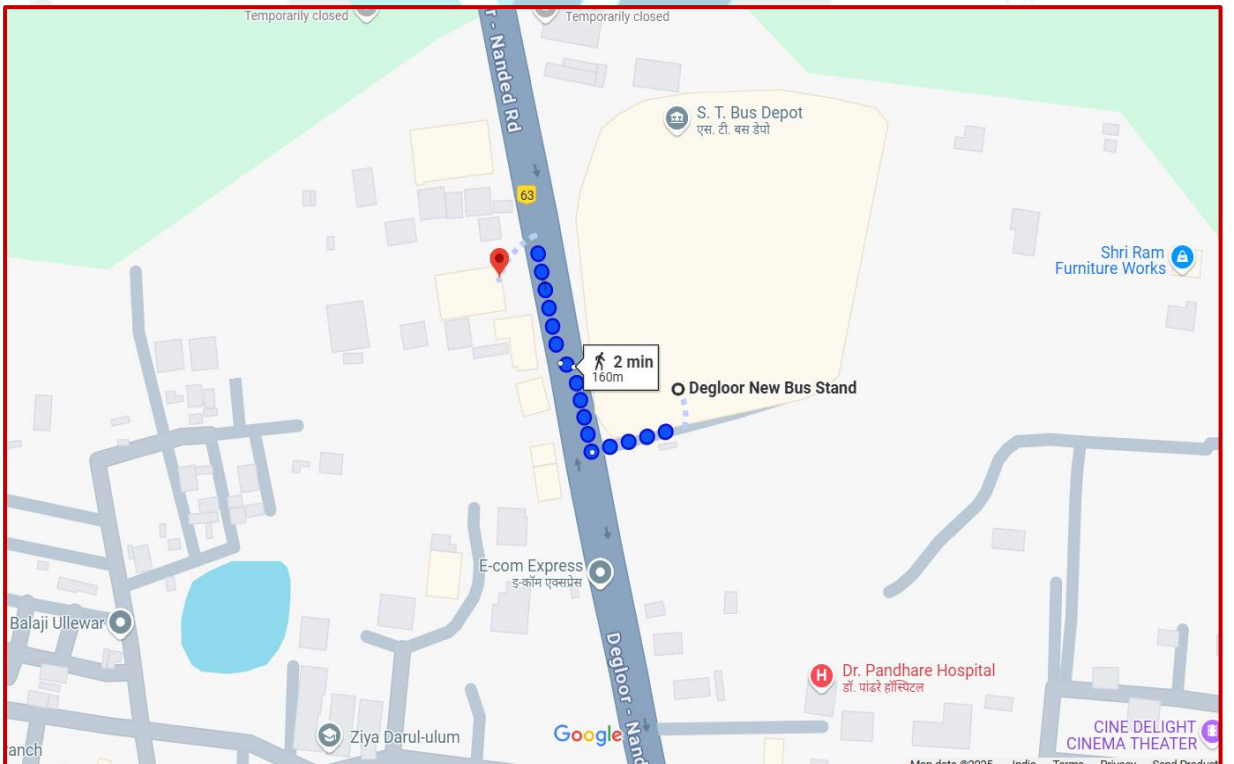


Actual Construction Plan



Route Map of the property

Site u/r



Latitude Longitude: 18.553112, 77.582756

Note: The Blue line shows the route to site from nearest Bus Stop (Degloor - 160 Mts.)




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तालुका निवडा

गाव निवडा

ह्याद्वारे शोधा सर्व्हे नंबर SubZones

सर्वे नं. टाका

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस दुकाने	औद्योगिक	एकक (Rs./)	Attribute
1.66-रेस्ट हाऊस ते नांदेड कडे जाणाऱ्या रस्त्यावरील दोन्ही बाजूचे मिळकत विभागाचे मिळकत उत्तर हद्दीपर्यंत कासीम इंडस्ट्रीज	6500	16870	19400 35800	0	चौ. मीटर	गट 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

B.E. (Civil), M.E. (Civil), M.Sc. (Real Estate Valuation), M.Sc. (P&M Valuation), FIE (I), FIV, FIWRS
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Date: 10.03.2025

Place: Nanded.



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