

R. D. Ashtaputre & Associates

R. D. Ashtaputre

B.E. M.I.E. F.I.V.

★ Govt. Approved Valuers

★ Chartered Engineers

★ Project Consultants

Tel. : 2625 1412

Mobile : 9869089652

: 9833289652

E-mail : rdavaluer@yahoo.co.in

Head Office : 43/1713, "Shramik", D. N. Nagar, Opp. Y.M.C.A., Juhu Link Road, Andheri (W), Mumbai - 400 053. Fax : 26288197

Branch Office : B - 8, Ground Floor, Prashant C.H.S. LTD., Near Gayatri Temple, Om Nagar, Ambadi Road, Vasai (W), Dist : Palghar - 401 202.

To,
The Chief Manager,
Bank of Maharashtra, Dahisar East Branch,
Ankit, Survey No.37, S.V. Road
Dahisar (East), Mumbai - 400 068.

RDA(S)/BOM/2304/2017-18

25-04-2017

VALUATION REPORT

1. Address of the Property Being Valued	Flat No. 203, 'B' Wing, 2 nd Floor, Janardhan Apartment - A/B, Tulinj Road, Tulinj, Survey.No.25, Village - Tulinj Nallasopara (East), Dist. Palghar 401 209
2. Purpose of Valuation	Bank Loan
3. Date of Valuation	23-04-2017
4. Name of Owners	Mr. Ramchhabila Panchlal Singh Mrs. Geetanjali R. Singh
5. List of Documents produced for perusal	Copy of Sale Agreement & Electricity Bill
6. Location of the Property	This Property is located Opp Urade Chawl on Tulinj Road & at a distance of @ 1 ½ km. from Nallasopara Railway Station.
7. Whether Lease-hold or freehold	Freehold Land
8. Municipal Valuation for Tax Purpose (if available)	Not Available
9. Built-up Area of the Flat	Details given on Next Page.
10. Carpet Area of the Flat	Details given on Next Page.
11. Year in which the property was Constructed	@ 2009-2010
12. Please state, if entire property is used by Owners themselves or hired out to tenant.	Presently given on Rent
13. Remarks	Nil



13.a. This Residential Building is Ground + 4 Storied R.C.C Structure without Lift.

Flat No. 203 located on 2nd Floor is One Room Kitchen Flat.

Concealed Type Electrical Wiring & Marbonate Flooring is provided in the entire Flat.

Boundaries of the Plot: On or towards North : Shruti Apartment & Road
On or towards South : Internal Road & Sai Building Chawl
On or towards East : Janardhan Apartment 'A' Wing
On or towards West : Tulinj Road & Urade Chawl

Built-up Area as per Agreement is 32.52 Sq.mtr = 350 Sq.ft.

Room wise measurements of the Flat are as under :-

1.	Room/ Kitchen/Toilet/ Bathroom	02'06" x 4'00" + 22'03" x 09'00"	210.25 Sq.ft.
	Carpet Area		210.25 Sq.ft.
	Say =		210.00 Sq.ft.
	Built-up Area = Carpet Area x 1.2 = 210 x 1.2 =		252.00 Sq.ft.

As per Property site 'magic bricks.com' the residential rates in the surrounding area of Nallasopara East are between Rs. 3,572/- and Rs. 5,450/-

Considering Location, Above Specifications, Age of the Building, Present Market Trends, Unit rate of Rs. 5,000/- Sq.ft. of Built-up Area is adopted for Valuation of the Flat.

Valuation :-

- 1). Fair Market Value = 252 x Rs. 5,000/- = Rs.12,60,000/-
(Rs. Twelve Lakhs & Sixty Thousand Only.)
- 2). Disposal / Realisable Sales Value = Rs. 11,34,000/-
(Rs. Eleven Lakhs & Thirty Four Thousand Only.)
- 3). Distress Sales Value = Rs. 10,20,000/- (Rs. Ten Lakhs & Twenty Thousand Only.)
- 4). Value for Insurance Purpose = Rs. 4,00,000/- (Rs. Four Lakhs Only.)
- 5). Value as per Stamp Duty Ready Reckoner = 252 x 3,141/- = 7,91,532/-
Say = Rs. 8,00,000/- (Rs. Eight Lakhs Only.)

We hereby, Certify that we have Inspected the Right Property.

- 1) I/ Our Representative have personally inspected Asset under Valuation.
- 2) I have no Direct / Indirect interest in the above Valuation.
- 3) This Valuation Report should be read along with Disclaimers & Caveats Annexed Herewith.

13.(b) This Building is 07 years old, with periodical structural audit & proper regular maintenance, We estimate a future life of 43 years, adopting full life of 50 years. The Net value of Flat No.203 is **Rs.12,60,000/- (Rs. Twelve Lakhs & Sixty Thousand Only.)** which, in our opinion is fair & reasonable.

Place : Mumbai
Date : 25/04/2017



[Signature]
R.D.ASHTAPUTRE
For R.D. Ashtaputre & Associates

D. Ashtaputre & Associates

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Summary Valuation Report on Property to be mortgaged by Mr. Ramchhabila Panchal Singh & Mrs. Geetanjali R. Singh

Sr. No.	Particulars	Details / Information
1	Name of the Branch	Dahisar East Branch
2	Name of the Owner	Mr. Ramchhabila Panchlal Singh Mrs. Geetanjali R. Singh
3	Name of the Valuer / Firm	R. D. Ashtaputre & Associates
4	Date of Visit	23/04/2017
5	Name of the Bank Official accompanied / visited	----
6	Description of Property	Flat No. 203, 'B' Wing, 2 nd Floor, Janardhan Apartment - A/B, Tulinj Road, Nallasopara - (East), Mumbai - 401 209.
a)	Name of the Mortgagor	Mr. Ramchhabila Panchlal Singh Mrs. Geetanjali R. Singh
b)	Extent of area (in acres / hectors /sq.mtrs. / sq.ft.)	252.00 Sq.ft.
c)	Survey No./Gut No./ CST No./House No.	Survey.No.25, Village - Tulinj
d)	Type of Land	Freehold
e)	Nature of Property	Residential
f)	In possession of / Occupancy	Mr. Ramchhabila Panchlal Singh Mrs. Geetanjali R. Singh
g)	Location	This Property is located Opp Urade Chawl on Tulinj Road & at a distance of @ 1½ km. from Nallasopara Railway Station.
h)	Boundaries	North : Shruti Apartment & Road South : Internal Road & Sai Building Chawl East : Janardhan Apartment 'A' Wing West : Tulinj Road & Urade Chawl
i)	Fair Market Value of the Property	Rs.12,60,000/- (Rs. Twelve Lakhs & Sixty Thousand Only.)
j)	Realizable Value of the Property	Rs. 11,34,000/- (Rs. Eleven Lakhs & Thirty Four Thousand Only)
k)	Distress Value of the Property	Rs. 10,20,000/- (Rs. Ten Lakhs & Twenty Thousand Only)
l)	Value of the Property as per Govt. Ready Reckoner	Rs. 8,00,000/- (Rs. Eight Lakhs Only)

Certified that the property is properly demarcated & boundaries of the property are identifiable.

Place :- Mumbai

Date :- 25/04/2017

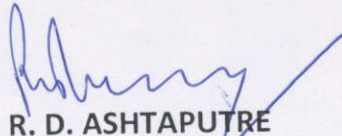


R. D. ASHTAPUTRE
for R. D. Ashtaputre & Associates

Disclaimers & Caveats

1. Valuation is based on our experience and knowledge and this is only an opinion and does not stand as a guarantee for the value it can fetch if disposed, due to any emergency, in future.
2. 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 and subject to adequacy of engineering/structural design.
3. As regards to the Authenticity/Genuineness/Verification of documents, the onus lies with the lenders. Our report is valid subject to the said Property legally cleared by the lender's Panel Advocate.
4. Encumbrances of Loan, Government and other dues, Stamp Duty, Registration Charges, Transfer Charges etc. if any, are not considered in the valuation. We have assumed that the Assets are free from encumbrances.
5. Our report should be read along with disclaimers and caveats. The value given in our report is only an opinion on the Fair Market Value as on date. If there is any opinion from others / Valuers about increase or decrease in the value of the Assets valued by us, we should not be held responsible as the views vary from person to person and based on circumstances. The principle of '**BUYERS BEWARE**' is applicable in case of any sale/purchase of Assets.
6. This report should be read along with legal due diligence report. Value assigned herein is subject to this stipulation.
7. Values can go down in case of forced sale. However, it is possible to fetch a higher price in case needy buyer is found.
8. The Valuation is based on the site visit and the information given by the Bank/Client.
9. The valuation is subject to clear and marketable title of the property.
10. Emphasis of this report is on the value of the property and not on the area measurement or title verification of the property and is based on market rate.
11. This report is issued on actual inspection to the best of our knowledge and ability and is without prejudice.
12. The documents provided to us are assumed to be the latest and that no changes have taken place with respect to the said Property. (including change of ownership, approvals etc.)




R. D. ASHTAPUTRE

For R. D. Ashtaputre & Associates