

## VALUATION REPORT (IN RESPECT OF FLAT)

|     |  | <b>General</b> |   |
|-----|--|----------------|---|
| 1   | Purpose for which the valuation is made  | :              | To assess Fair Market Value of the property for Bank Loan Purpose.  |
| 2   | a) Date of inspection  | :              | 01.01.1970  |
|     | b) Date of which the valuation is made   | :              | 23.08.2024  |
| 3   | List of documents produced for perusal:<br>I) Copy of Agreement for sale Document No.455/2012 Dated 25.01.2012 between Mr.Rahul Ramesh Gholap(The Seller) And Mr.Binod Kumar Sharma(The purchaser).<br>II) Copy of Building Plan Document No. issued by Ozar Grampanchayat.<br>III) Copy of Commencement Certificate Document No.511/2011 Dated 22.11.2011 issued by Ozar Grampanchayat. |                |   |
| 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)   | :              | <b>Mr.Binod Kumar Sharma</b><br><br>Residential Flat No. 7, 2 <sup>nd</sup> Floor, Wing - A, " <b>R.K.Building Wing-A</b> ", Plot No. 25 & 30, Near R.K.Memorial Hospital, Viman Nagar, Village - Ozhar, Taluka - Nifhad, District - Nashik, 422206.<br><br><u>Contact Person :</u><br>Mr.Binod Kumar Sharma (Owner)<br>Mobile No. 9764590522<br><br>sole ownership |
| 5   | Brief description of the property (Including Leasehold / freehold etc.)  | :              | The property is a Residential Flat located on 2 <sup>nd</sup> Floor. The composition of Residential Flat is 2 Bedroom + Living Room + Kitchen + Toilet + 2 Passage + 2 Balcony. <b>(2 BHK)</b> The property is at 21.4 distance from Nashik Road Railway Station.   |
| 5a. | Total Lease Period & remaining period (if leasehold)   | :              |   |
| 6   | Location of property   | :              |   |
| a)  | Plot No. / Survey No.  | :              | Plot No - 25 & 30New Survey No - 181 Part to 184  |
| b)  | Door No.   | :              | Residential Flat No. 7  |
| c)  | C.T.S. No. / Village   | :              | Village - Ozhar   |
| d)  | Ward / Taluka  | :              | Taluka - Nifhad   |
| e)  | Mandal / District  | :              | District - Nashik   |
| f)  | Date of issue and validity of layout of approved map / plan  | :              | Copy of Approved Building Plan Issued by Ozar Grampanchayat Ozar Grampanchayat  |
| g)  | Approved map / plan issuing authority  | :              |   |
| 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  | : | Residential Flat No. 7, 2 <sup>nd</sup> Floor, Wing - A, " <b>R.K.Building Wing-A</b> ", Plot No. 25 & 30, Near R.K.Memorial Hospital, Viman Nagar, Village - Ozhar, Taluka - Nifhad, District - Nashik, 422206. |                                 |
| 8    | City / Town   | : |  |                                 |
|      | Residential area  | : | Yes  |                                 |
|      | Commercial area   | : | No   |                                 |
|      | Industrial area   | : | No   |                                 |
| 9    | Classification of the area  | : |  |                                 |
|      | i) High / Middle / Poor   | : | Middle Class   |                                 |
|      | ii) Urban / Semi Urban / Rura   | : | Urban  |                                 |
| 10   | Coming under Corporation limit / Village Panchayat / Municipality   | : | Village - Ozhar<br>Ozar Municipal Council  |                                 |
| 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   | <b>Boundaries of the property</b>   | : | <b>As per site</b>   | <b>As per Document</b>          |
|      | North   | : | 7.5 Mtr wide Colony Road   | 7.5 Mtr wide Colony Road        |
|      | South   | : | Plot No.26 & 29  | Plot No.26 & 29                 |
|      | East  | : | 7.5 Mtr wide Colony Road   | 7.5 Mtr wide Colony Road        |
|      | West  | : | 7.5 Mtr wide Colony Road   | 7.5 Mtr wide Colony Road        |
| 13   | Dimensions of the site  | : | N. A. as property under consideration is a Residential Flat in a building.   |                                 |
|      |   | : | As per the Deed  | As per Actuals                  |
|      | North   | : | 7.5 Mtr wide Colony Road   | Side Marginal Space             |
|      | South   | : | Plot No.26 & 29  | Side Marginal Space             |
|      | East  | : | 7.5 Mtr wide Colony Road   | Side Marginal Space             |
|      | West  | : | 7.5 Mtr wide Colony Road   | Passage , Flat No.8 & Staircase |
| 13.2 | Latitude, Longitude & Co-ordinates of Flat  | : | 20°5'48.9"N 73°55'28.2"E   |                                 |
| 14   | Extent of the site  | : | Carpet Area in Sq. Ft. = 618.42<br>(Area as per Site measurement)<br><br>Built Up Area in Sq. Ft. = 813.00<br>(Area As Per Agreement for sale)   |                                 |
| 15   | Extent of the site considered for Valuation   | : | <b>Built Up Area in Sq. Ft. = 813.00<br/>( Area As Per Agreement for sale)</b>   |                                 |
| 16   | Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.  | : | Owner Occupied   |                                 |

|            |  |   |   |
|------------|--|---|---|
| <b>II</b>  | <b>APARTMENT BUILDING</b>                                    |   |   |
| 1.         | Nature of the Apartment                                      | : | Residential   |
| 2.         | Location   |   |   |
|            | C.T.S. No.   | : |   |
|            | Block No.  | : | -   |
|            | Ward No.   | : | -   |
|            | Village / Municipality / Corporation                         |   | Village - Ozhar,<br>Ozar Municipal Council  |
|            | Door No., Street or Road (Pin Code)                          | : | Residential Flat No. 7, 2 <sup>nd</sup> Floor, Wing - A, " <b>R.K.Building Wing-A</b> ", Plot No. 25 & 30, Near R.K.Memorial Hospital, Viman Nagar, Village - Ozhar, Taluka - Nifhad, District - Nashik, 422206 |
| 3.         | Description of the locality Residential / Commercial / Mixed | : | Residential   |
| 4.         | Year of Construction   | : | 2012 (As per site information)  |
| 5.         | Number of Floors   | : | Part Ground + Part Stilt + 4 Upper Floors   |
| 6.         | Type of Structure  | : | R.C.C. Framed Structure   |
| 7.         | Number of Dwelling units in the building                     | : | 2 <sup>nd</sup> Floor is having 4 Flats   |
| 8.         | Quality of Construction                                      | : | Good  |
| 9.         | Appearance of the Building                                   | : | Good  |
| 10.        | Maintenance of the Building                                  | : | Good  |
| 11.        | Facilities Available   |   |   |
|            | Lift   | : | 1Lift   |
|            | Protected Water Supply                                       | : | Municipal Water Supply  |
|            | Underground Sewerage   | : | Connected to Municipal Sewerage System  |
|            | Car parking - Open / Covered                                 | : | Yes   |
|            | Is Compound wall existing?                                   | : | Yes   |
|            | Is pavement laid around the Building                         | : | Yes   |
| <b>III</b> | <b>Residential Flat</b>                                      |   |   |
| 1.         | The floor in which the Flat is situated                      | : | 2 <sup>nd</sup> Floor   |
| 2.         | Door No. of the Flat   | : | Residential Flat No. 7  |
| 3.         | Specifications of the Flat                                   |   |   |
|            | Roof   | : | R. C. C. Slab   |
|            | Flooring   | : | Vitrified Tile Flooring   |
|            | Doors  | : | Teak Wood Door frame with Solid flush door  |
|            | Windows  | : | Powder Coated Aluminium Sliding   |

|           |  |   |  |
|-----------|--|---|--|
|           | Fittings   | : | Concealed plumbing with C.P. fittings. Casting Capping<br>Electrical wiring                          |
|           | Finishing  | : | Cement Plastering  |
| 4.        | House Tax  |   |  |
|           | Assessment No.   | : | Details Not Provided   |
|           | Tax paid in the name of  | : | Details Not Provided   |
|           | Tax amount   | : | Details Not Provided   |
| 5.        | Electricity Service connection No.   | : | Details Not Provided   |
|           | Meter Card is in the name of   | : | Details Not Provided   |
| 6.        | How is the maintenance of the Flat?  | : | Good   |
| 7.        | Sale Deed executed in the name of  | : | <b>Mr.Binod Kumar Sharma</b>   |
| 8.        | What is the undivided area of land as per Sale Deed?   | : | NA   |
| 9.        | What is the plinth area of the Flat?   | : | Built Up Area in undefined = 0.00<br>(undefined)   |
| 10.       | What is the floor space index (app.)   | : | As per Grampanchayat Norms   |
| 11.       | What is the Carpet area of the Flat?   | : | <b>Carpet Area in Sq. Ft. = 618.42</b><br><b>(As per Area actual site measurement)</b>               |
| 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?   | : | ₹ 4,500/- (Expected rental income per month)   |
| <b>IV</b> | <b>MARKETABILITY</b>   |   |  |
| 1.        | How is the marketability?  | : | Average  |
| 2.        | What are the factors favoring for an extra Potential Value?  | : | NA   |
| 3.        | Any negative factors are observed which affect the market value in general?  | : | NA   |
| <b>V</b>  | <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) | : | ₹ 3585/- to ₹ 4192/- per Sq. Ft. on Carpet Area<br>₹ 2988/- to ₹ 3494/- per Sq. Ft. on Built Up Area |
| 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 (give details).   | : | ₹ 3,000/- per Sq. Ft.  |

|           |   |   |   |
|-----------|---|---|---|
| 3.        | Break – up for the rate   | : |   |
|           | I. Building + Services  | : | ₹ 2,000/- per Sq. Ft.   |
|           | II. Land + others   | : | ₹ 1,000/- per Sq. Ft.   |
| 4.        | Guideline rate obtained from the Registrar's Office for new property (an evidence thereof to be enclosed) | : | ₹ 25,600/- per Sq. M.<br>i.e. ₹ 2,378/- per Sq. Ft.                               |
|           | Guideline rate(an evidence thereof to be enclosed)  | : | ₹ 23,534/- per Sq. M.<br>i.e. ₹ 2,186/- per Sq. Ft.                               |
| 5.        | Registered Value(if available)  | : | N.A.  |
| <b>VI</b> | <b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>  |   |   |
| <b>a</b>  | Depreciated building rate   |   |   |
|           | Replacement cost of Flat with Services (v(3)i)  | : | ₹ 2,000/- per Sq. Ft.   |
|           | Age of the building   | : | 12 years  |
|           | Life of the building estimated  | : | 48 years Subject to proper, preventive periodic maintenance & structural repairs. |
|           | Depreciation percentage assuming the salvage value as 10%   | : | 18.00%  |
|           | Depreciation Ratio of the building  |   | -   |
| <b>b</b>  | Total composite rate arrived for Valuation  |   |   |
|           | Depreciated building rate VI (a)  | : | ₹ 1,640/- per Sq. Ft.   |
|           | Rate for Land & other V (3) ii  | : | ₹ 1,000/- per Sq. Ft.   |
|           | <b>Total Composite Rate</b>   | : | <b>₹ 2,640/- per Sq. Ft.</b>  |
|           | <b>Remarks</b>  | : |   |

**Details of Valuation:**

| No. | Description                                      | Qty.           | Rate per unit (₹) | Estimated Value (₹) |
|-----|--|----------------|-------------------|---------------------|
| 1   | Present value of the Flat                        | 813.00 Sq. Ft. | 2,640.00          | <b>21,46,320.00</b> |
| 2   | Wardrobes  |                |                   |                     |
| 3   | Showcases  |                |                   |                     |
| 4   | Kitchen arrangements                             |                |                   |                     |
| 5   | Superfine finish                                 |                |                   |                     |
| 6   | Interior Decorations                             |                |                   |                     |
| 7   | Electricity deposits / electrical fittings, etc. |                |                   |                     |
| 8   | Extra collapsible gates / grill works, etc.      |                |                   |                     |
| 9   | Potential value, if any                          |                |                   |                     |
| 10  | Others / Car Parking                             |                |                   |                     |
|     | <b>Total value of the property</b>               |                |                   | <b>21,46,320.00</b> |

|  |  |                     |
|--|--|---------------------|
|  | <b>Realizable value of the property</b>                    | <b>20,39,004.00</b> |
|  | <b>Distress value of the property</b>                      | <b>17,17,056.00</b> |
|  | <b>Insurable value of the property (813.00 X 2,000.00)</b> | <b>16,26,000.00</b> |
|  | <b>Guideline value of the property (813.00 X 2,186.00)</b> | <b>17,77,218.00</b> |

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