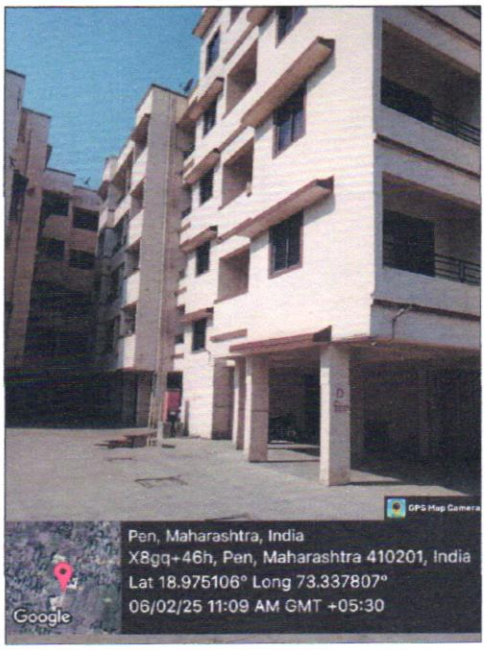
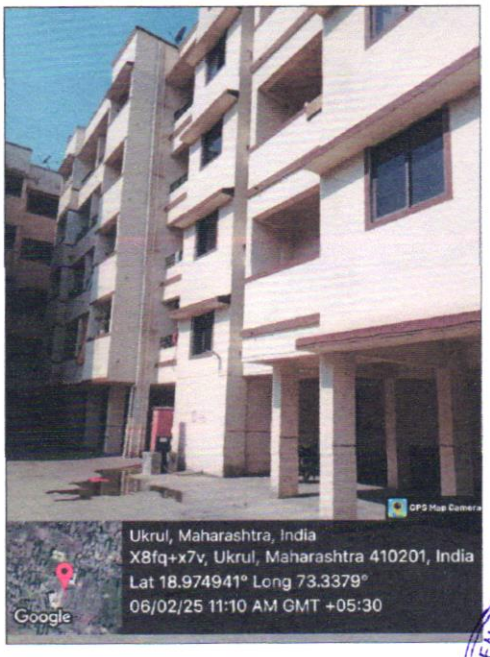
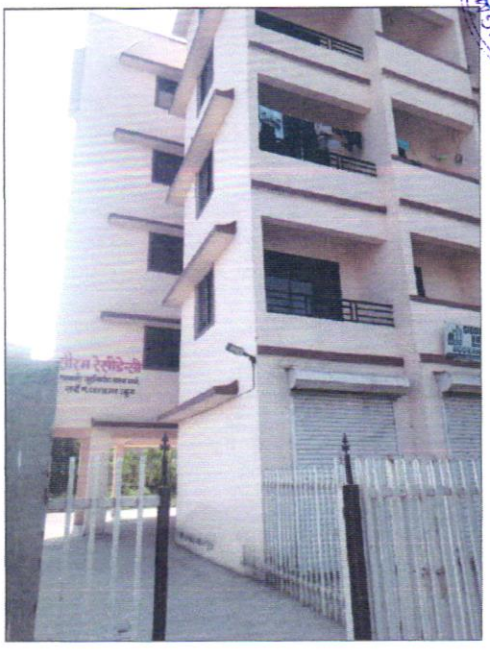
CANARA BANK
ALOK SAROJ PRASAD SINGH
SAURABH RESIDENCY
FLAT NO. 101
KARJAT







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Σ SIGMA
ENGINEERING CONSULTANTS
Regd. Valuers, Chartered Engineers,
Architects & Surveyors.

Unit No. 501, 5th Floor, Reena Complex, Ramdev Road, Vidyavihar (W), Mumbai - 400 086. • Tel.: 6799 1926, 6798 3554, 6123 3100
Telefax : 67991603 • Email : info@sigmavaluers.com • GSTIN : 27AAAPN5276H1ZK • PAN : AAAPN5276H

VALUATION OF FLAT BY COMPOSITE RATE METHOD
REPORT ON VALUATION

REF. NO: SEC/VAL/CANARA/ RECOVERY-BKC/01-2025 **Date: 07/02/2025**

Part – A			
I.	**GENERAL:**		
1	Purpose of Valuation	:	To assess fair market value
2	a. Date of Inspection b. Date of Valuation	: :	06/02/2025 (External Visit) 07/02/2025
3	Name of the Owner (As per Agreement)	:	**Alok Saroj Prasad Singh**
	Address of the Owner/s	:	Flat No. 101, 1st floor, D wing, **SAURABH RESIDENCY**, on plot bearing Survey No. 86/1A of Village Ukrul, Tal. Karjat, Dist. Raigad - 410201 It is about 1.5 km distance away from Bhivpuri station. Landmarks Near Sainath Mandir Ukrul Village Behind Maple Green Complex
	Phone No.	:	--
	Details of share of each owner in case of joint ownership	:	Single Ownership
4	Documents produce for perusal	:	Details given below
a)	Details as per Agreement: As per Agreement for Sale		
	Agreement Dt. : 01/11/2023		Rs. 22,25,000/-
	Vendor : M/s. Ashiyan Builders & Developers		
	Purchaser: **Alok Saroj Prasad Singh**		
	Carpet area : 37.13 sq. mtr.		Reg. No. KRJ-3173-2023
b)	Project: Saurabh Residency Wing D, Plot Bearing / CTS / Survey / Final Plot No.: 84/1/A at Ukrul, Karjat, Raigarh, 400201; RERA Reg. No. P52000026033		
d)	NA/CC dated 03/12/2016 Ref. No.MS/LNA-1(B)/PK111/2015 issued by Collector, Alibaug – Raigad for building on plot bearing Survey No. 86/1A of Village Ukrul, Tal. Karjat, Dist. Raigad Building No. 1 – Ground + 4 upper floors Building No. 2 – Ground + 4 upper floors		
e)	Approved plan dated 02/12/2016 issued by Collector, Alibaug – Raigad for building on plot bearing Survey No. 86/1A of Village Ukrul, Tal. Karjat, Dist. Raigad Typical floor plans shows Building type 1 Wing D – 1st to 4th floor – 04 flats per floor		
f)	It is reported that the plans and relevant sanctions / consents / permissions are already		

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	submitted to the bank. It is also reported that the property under valuation is already mortgaged to the bank.		
5	Brief description of the property	:	Flat No. 101, 1st floor, D wing, **SAURABH RESIDENCY**, on plot bearing Survey No. 86/1A of Village Ukrul, Tal. Karjat, Dist. Raigad - 410201
6	Location of the property	:	Ukrul, Karjat
a)	Plot No. / Survey No.	:	Survey No. 86/1A of Village Ukrul, Tal. Karjat,
b)	Door No.	:	Flat No. 101, 1st floor
c)	C.T.S. No./Village	:	Survey No. 86/1A of Village Ukrul, Tal. Karjat,
d)	Ward/Taluka	:	Nagar Rachana Alibaug
e)	Date of issue and validity of layout of approved map/plan	:	Approved plan dated 02/12/2016 issued by Collector, Alibaug – Raigad for building on plot bearing Survey No. 86/1A of Village Ukrul, Tal. Karjat, Dist. Raigad Typical floor plans shows Building type 1 Wing D – 1st to 4th floor – 04 flats per floor
f)	Approved map/plan issuing authority	:	Collector, Alibaug
g)	Whether genuineness or authenticity of approved map/ plan is verified.	:	--
h)	Any other comments by our empanelled valuers on authentic of approval plan.	:	--
7	Postal Address of the property	:	Flat No. 101, 1st floor, D wing, **SAURABH RESIDENCY**, on plot bearing Survey No. 86/1A of Village Ukrul, Tal. Karjat, Dist. Raigad - 410201
8	City / Town Residential Area Commercial Area Industrial Area	: : : :	Village Ukrul, Karjat **Yes** -- --
9	Classification of the area	:	i) Higher / **Middle** / Poor ii) Urban / Semi Urban / **Rural**
10	Coming under Corporation limit / Village Panchayat / Municipality.	:	Nagar Rachana Alibaug
11	Whether covered under any state/ Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/scheduled area cantonment area.	:	NA
12	Boundaries of the property		
	East West North South	: : : :	By Maple Green Phase – II By Village Road By slum area By Open plot
13	Dimensions of the site		

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	Carpet Area (Actual) Carpet Area (Documented) Built up Area (Documented) Area considered for valuation	: : : :	-- As per documents carpet area of the flat is 37.13 sq. mtr. i.e. 400 sq. ft. --- **The Built up area of the flat works out to be 440 sq.ft. (Doc. CA + 10%)**
14	Extent of the site		
	Latitude Longitude	: :	18.974941 73.3379
15	Extent of the site considered for valuation (least of 13A & 13B)	:	**The Built up area of the flat works out to be 440 sq.ft. (Doc. CA + 10%)**
16	Whether occupied by the owner/ tenant ? If occupied by tenant, since how long? Rent received per month.	:	**Not known as internal visit not carried out**
II	**APARTMENT BUILDING**		
1	Nature of Apartment	:	Residential
2	Flat No. and Floor	:	Flat No. 101, 1st floor
3	Name of the Apartment	:	**SAURABH RESIDENCY**
4	Postal Address	:	Flat No. 101, 1st floor, D wing, **SAURABH RESIDENCY**, on plot bearing Survey No. 86/1A of Village Ukrul, Tal. Karjat, Dist. Raigad - 410201
5	Location	:	Bopele, karjat
	C.T.S.No. Block No. Ward No. Village/Municipality/Corporation Door No., Street or Road (Pin Code)	: : : : :	Survey No. 86/1A of Village Ukrul, Tal. Karjat, -- Nagar Rachana Alibaug - 410201
6	Description of Locality	:	**Residential**/ Commercial / Mixed
7	Year of Construction	:	2023 (as reported)
8	Number of floors	:	Ground (pt) + Stilt (pt) + 04 upper floors/ 1 lift/ 4 flats on 1st Floor
9	Type of structure	:	RCC frame structure
10	Number of dwelling units in the building	:	04 flats on 1st floor
11	Quality of construction	:	Standard RCC Frame structure
12	Appearance of the building	:	Good
13	Maintenance of the building	:	Good
14	Facilities available	:	---
a)	Lift	:	1 Lift
b)	Protected water supply	:	---
c)	Underground sewerage	:	---
d)	Car parking	:	---
e)	Open/Covered	:	---
f)	All round compound wall	:	---
g)	Pavement around the building	:	---

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h)	Any other facility	:	---
III	**FLAT**		
1.	The floor in which the Flat is situated	:	1st Floor
2.	Door Number of the Flat	:	Flat No. 101
3.	Specification of the Flat		
	Roof Flooring Doors Windows Fittings Finishing	: : : : : :	RCC flat slab Not known as internal visit not permissible Not known as internal visit not permissible Not known as internal visit not permissible Not known as internal visit not permissible Not known as internal visit not permissible
4.	House Tax Assessment No. Tax Amount in the name of	:	Details to be furnished by the owner
5.	Electricity Service Connection number, Meter card is in name of	:	Details to be furnished by the owner
6.	How is the maintenance of the Flat?	:	Good
7.	Sale deed executed in the name of	:	**Alok Saroj Prasad Singh**
8.	What is the undivided area of land as per sale deed?	:	As per document
9.	What is the plinth area of the Flat	:	As per document
10.	What is the floor space index (Approx)?	:	As per plans
11.	What is the carpet area of the Flat?	:	As per documents carpet area of the flat is 37.13 sq. mtr. i.e. 400 sq. ft. **The Built up area of the flat works out to be 440 sq.ft. (Doc. CA + 10%)**
12.	Is it posh / 1Class/ Medium/ Ordinary?	:	Middle class
13.	Is it being used for Residential or Residential?	:	Residential
14.	Is it owner occupied or tenanted?	:	**Not known as internal visit not carried out**
15.	If tenanted, what is the monthly rent?	:	NA
IV	DRAWING APPROVAL (Discuss there the building approval, reference, violations observed if any, and its consequences thereof)	:	Approved plan dated 02/12/2016 issued by Collector, Alibaug – Raigad for building on plot bearing Survey No. 86/1A of Village Ukrul, Tal. Karjat, Dist. Raigad Typical floor plans shows Building type 1 Wing D – 1st to 4th floor – 04 flats per floor
16.	**Remark**	**:**	

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	a) **The report has been issued on the basis of data available of documents. The rates reflect the current market prices.**
	b) **External Visit carried out**
	c) **The Property has not been inspected internally.**
	d) **The values are based on location, feedback, experience, Judgment & our data base.**
	e) **The Valuation report based on external visit is being issued at the request of Canara Bank, Recovery Section, Circle Office, BKC, Mumbai**
	f) **We are not aware of the current ownership of the property & who is in occupation & possession of the property.**
	g) **It is reported that the plans and relevant sanctions / consents / permissions are already submitted to the bank. It is also reported that the property under valuation is already mortgaged to the bank.**

STAMP DUTY RATE :

Stamp Duty Office, Govt. of Maharashtra – **2024-25**	:	Please refer the Stamp Duty Ready Reckoner & Market Value of Properties in **Karjat, Raigad** for the year **2024-25.**		
Refer Zone/Sub Zone	:	5		
Type of Property	:	Residential Flat		
	:	Rs.	36900.00	Per sq.mt. of area
	:	Rs.	3428.09	Per sq.ft. of area

Department of Registration & Stamps
Government of Maharashtra
नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

Home | Valuation Rules | User Manual | Close

Year: 20242025 | Language: English

Annual Statement of Rates

Selected District: रायगड
Select Taluka: कर्जत
Select Village: उकुळ
Vibhag Number: 5

Assessment Type	Assessment Range	Rate Rs/-
बिनशेती जमीनी/भूखंड	0-0.00	3790
हापदेवरीत जमिनी	0-0.00	3790
गावठाणातील मिळकती	0-0.00	3980
आंबा--फळबाग	0-0.00	0
काजु --फळबाग	0-0.00	0
नारळ--फळबाग	0-0.00	0
केळी--फळबाग	0-0.00	0
सदनिका	0-0.00	36900

1 2 3 4

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Dattatraya R. Menendale
CAT-I/F-3553
Approved Valuer

We may state that the stamp duty rates in this case do not reflect the true market value; being considerably very much on the lower side & not reflecting market value whatsoever.

PART B- VALUATION OF FLAT UNDER CONSTRUCTION – Not Applicable

A]	CERTIFICATE OF GENUINENESS OF RATE:		
a)	.....sq.m of undivided share of land @ Rs. ..... Sq.m.	:	Rs.
b)	.....sq.m of building construction @ Rs. ..... Sq.m.	:	Rs.
c)	Total value on completion	:	Rs.
	Composite Rate	:	Rs.
B]	STAGE VALUE		
a)	Actual works completed	:	
b)	Percentage of work completed	:	
C]	VALUATION DETAILS:		
	Present stage value of the Flat	:	
1	Undivided share of land .....sq.ft	:	Rs.
2	Stage value of building .....% x Rs.	:	Rs.
3	Total stage value of the Flat as on date	:	Rs.

PART C – VALUATION OF EXISTING FLAT

A]	**GENERAL**		
1	How is marketability?	:	Standard considering today's market condition of demand & supply
2	What are the factors favoring for an extra potential value?	:	Details given in report
3	Any negative factors observed which affect the market value in general	:	NA
	RATE		
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specification in the adjoining locality?	:	Details furnished in the report
	(Along with details/reference of at least two latest details/ transactions with respect to adjacent properties in the areas)	:	Details furnished in the report
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)	:	Details furnished in the report
3	BREAK UP FOR THE RATE		

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	Building + Services (30%) Land + Others (70%)	: :	4.95 Lakhs 11.55 Lakhs
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 3428.09 per sq.ft. of Built up area X 440 sq.ft. = Rs. 1508361.20
5	Replacement Value of the flat for insurance purposes only (Replacement value implies only cost of reconstruction)	:	Considering the type of construction, design parameters & materials used & current market conditions. **Built up Area x Replacement Rate = 440 sq. ft. x Rs. 2000/-= Rs. 8,80,000/-**
6	Rental Income	:	Market Value x 3% / 12 Rs. 16,50,000/- x 3% /12 =Rs. 4125 We however adopt Rs. 4,000/- per month as rental income.

B]	**COMPOSITE RATE ADOPTED AFTER DEPRECIATION**		
a)	Depreciated Building Rate	:	---
	Replacement cost of Flat with Services (v(3)i)	:	
	Age of the building	:	02 years (as reported)
	Life of the building estimated	:	58 Years as future life (Subject to proper care & maintenance)
	Depreciation percentage assuming the salvage value as 10%	:	
	Depreciated Ratio of the building	:	
b)	Total Composite Rate arrived for valuation	:	Rs. 3750/- per sq.ft. of built up area
	Depreciated Building Rate VI(a)	:	
	Rate for Land & other V(3)ii	:	
	Total Composite Rate	:	

C]	**Valuation Details**			
S.No.	**Description**	**Quantity**	**Rate per unit Rs.**	**Estimated Present Value in Rs.**
1	Present value of the Flat (including Car parking, if provided)	**440 sq.ft.**	**3750/-**	**Rs. 16,50,000/-**
2	Wardrobes			
3	Show cases / Almirahs			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior decorators			
7	Electricity, water, drainage deposit etc;			
8	Electrical fittings, etc.			
9	Extra collapsible gates/			

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	grill works etc.			
10	Potential value, if any?			
11.	Share of common amenities, if any?			

(Valuation Here, the approved valuer should discuss in details his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculation. Also such aspects as impending threat of acquisition by government for road widening/public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast/tidal level must be incorporated their effect on i) salability ii) likely rental value in future and iii) any likely income it may generate may be discussed.

COMPARABLE THEORY:

The detailed analysis & perusal of documents lodged for Registration at the Sub Registrar's Office of Assurances, Karjat reveal the following instances of sales of property transactions of residential flats application of the surrounding locality in the recent year.

Instance No.	**1**	
Village	:	**UKRUL**
Date of Execution	:	30/12/2024
Date of Registration	:	30/12/2024
Vendor	:	Ashiana Builders and Developers
Purchaser	:	**Suraj Subhash Kharat**
Details of Property	:	Wing C, 4th Floor Flat No. 403 in the building Saurabh Residency built on the land property of Survey No. 84, Plot No. 1/A, Ukrul, Taluka Karjat, District Raigad,
Area as per documents BUA	:	439.63 sq. ft.
Area as per documents CA	:	399.67 sq. ft.
Consideration Value	:	Rs. 2130000.00
Market Value	:	Rs. 1507110.00
Unit Rate per sq.ft.	:	**Rs. 4844.94**
Volume No.	:	KARJAT -4196/2024

Instance No.	**2**	
Village	:	**UKRUL**
Date of Execution	:	08/01/2024
Date of Registration	:	08/01/2024
Vendor	:	Ashiana Builders and Developers
Purchaser	:	**Bharat Kumar**
Details of Property	:	Wing C, First Floor Flat No. 103 in the building of Saurabh Residency built on the land property of Survey No. 84, Plot No.

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		1/A, Ukrul, Taluka Karjat, District Raigad
Area as per documents BUA	:	439.63 sq. ft.
Area as per documents CA	:	399.67 sq. ft.
Consideration Value	:	Rs. 2200000.00
Market Value	:	Rs. 1507107.00
Unit Rate per sq.ft.	:	**Rs. 5004.16**
Volume No.	:	KARJAT -71/2024

Instance No.	**3**	
Village	:	**UKRUL**
Date of Execution	:	29/04/2024
Date of Registration	:	29/04/2024
Vendor	:	Rohit Vijay Salunke
Purchaser	:	**Sachin Maruti Kadav**
Details of Property	:	Flat No. 206 on the second floor of C Wing in the building Arihant Harmony built on the property survey number 96/1 at Mouje Ukrul, Taluka Karjat, District Raigad,
Area as per documents BUA	:	386.00 sq. ft.
Area as per documents CA	:	321.67 sq. ft.
Consideration Value	:	Rs. 1350000.00
Market Value	:	Rs. 1324000.00
Unit Rate per sq.ft.	:	**Rs. 3497.41**
Volume No.	:	KARJAT -1508/2024

Instance No.	**4**	
Village	:	**UKRUL**
Date of Execution	:	06/09/2024
Date of Registration	:	06/09/2024
Vendor	:	The Silvant Mukesh D Patel
Purchaser	:	**Ganesh Vikas Kamble**
Details of Property	:	Flat No. 212, 2nd floor, Maple Greens Wing O P, on land at Mouje Ukrul, Taluka Karjat, District Raigad, Area 26.252 sq.m. Carpet Area 1.080 sq.m. Enclosed Balcony 2.475 sq.m.
Area as per documents BUA	:	350.72 sq. ft.
Area as per documents CA	:	292.26 sq. ft.
Consideration Value	:	Rs. 1500000.00
Market Value	:	Rs. 1320000.00
Unit Rate per sq.ft.	:	**Rs. 4276.95**
Volume No.	:	KARJAT 2 - 5608/2024

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Instance No.	5	
Village	:	**UKRUL**
Date of Execution	:	16/12/2024
Date of Registration	:	16/12/2024
Vendor	:	Venture Heights
Purchaser	:	**Mosam I Maniar**
Details of Property	:	Flat No. 303, 3rd floor, Building D, Wing A, City Pride Project, S. No. 1, hissa No. 1 of Village Ukrul, Tal. Karjat, Dist. Raigad
Area as per documents BUA	:	393.60 sq. ft.
Area as per documents CA	:	328.00 sq. ft.
Consideration Value	:	Rs. 1421000.00
Market Value	:	Rs. 1237500.00
Unit Rate per sq.ft.	:	**Rs. 3610.26**
Volume No.	:	Karjat 2 -7653/2024

The average market rate of the above cited instances of sales of properties of Residential application at Ukrul Village, Karjat works out to be Rs. 4246.74 per sq.ft. of area.

Considering today's market condition where the intending purchaser is in a position to dictate terms for the transaction (as demand is sluggish & stagnant) we, in our considered opinion, adopt & estimate a discount factor of 10% from the average market rate. Therefore, the market rate for the captioned property works out to be Rs. 3822.07 per sq.ft. of area. We estimate & adopt Rs. 3750/- per sq.ft. of area as fair & reasonable rate for this valuation.

As a result of our appraisal and analysis, it is our considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is **Rs. 16,50,000/-(Rupees Sixteen Lakh Fifty Thousand Only)**.

The book value of the above property as of 01/11/2023 is Rs. 22,25,000/- (Rupees Twenty Two Lakh Twenty Five Thousand Only),

The undersigned/representative has inspected the property detailed in the Valuation Report dated 07/02/2025. We are satisfied that the fair and reasonable market value of the property is **Rs. 16,50,000/-(Rupees Sixteen Lakh Fifty Thousand Only)**. Realizable value of the property is **Rs. 14,02,500/- (Rupees Fourteen Lakh Two Thousand Five Hundred only)** & Distress Value of the property is **Rs. 12,37,500/- (Rupees Twelve Lakh Thirty Seven Thousand Five Hundred only)**.

Signature

(Name of the Branch Manager with Office Seal)

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PART –D CERTIFICATE:

1. It is here by certified that in my opinion
   i. The present stage value of the Flat which is under construction is Rs.------(Rs.----------only)
   ii. The present market value of the Flat by adopting suitable composite rate is **Rs. 16,50,000/-(Rupees Sixteen Lakh Fifty Thousand Only)**.
   iii. The forced sale value of the property is estimated as **15%** less than the present market value.
2. Number of title deed(s) involved in this Flat is.....The relevant document for the subject Flat in the opinion of this valuer is the deed dated..... ... with Registration Number .....registered in the..... Registrar's Office.....
3. If this Flat is offered as security, the concerned financial institution is requested to Verify the extent of undivided share of land mentioned this valuation. Report with respect to the latest legal opinion.
4. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I(1).
5. The property was externally inspected on 06/02/2025 by our site engineer Mr. Arvind Kadam.
6. The legal aspects were not considered in this valuation.
7. This valuation work is undertaken by the valuer based upon the request from **Canara Bank, Recovery Section Circle Office, BKC, Mumbai.**
8. Any other details

Date : 07/02/2025
Place : Mumbai

Note : This report contains 13 Pages
Enclosures : 1. Key plan showing the location of the property

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ASSUMPTIONS AND NOTES OF VALUATION:

- We are not aware of any outstanding dues, society taxes, outgoings etc., pertaining to the Residential flat under consideration.
- We are valuing the property assuming vacant possession, clear title, without any encumbrances or legal impediments and no liability & assuming that the structure is legal & having legal sanction for Residential usage to the extent in use & occupation.
- The area is as per document & market practice.
- We are giving an opinion regarding the value of the premises. The legality & ownership of the property may be checked by the bank/financing authority.
- The financing authority must ensure that the Sanctions/Consents are from the statutory authorities. In case of plans/sanction/permission in areas other than council or corporation, the financial authority must ensure & check that there are no lacunae in the sanctions.
- The onus of assessing the ownership, legality, sanction/ permission/ consent/ plans conforming to byelaws of the statutory authorities solely lies with the financing authority.

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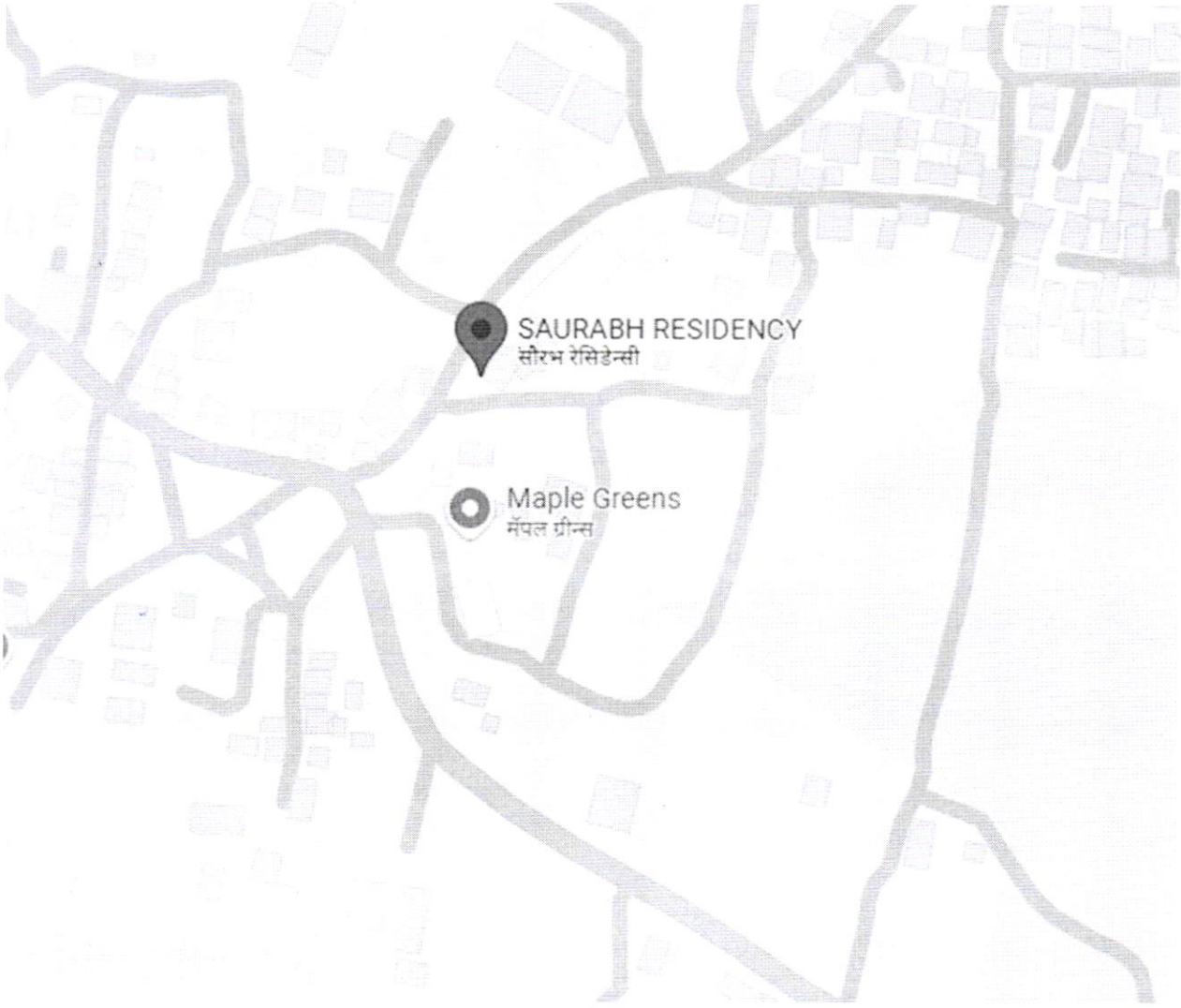
Regd. Architect CA/88/11570 Dattatraya R. Mehendale CAT-I/F-3553 Approved Valuer

SIGMA ENGINEERING CONSULTANTS
CHARTERED ENGINEERS
GOVT. APPROVED VALUERS
ARCHITECTS & SURVEYORS

D.R.Mehendale

DATTATRAYA R. MEHENDALE
B.ARCH., F.I.V., F.I.I.V.
REGD. ARCHITECT & APPROVED VALUER
CA/88/11570 & CAT-I/F-3553
SIGMA ENGINEERING CONSULTANTS

Location Map :



SIGMA ENGINEERING CONSULTANTS EXAMINED & CERTIFIED

Regd. Architect
CA/88/11570
Dattatraya R. Mehendale
CAT-I/F-3553
Approved Valuer