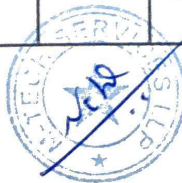


3.	Specification of the Flat	:	
	Roof	:	RCC Framed
	Flooring	:	Vitrified Tiles Flooring
	Doors	:	Wooden Door
	Windows	:	Powder Coated Aluminium sliding windows
	Fittings	:	Good Fittings
	Finishing	:	Good Finishing
4.	House Tax	:	Details are with the borrower.
	Assessment No.	:	
	Tax amount	:	
	Tax paid in the name of	:	-
5.	Electricity service connection number	:	Details are with the borrower.
	Meter Card is in the name of	:	-
6.	How is the maintenance of the flat?	:	Subject flat is Satisfactorily maintained.
7.	Sale Deed executed in the name of	:	Mr. Shashikant Tamhankar & Mrs. Ashwini Tamhankar
8.	What is the undivided area of land as per sale deed?	:	Proportionate to area of flat with respect to area of plot
9.	What is the plinth area of the flat	:	As Per Agreement Built Up Area 700.84 Sq. Ft.
10.	What is the floor space index (Approx)?	:	As per D.C. rules
11.	What is the area of the Flat?	:	As Per Agreement Built Up Area 700.84 Sq. Ft.
12.	Is it Posh/Class/Medium/Ordinary	:	Medium
13.	Is it being used for residential or commercial?	:	For Residential use of premises
14.	Is it owner occupied or tenanted	:	Self Occupied.
15.	If tenanted, what is the monthly rent?	:	Rs. – Not applicable.
DRAWING APPROVAL- Approved Plan not provided			
Occupancy Certificate: Occupancy Certificate Issued by CIDCO vide Ref. No. CIDCO/BP/ATPO/61 Dated 22.12.2006.			
PART B – VALUATION OF EXISTING FLAT			
A. GENERAL:			
1.	How is the marketability	:	Good
2.	What are the factors favouring for an extra potential value?	:	Nil.
3.	Any negative factors observed which affect the market value in general	:	Nil.



RATE			
1.	After analysing 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 atleast two latest deals/transactions with respect to adjacent properties in the areas)	:	Rs. 9,000/- Per Sq. Ft. (on Built Up Area)
2.	Assuming it is a new construction, what is the adopted basic composite rate of the bungalow under valuation after comparing with the specifications and other factors with the flat under comparison (Give details)	:	Rs. 9,000/- Per Sq. Ft. (on Built Up Area)
3.	BREAK UP FOR THE RATE	:	
	i) Building + Services	:	Rs. 2,500/- Per Sq. Ft.
	ii) Land + others	:	Rs. 7,000/- Per Sq. Ft.
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Zone No. 15A/12 Kamothe CIDCO Sector No. 12 - Residential Area INR 66900/- per Sq. Mtr.
B. COMPOSITE RATE ADOPTED AFTER DEPRECIATION:			
a.	Depreciated Building Rate	:	
	Replacement cost of Flat with Services (v(3)i)	:	700.84 Sq. ft. X 2,500/- Rs. Per Sq. Ft. = INR 17,52,100/-
	Age of the building	:	Approx 16 Years Old
	Life of the building estimated	:	Approx 44 years provided periodical maintenance is done
	Depreciation percentage	:	less 20% Depreciation for 10-11 years old building
	Depreciated Ratio of the building	:	Rs. 2,000/- Per Sq. Ft.
b.	Total Composite rate arrived for valuation	:	
	Depreciated Building rate VI(a)	:	Rs. 2,000/- Per Sq. Ft.
	Rate for Land & other V(3) ii	:	Rs. 7,000/- Per Sq. Ft.
	Total Composite Rate	:	Rs. 9,000/- Per Sq. Ft. (on Built Up Area)
C. VALUATION DETAILS:			
Sr. No.	DESCRIPTION	QUANTIT Y (Sq. Ft)	ESTIMATED/ PRESENT VALUE (INR)
1	Present value of the flat	700.84 Sq. Ft.	700.84 Sq Ft X 9,000 Rs Per Sq Ft = INR 63,07,560/- Or Say INR 63,08,000/-



2	Wardrobes		
3	Show cases		
4	Kitchen arrangements		
5	Superfine finish		
6	Interior decorations		
7	Electricity, water, drainage deposits etc.		
8	Electrical fittings, etc.		
9	Extra Collapsible gates/ grill works etc.		
10	Potential Value, if any?		
11	Share of common amenities, If any?		
	TOTAL		INR 63,08,000/-
Factors favouring for an additional value			
	1.		
	2.		
	Add (+)		INR 63,08,000/-
Factors favouring for less value			
	1.		
	2.		Rs.
	Less		
	(-)		
	Present Market Value		INR 63,08,000/-
	Any other details		
As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is say INR 63,08,000/-, the Realisable value INR 56,77,000/- and the distress value INR 50,46,000/-.			
Place: Mumbai			
Date: 12- Feb - 2022			
		For M-TECH SERVICES LLP	
		<i>Neha Agarwal</i>	
		(Er. Neha Agarwal)	
		Partner	
		B.E., MIE, CE, MIV, AIIV	



3.	Specification of the Flat	:	
	Roof	:	RCC Framed
	Flooring	:	Vitrified Tiles Flooring
	Doors	:	Wooden Door
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	Meter Card is in the name of	:	-
6.	How is the maintenance of the flat?	:	Subject flat is Satisfactorily maintained.
7.	Sale Deed executed in the name of	:	Mr. Shashikant Tamhankar & Mrs. Ashwini Tamhankar
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12.	Is it Posh/Class/Medium/Ordinary	:	Medium
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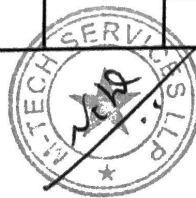
DRAWING APPROVAL- Approved Plan not provided

Occupancy Certificate: Occupancy Certificate Issued by CIDCO vide Ref. No. CIDCO/BP/ATPO/61 Dated 22.12.2006.

PART B – VALUATION OF EXISTING FLAT

A. GENERAL:

1.	How is the marketability	:	Good
2.	What are the factors favouring for an extra potential value?	:	Nil.
3.	Any negative factors observed which affect the market value in general	:	Nil.



	f. Date of issue and validity of layout of approved map/plan	:	Occupancy Certificate Issued by CIDCO vide Ref. No. CIDCO/BP/ATPO/61 Dated 22.12.2006
	g. Approved map/plan issuing authority	:	Yes, Issued by CIDCO
	h. Whether genuineness or authenticity of approved map/plan is verified	:	We have relied upon documents provided by bank.
	i. Any other comments by our empanelled valuers on authentic of approved plan		-
7.	Postal Address of the property	:	Flat No. 302, 3rd Floor, Building Name "Shiv Arti", Plot No. 78, Sector 12, Kamothe, Navi Mumbai.
8.	City/Town	:	Kamothe, Navi Mumbai
	Residential Area	:	Residential Area
	Commercial Area	:	it is a commercial area
	Industrial Area	:	it is not an Industrial area
9.	Classification of the area	:	Middle Class
			Urban
10.	Coming under Corporation limit/Village Panchayat/Municipality	:	within limits of Navi Mumbai Municipal Corporation
11.	Whether covered under any State/Central Govt enactments (e.g Urban Land Ceiling Act) or notified under agency area/scheduled area cantonment area		As per available information plot is not covered under any of the enactments mentioned herein.
12.	Boundaries of the property	:	
	North	:	Om Sai Apartment
	South	:	Open Plot
	East	:	Swastik Plaza
	West	:	Pushpa Corner Building
13.	Extent of the site	:	
13.1	Latitude, Longitude & Co-ordinates of flat	:	Latitude : 19°01'08.4"N Longitude : 73°05'22.7"E
14.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.		Self Occupied.

