VALUATION REPORT

Of

Mr. Anil G. Niman

At.

“Shree Siddhivinayak Residency CHS Ltd”

Flat No. 207 on Second floor in “Shree Siddhivinayak Residency CHS Ltd.” Situated at Gangal Ali, near Jari Mari Mata Mandir, behind Siddhivinayak Kala Kendra, Village Pen, Pen, Tal - Pen, Dist. Raigad - 402 107.



For,

CANARA BANK – ARMB.

BY

TASADOR CONSULTATIONLLP

MR. NIKHIL SHANTARAM KALE

M. Val. B.E. Civil, Licensed Surveyor & Valuer

Head Office. A-17, 4th/Loor,13-/A, Vaishali CHS Ltd, G.D.Ambedkar Marg,
Abhyudaya Nagar, Kala Chowki, Mumbai-400033
Branches: Mumbai, Pune, Nashik, Jaipur,Nagpur Email:tasadorconsultationllp@gmail.com
MOBILE 8652843786/8652236786

VALUATION REPORT

BANK:	CANARA BANK – ARMB	**Report No.:**	TCL - 104
To.:	The Branch Head	**Date:**	06.10.2026

1.	**Purpose of Valuation**	:	To Ascertain fair market value.
2.	**Name of Applicant**	:	**Mr. Anil G. Niman**
3.	**Date of Property visit**	:	06.10.2026
4.	**Address of the property**	:	Flat No. 207 on Second floor in "Shree Siddhivinayak Residency CHS Ltd." Situated at Gangal Ali, near Jari Mari Mata Mandir, behind Siddhivinayak Kala Kendra, village Pen, Pen, Tal - Pen, Dist. Raigad - 402 107.
5.	**Google map location**	:	18.739222., 73.099444
6.	**Valuation**		

Fair market Value (F. M. V)	:	**Rs.**	**Rs. 22,20,000/-**
Realizable Value (10% Less than the F.M.V)	:	**Rs.**	**Rs. 19,98,000/-**
Distress Value (20% Less than the F.M.V)	:	**Rs.**	**Rs. 17,76,000/-**

Date. 6.10.2026
Place: Mumbai

Signature

NIKHIL SHANTARAM KALE

Digitally signed by NIKHIL SHANTARAM KALE
Date: 2026.10.15 16:13:21 +05'30'

MR. NIKHIL SHANTARAM KALE
(M. Val. B.E. Civil, Licensed Surveyor & Valuer, CAT-I/ 518 of2022)

VALUATION REPORT (IN RESPECT OF RESIDENTIAL FLAT)

I	**GENERAL**		
1.	Purpose for which the valuation is made	:	To ascertain present FMV of the property as on date.
2.	a) Date of Inspection	:	06-10-2026
	b) Date on which the valuation is made	:	06-10-2026
3.	Name of the owner (s) and his/ their address(es) with Phone No. (Details of share of each owner in case of joint ownership).	:	**Mr. Anil G. Niman**
4.	List of documents produced for perusal	:	**As Per Documents (**NPA Account)
5.	Brief Description of the property	:	Flat No. 207 on Second floor in "Shree Siddhivinayak Residency CHS Ltd." Situated at Gangal Ali, near Jari Mari Mata Mandir, behind Siddhivinayak Kala Kendra, village Pen, Pen, Tal - Pen, Dist. Raigad – 402107.
6	Location of the property		
	a) Plot No./ Survey No.	:	S. Nos. 330 / A – 2, CTS No. 1199 B of Revenue village Pen.
	b) Door No./ Property No.	:	Flat No. 207, Second Floor
	c) T. S. No/Village	:	Pen
	d) Ward/ Taluka	:	Pen
	e) Mandal/District	:	Raigad
7.	Postal address of the property	:	Flat No. 207 on Second floor in "Shree Siddhivinayak Residency CHS Ltd." Situated at Gangal Ali, near Jari Mari Mata Mandir, behind Siddhivinayak Kala Kendra, village Pen, Pen, Tal - Pen, Dist. Raigad - 402107.
8.	City/ Town	:	Pen
	Residential Area	:	Residential Area
	Commercial Area	:	No
	Industrial Area	:	No

9.	Classification of Area	:		
	i) High/ Middle/ Lower/Poor	:	Middle Class	
	ii) Urban/ Semi-Urban/ Rural	:	Semi Urban	
10	Coming under Corporation limit/ Village Panchayat/Municipality.	:	Within limits of Pen 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.	Boundaries of the property	:	**As per Building**	**As per Flat**
	North	:	Internal Road	Internal Visit Not Done
	South	:	Suyog Kala Kendra	
	East	:	Open Land	
	West	:	Gangal Ali to Nandimal Naka Road	
13	Dimensions of the site	:	**A (As per Documents)**	**B (Actuals)**
14	Extent of the site	:	55.71 Sq. Mtr. or say 599.36 Sq ft. built up – as per earlier report.	External Visit Done Internal Visit Not Done
14.1	Latitude, Longitude & Co- ordinates of flat	:	18.739222., 73.099444	
15.	Extent of the site considered for Valuation	:	600 Sq Ft Built Up Area	
16.	Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.	:	At the time of inspection property was in Bank possession.	
11	**APARTMENT BUILDING**			
1.	Nature of the Apartment	:	RCC super structure.	
2.	Flat No. & Floor	:	Flat No. 207, on Second floor	
3.	Name of the Apartment	:	"Shree Siddhivinayak Residency CHS Ltd."	
4.	Location/Land Mark	:	Situated" at Flat No. 207 on Second floor in "Shree Siddhivinayak Residency CHS Ltd." Situated at Gangal Ali, near Jari Mari Mata Mandir, behind Siddhivinayak Kala Kendra, village Pen, Pen, Tal - Pen, Dist. Raigad - 402107.	
	T. S. No.	:	Refer Point No.[I(6(a))]	
	Block No.	:	Not applicable	

	Ward No.	:	Not known
	Village/Municipality/Corporation	:	Within Limits of Pen Municipal Council

	(Pin Code)	:	Pin code - 402107
15.	Description of the Locality Residential/ Commercial/Mixed.	:	Residential
6.	Year of Construction	:	2018 and thereabouts
7.	Number of floors	:	Stilt + Four Upper Floors
8.	Type of structure	:	RCC framed structure.
9	Number of Dwelling Units in the Building.	:	7 flats on each floor
10	Quality of Construction	:	Good
11	Appearance of the Building	:	Good
12	Maintenance of the Building	:	Good
13	Facilities available.	:	
	Lift	:	Yes
	Protected Water Supply	:	Provided
	Underground Sewerage	:	Provided
	Car Parking—Open/ Covered	:	Not Provided.
	Is Compound wall existing?	:	Provided
	Is pavement laid around the Building?	:	Provided
III.	**FLAT**		
1.	The floor in which the property is situated	:	Second Floor
2.	Door No. of the property	:	Flat No. 207
3.	Specifications of the property	:	
	Roof	:	RCC
	Flooring	:	Vitrified flooring
	Doors	:	Wooden door
	Windows	:	Aluminum sliding windows with Grills
	Fittings	:	Good quality
	Finishing	:	Good quality
4.	House Tax	:	Pen Municipal Council

	Assessment No.	:	Client to provide details
	Tax paid in the name of	:	
	Tax amount	:	

5.	Electricity Service Connection No.	:	Details with client
	Meter Card is in the name of	:	
6.	How is the maintenance of the property?	:	Flat is in good Condition
7.	Deed executed in the name of	:	Mr. Anil Ganpat Niman
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 property?	:	55.71 Sq. Mtr. or say 599.36 Sft. built up
	Saleable Area		65.03 Sq. Mtr. or say 700 Sft. super built up
10	What is the Floor Space Index (Approx.).	:	As per D.C. rules
11	What is the Carpet/ Built up area of the property considered for Valuation	:	46.44 Sq. Mtr. or say 499.69 Sft. carpet
	Area of flat Balcony area Total Area		44.486 Sq. Mtr. or say 479 Sft. carpet 04.551 Sq. Mtr. or say 49 Sft. carpet 49.037 Sq. Mtr. or say 528 Sft. Carpet
12	Is it Posh/ I Class/ Medium/ Ordinary?	:	Medium
13	Is it being used for Residential/ Commercial/Industrial purpose?	:	Residential
14	Is it owner occupied or let out?	:	At the time of inspection property was in Bank possession.

PART C - VALUATION OF EXISTING PROPERTY

IV	**MARKETABILITY**		
1.	How is the marketability?	:	Good
2.	What are the factors favouring for an extra Potential Value?	:	Nil
3.	Any negative factors are observed which affect the market value in general?	:	Nil
V	**RATE**		
1.	After Analysing the comparable sale instances, what is the composite rate for a similar property with same specifications in the adjoining locality?	:	Rs. 2,000/- Sq ft Rs. 6,000/- Per Sq. ft Built up Area
2.	Assuming it is a new construction, what is the adopted basic composite rate of the	:	Rs. 3500/- Per Sq ft Built up Area

	property under valuation after comparing with the specifications and other factors with the property under comparison (given details).		
3.	Break-up for the Rate:		
	i) Building + Services	:	Rs. 2500/- per Sq.ft.
	ii) Land + Others	:	Rs. 2800/- per Sq.ft.
4.	Guideline rate obtained from the Registrar's Office (evidence thereof to be enclosed).	:	Rs. 36,500 /- Per Sq. Mtrs (Rs. 3,390 Sq. ft.). (on BUA) (Ready Reckoner Rate 2025-26) BUA 600 Sq. Ft X Rs. 3,390 = Rs. 20,34,000/-
VI.	**<u>COMPOSITE RATE ADOPTED:</u>**		
a.	Depreciated Building Rate		-
	Replacement cost of property with Services[v(3)i]	:	-

	Age of building	:	8 Years Old Approx
	Life of the Building estimated	:	52 years (Total life of the building is estimated as 60 years subject to proper repairs and maintenance)
	Depreciation percentage assuming the salvage value as	:	2500*08/60*0.9 = 300/-
	Depreciated Ratio of the Building	:	Rs. 2,200/-
b.	Total Composite Rate arrived for valuation.		
	Depreciated Building Rate VI(a)	:	Rs. 2,200/-
	Rate of Land and Other V (3) ii	:	Rs. 1,300/-
	Total Composite Rate	:	Rs. 3500/- Per Sq. ft (Built Up area)

DETAILS OF VALUATION

S. No.	Description	Built Up Area	Rate/sq.ft. (Rs.)	Value (Rs.)
1.	Present value of the property	**600 Sq Ft**	**3500/-**	**Rs. 22,20,000/-**
	Present value of the Terrace & Balcony Area	--	---	--
2.	Car parking space	--	---	--
3.	Wardrobes	--	--	--
4.	Showcases/ admirals	--	--	--
5.	Kitchen arrangements	--	--	--
6.	Superfine finish	--	--	--
7.	Interior Decorations, Furniture & Fixture	---	--	--
8.	Electricity deposits/Electrical fittings etc.	--	--	--
9.	Extra collapsible gates/ grill works etc.	--	--	--
10.	Potential Value, if any.	--	--	--
11.	Others		--	--
	TOTAL			**Rs. 22,20,000/-**
	SAY			**Rs. 22,20,000/-**
(Rs. Rupees Twenty-Two Lack Twenty Thousand Only)				

Remark:

1. Report is finalized on the basis of Documents provided by the Bank.
2. Carpet Area as per documents is considered for Valuation.
3. During Technical Visit it is observed that subject property is in possession of Bank.
4. External Visit Done

As a result of my appraisal & analysis, it is my considered opinion that **the Fair Market value** of the above property in the prevailing condition with aforesaid specifications is **Rs. 22,20,000/- (In Words- Twenty-Two Lack Twenty Thousand Only)**

The **Realizable value** of Flat is **Rs. 19,98,000 /-** (In Words- Rupees Nineteen Lack Ninety-Eight Thousand Only).

The **Distress value** of Flat is **Rs. 17,76,000 /-** (In Words- Rupees Seventeen Lacks Seventy-Six Thousand Only).

The **Insurance value** of Flat is **Rs. 15,00,000/- (**In Words- Rupees Fifteen Lacks Only)

Date. .6.10.2026
Place: Mumbai

Signature
NIKHIL SHANTARAM KALE
Digitally signed by NIKHIL SHANTARAM KALE
Date: 2026.10.15 16:13:36 +05'30'

MR. NIKHIL SHANTARAM KALE
(M. Val. B.E. Civil, Licensed Surveyor & Valuer, CAT-I/ 518 of2022)

The undersigned has inspected the property detailed in the Valuation Report dated 07.10.2026
We are satisfied that the fair and reasonable market value of the property is Rs. 22,20,000/- (In Words- Twenty-Two Lack Twenty Thousand Only)

Signature

(Name of the Branch Manager with Office Seal)

Disclaimer, Notes and Limitation:

- We have finalized the report on the basis of site visit and copy of: Old Valuation Report.
- The subject property is NPA.
- The said property is under Canara Bank's custody.
- We were take physical measurement, as the said flat was in filthy state.
- Property is situated in residential area.
- As there is range Rs. 2,000/- to Rs. 6,000/- per Sq.ft. on Built Up area. We are further discounting rate by 10% to 20% than current market rate hence we have adopted Rate of Rs. 3500/- per Sq.ft. on built up area.
- The scope of our valuation work is only for banks financial/loan purpose. Further, please be noted that this report shall not be used for any litigation purpose.
- Encumbrance of Loan, Government and other dues, stamp duty, registration charges, transfer charges etc, if any are not considered in the valuation. We assumed that the assets are free from encumbrance unless otherwise stated to us by the party in writing.
- The value given in our report is the estimate of the Fair Market value of the property as on date, considering various aspects of the property as mentioned above.
- The value given in our report is the estimate of the Fair Market value of the property as on date, considering various aspects of the property like amenities in projects, locational advantages, demand and supply equation, interior designing done in the property, outside view, Vashtu aspects etc.

DECLARATIONCUM- UNDERTAKING

- **I. Mr. Nikhil Shantaram Kale** do hereby solemnly affirm and state that
- I am a citizen of India.
- I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- The information furnished in my valuation report date 06.10.2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- Our Associate Mr. Abhijit More the property on 06.10. 2026, the work is not subcontracted by any valuer and carried out by myself.
- Valuation report is submitted in the format as prescribed by the Bank.
- I have not been de panelled/ delisted by any other bank and in case any such de panelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- I have not been removed/dismissed from service/employment earlier
- I have not been convicted of any offence and sentenced to a term of imprisonment
- I have not been found guilty of misconduct in professional capacity
- I have not been declared to be unsound mind
- I am not an un discharged bankrupt, or has not applied to be adjudicated as a bankrupt;
- I am not an un discharged insolvent.
- I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A) signed copy of same to be taken and kept along with this declaration)
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- My CIBIL Score and credit worthiness is as per Bank's guidelines.
- I am the proprietor authorized official of the firm, who is competent to sign this valuation report.
- Further, I hereby provide the following information**.**

Sr. No.	Particulars	Valuer comment
1	background information of the asset being valued;	The asset under valuation for flat
2	purpose of valuation and appointing authority	To determine the Fair market value of the Property
3	identity of the valuer and any other experts involved in the valuation;	**Mr. Nikhil Shantaram Kale**
4	disclosure of valuer interest or conflict, if any;	None of our associates nor myself have any direct/indirect interest in the advances or assets value.
5	date of appointment, valuation date and date of report;	Date of Appointment- 6.10.2026 Date of Valuation – 6.10.2026 Date of Report – 7.10.2026
6	inspections and/or investigations undertaken;	Our Associate inspected the property on Dated 6.10.2026
7	nature and sources of the information used or relied upon;	Assumptions are made to our knowledge and belief. Reliance is based on the information furnished to us by the identifier and the client based on circumstances/information provided/ material content.
8	procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach Method adopted where Value is estimated based on instances of sales/quotes of similar assets in the market.
9	restrictions on use of the report, if any;	The report is issued on specific request of the party for a specific purpose and the said report is not valid if the purpose of use and party different.
10	major factors that were taken into account during the valuation;	The valuation of the property is undertaken depending on the condition, location, amenities provided, age of the building and various other factors including infrastructural facilities available at and around the said property.
11	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	

PHOTOGRAPHS OF PROPERTY









Location Map



Government Ready Reckoner rate 2025-2026

Annual Statement of Rates Ver. 2.0 (beta vesrion)
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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Note : eASR Ver. 2.0 is a Beta site for testing. Citizens are advised to verify the rat

Year: 2026-2027 Language: Enelish

Selected District: Raigad

Select Taluka: Pen

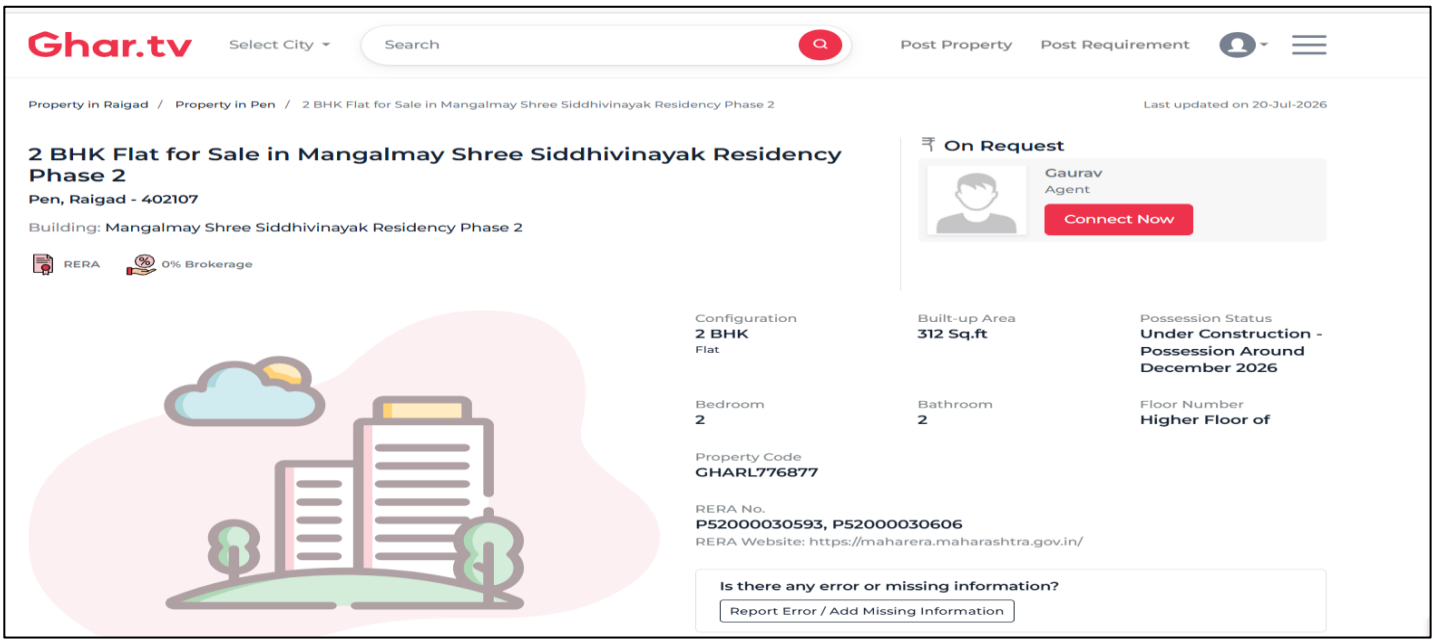
Select Village: Mauje: Pen Pen Nagarpalika

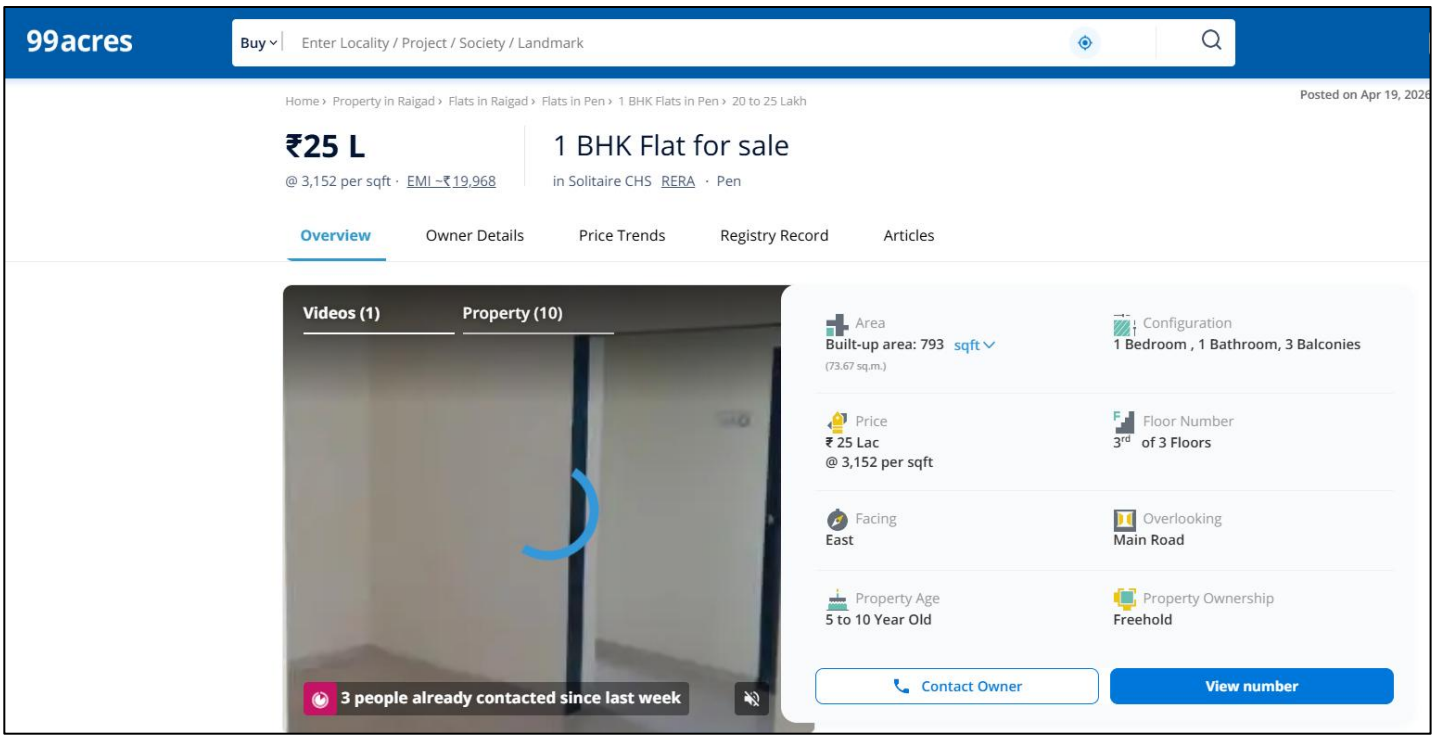
Search By: (•) Survey No. ( ) SubZones

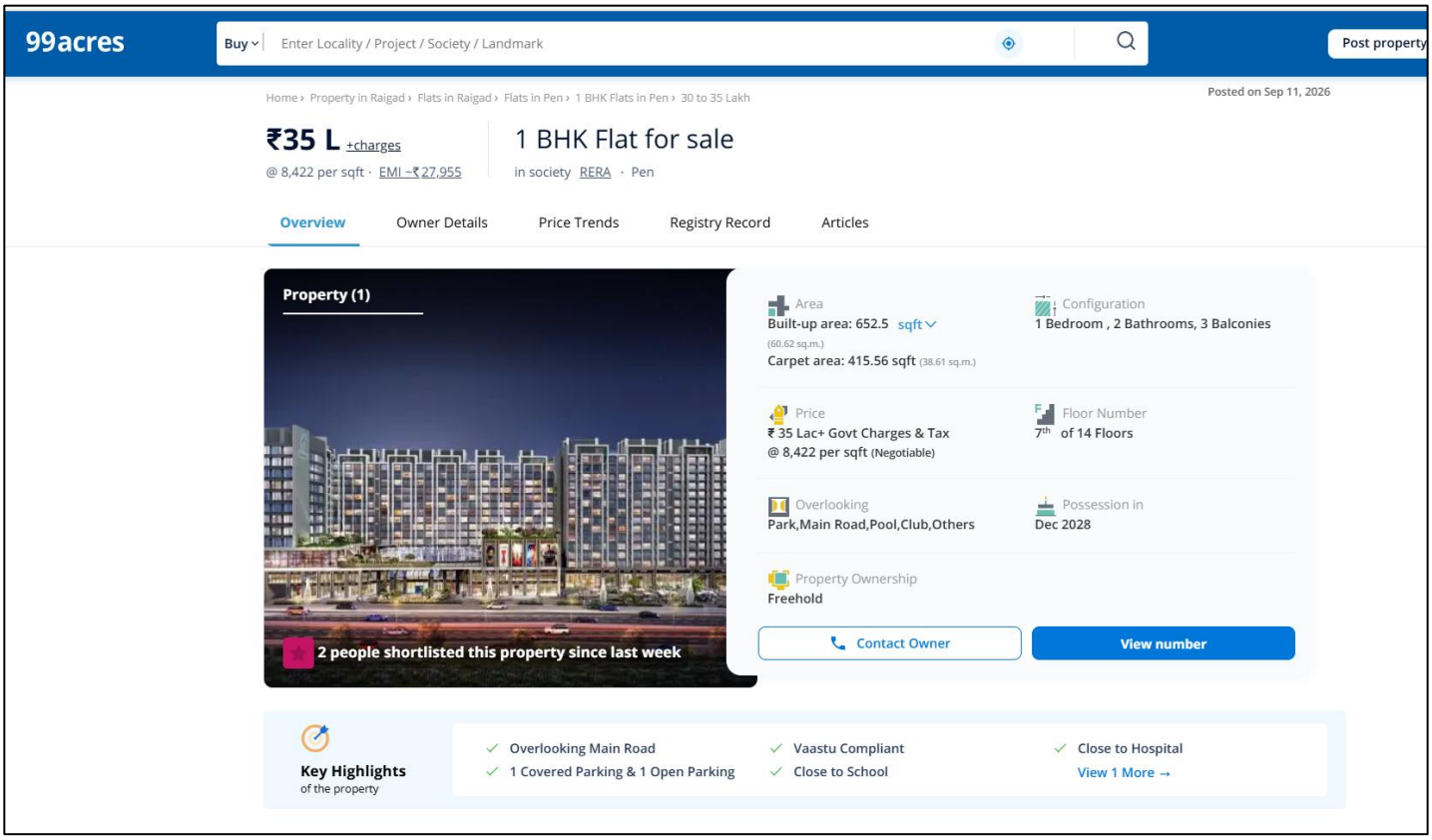
Enter Survey No: 1199 Search

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
1/5-मौजे - पेण क्रं 1 मुख्यमुल्यदर विभाग उपमुल्यदर विभाग 2ब भु-विभाग हद्दी- पश्चिमेस शिवाजी रोड व पुर्व , उत्तर व दक्षिणेस सिटी सर्व्हे लिमिट यामधील सर्व मिळकती (वरील -डी- भागातील मिळकती वगळुन)	13300	39600	50100	67800	50100	चौ. मीटर	सि.टी.एस. नंबर
1/14-मौजे - पेण क्रं 1 मुख्यमुल्यदर विभाग उपमुल्यदर विभाग 6अ भु विभाग नदीकाठच्या शेतजमिनी र्सव्हे नं.यामधील जमिनी	8420	41900	48000	52500	48000	चौ. मीटर	सि.टी.एस. नंबर

Property Listing






99acres
Buy
Enter Locality / Project / Society / Landmark
Post property
Home › Property in Raigad › Flats in Raigad › Flats in Pen › 1 BHK Flats in Pen › 30 to 35 Lakh
Posted on Sep 11, 2026
₹35 L +charges
@ 8,422 per sqft · EMI ~₹27,955
1 BHK Flat for sale
in society RERA · Pen
Overview
Owner Details
Price Trends
Registry Record
Articles
Property (1)
2 people shortlisted this property since last week
Area
Built-up area: 652.5 sqft
(60.62 sq.m.)
Carpet area: 415.56 sqft (38.61 sq.m.)
Configuration
1 Bedroom , 2 Bathrooms, 3 Balconies
Price
₹ 35 Lac+ Govt Charges & Tax
@ 8,422 per sqft (Negotiable)
Floor Number
7th of 14 Floors
Overlooking
Park,Main Road,Pool,Club,Others
Possession in
Dec 2028
Property Ownership
Freehold
Contact Owner
View number
Key Highlights
of the property
Overlooking Main Road
1 Covered Parking & 1 Open Parking
Vaastu Compliant
Close to School
Close to Hospital
View 1 More →

Tasador Consultation LLP

Mob : 8652843786

Email id : tasadorconsultationllp@gmail.com

A-17, 4TH FLOOR, 13/A,
VAISHALI CHS LTD, G.D, AMBEDKAR MARG,
ABHUDAYA NAGAR, KALA CHOWKI,
MUMBAI 400033,
State Code: 27-Maharashtra.

Date: 15.10.2026
Invoice No. 95/2026-27

GSTIN: 27AAVFT9657K1ZY
SAC Code:

TAX INVOICE

To,
CANARA BANK
ARMB
GSTIN 27AAACC6106G4ZY

Particulars		Rupees
Professional Fees for Valuation of Mr. Anil G. Niman		1,985.00
Address: Flat No. 207 on Second floor in "Shree Siddhivinayak Residency CHS Ltd." Situated at Gangal Ali, near Jari Mari Mata Mandir, behind Siddhivinayak Kala Kendra, village Pen, Pen, Tal - Pen, Dist. Raigad - 402 107.		
FMV Rs.22,20,000/-		
Add: CGST @ 9%	178.65	
Add: SGST @ 9%	178.65	357.30
	Out of Pocket	500
	Total	**2,842.30**
In words:- Rupees Two Thousand Eight Hundred Forty Two Only		

For Tasador Consultation LLP

MPDudhawade

TASADOR CONSULTATION LLP ★ Approved Valuer

(MR. Milind Dudhawade)

1. PAN NO.:- AAVFT9657K.
2. Draw Cheque in favor of "TASADOR CONSULTATION LLP"
3. Classification of Service - Valuation of Immovable property
4. Subject to Mumbai Jurisdiction
5. RTGS- The Canara Bank A/C. NO. 120035244420, IFS Code- CNRB0002674, Branch - Mulund