

**Consulting Civil Engineer • Government Approved Valuer • Building Designer**

Office : Shop no.2, Chintamani Apartment, Pumping Station, Gangapur Road, Nasik - 422013

Date : 23, 12, 2021

**Format-B**

**Annexure**

(Name & address of the Valuer) : Hemant Potdar :

Office : Shop no.2, Chintamani Apt., Ekta Nagar, Pumping Station, Gangapur Road, Nashik-422013.

TO,

STATE BANK OF INDIA BRANCH : RACPC, Nashik.

**VALUATION REPORT ( IN RESPECT OF ROW HOUSE )**

(To be filled in by the Approved Valuer)

I.	GENERAL		
1.	Purpose for which the valuation is made		Home Loan
2.	a)	Date of inspection	: 22/12/2021
	b)	Date on which the valuation is made	: 23/12/2021
3.	List of documents produced for perusal		
	i)		: Agreement to Sale, Sr.no.NSN3-10418, date : 21/12/2021
	ii)		: Building Plan, Commencement & Completion Letter,
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		: Shri. Pravin Vitthal Waghmare Mobile no.
	Brief description of the property		: Row House no.2, Dhanlaxmi Row Houses,
6.	Location of property		: Ganesh Nagar, Dindori Road, Behind TB research centre,
	a)	Plot No. / Survey No.	: Plot no.19/2 S.no.236/7/2
	b)	Door No.	: Row House no.2, Dhanlaxmi Row Houses
	c)	T. S. No. / Village	: Mhasrul Shivar
	d)	Ward / Taluka	: Nashik
	e)	Mandal / District	: Nashik

	f)	Date of issue and validity of layout of approved map / plan Completion no.	LND/BP/C2/209, date : 29/09/2020 Nashik/OC/C1/93, date : 03/06/2021	
	g)	Approved map / plan issuing authority	Nashik Municipal Corporation.	
	h)	Whether genuineness or authenticity of approved map / plan is verified	YES	
	i)	Any other comments by our empanelled valuers on authentic of approved plan	No	
7.		Postal address of the property	Row House no.2, Dhanlaxmi Row Houses	
8.		City / Town	: Nashik	
		Residential Area	: Residential Area	
		Commercial Area	:	
		Industrial Area	:	
9.		Classification of the area	:	
	i)	High / Middle / Poor	: Middle	
	ii)	Urban / Semi Urban / Rural	: Urban	
10		Coming under Corporation limit / Village Panchayat / Municipality	: Corporation Limit	
11		Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	: No	
12		Boundaries of the property	:	
		North	: Row House no. 1	
		South	: Row House no.3	
		East	: Side Margin	
		West	: Road	
13		Dimensions of the site	A	B
			As per the Deed	Actuals
		North	: Plot no.19/1	
		South	: Plot no.19/3	
		East	: Open Space	
		West	: Road	
14		Extent of the site	: 65.88sq.m.	
14.1		Latitude, Longitude & Co-ordinates of flat	20.039006 & 73.800949	
15		Extent of the site considered for valuation (least of 13 A & 13 B)	: Plot Area for Row House : 65.88sq.m.	
16.		Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	: Owner Occupied	

<b>II. APARTMENT BUILDING</b>		
1.	Nature of the Apartment	: Residential
2.	Location	: Ganesh Nagar, Dindori Road, Oppo. Kakasaheb Deodhar English School
	T. S. No.	:
	Block No.	:
	Ward No.	:
	Village/ Municipality / Corporation	: Nashik
	Door No., Street or Road (Pin Code)	: 422004
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: Recently Completed.
5.	Number of Floors	: Ground floor + One floor
6.	Type of Structure	: RCC structure
7.	Number of Dwelling units in the building	:
8.	Quality of Construction	: Good
9.	Appearance of the Building	: Good
10.	Maintenance of the Building	: Good
11.	Facilities Available	:
	Lift	: No
	Protected Water Supply	: Provided
	Underground Sewerage	: Provided
	Car Parking - Open/ Covered	:
	Is Compound wall existing?	: Yes
	Is pavement laid around the Building	: Yes
	ROW HOUSE	:
	Total Floor	: Ground floor + First floor
	Door No. of the flat	: Row H.no.2, Dhanlaxmi Row Houses
	Specifications of the flat	: Concealed Electrification, Granite Kitchen Otta,
	Roof	: RCC Slab
	Flooring	: Ceramic Tile Flooring
	Doors	: Flush Door

	Windows	:	Aluminium Sliding Windows
	Fittings	:	Concealed
	Finishing	:	Colour
4	House Tax	:	
	Assessment No.	:	
	Tax paid in the name of	:	
	Tax amount	:	
5	Electricity Service Connection no.	:	
	Meter Card is in the name of	:	
6	How is the maintenance of the flat?	:	Good
7	Agreement executed in the name of	:	Shri. Pravin Vitthal Waghmare
8	What is the undivided area of land as per Sale Deed?	:	NA
9	What is the plinth area of the flat?	:	
10	What is the floor space index (app.)	:	1.13%
11	What is the Carpet Area of the flat? Built up Area of Row House : Adding 35% on Carpet	:	73.74sq.m. 99.55sq.m. = 1071.16sq.ft.
12	Is it Posh/ I class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Residential Purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	
IV	<b>MARKETABILITY</b>		
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Good Location
3	Any negative factors are observed which affect the market value in general?	:	No
V	<b>Rate</b>	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details /reference of at-least two latest deals/transactions with respect to adjacent properties in the areas)	:	Rs.3875/- 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 specifications and other factors with the flat under comparison	Rs.3900/- per sq.ft.
Break - up for the rate		
3	i) Building + Services	Rs.1700/- per sq.ft.
	ii) Land + Others	Rs.2175/- per sq.ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	Guide Line Value : Rs.24,21,000/-
<b>VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>		
a.	Depreciated building rate	
	Replacement cost of flat with Services {V (3)i}	Rs.1700/- per sq.ft.
	Age of the building	Recently Completed.
	Life of the building estimated	@60years
	Depreciation percentage assuming the salvage value as 10%	Depreciation : Nil
	Depreciated Ratio of the building	Nil
b.	Total composite rate arrived for valuation	
	Depreciated building rate VI (a)	Rs.1700/- per sq.ft.
	Rate for Land & other V (3)ii	Rs.2175/- per sq.ft.
	Total Composite Rate	Rs.3875/- per sq.ft.

**Details of Valuation:**

Sr. No.	Description	Qty.	Rate per unit Rs.	Estimated Value Rs.
1	Anticipated Value of the Row House after completion of work :	1071.16sq.ft.	Rs.3875/- per sq.ft.	Rs.41,50,000/-
2	Stage of construction : Completed.			
3	Percentage of work completed : 100% work completed.			
4	Present Market Value : Stage Value			Rs.41,50,000/-
5.	Potential Value, if any			
6.	Others			
	<b>Total Market Value after 100% completion :</b>			<b>Rs.41,50,000/-</b>

Guide Line Value : Rs.24,21,000/-

Consideration : Rs.38,50,000/-

*The difference between Guide Line Value & market Value is considerable as the recent development in this area is good & Good amenities are provided.*



Gojarey Nagar

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is Rs.39,42,000/- ( Rupees Thirty Nine Lac Forty Two Thousand only )

Insurable Value : Rs.18,21,000/-

Distress Value : Rs.37,35,000/-

Place: Nashik

Date : 23/12/2021



HEMANT POTDAR :

Wealth Tax Registration no.(N)C.C.I.T./I-4/58/2005-06.

The undersigned has inspected the property detailed in the Valuation Report dated \_\_\_\_\_ on \_\_\_\_\_. We are satisfied that the fair and reasonable market value of the property is Rs. \_\_\_\_\_ ( Rs. \_\_\_\_\_ only).

**Date:**

**Signature**  
**(Name of the Branch Manager with office Seal)**



Outside



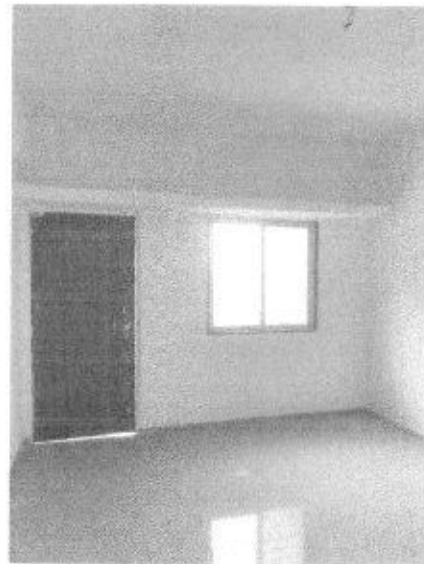
Inside



Inside



Outside



Inside

Row House no.2, Dhanlaxmi Row Houses, Mhasrul Shivar, Nashik.

Shri. Pravin Vitthal Waghmare