DILIP P. DEVAN.

Sai –Vihar, Plot No. – 09
Arch. Consultant
Mordongari, Sawantwadi- 416 510
Chartered Engineers & Approved Valuers.
Cell.- 9423305209
Email - ddvaluers19@gmail.com

To,
The Manager,
Bank of India, Pinguli Branch,
Tal- Kudal, Dist- Sindhudurg.

VALUATION REPORT (IN RESPECT OF FLAT)

I.	**GENERAL**			
1.	Purpose for which the valuation is made			To determine present market value of the property, to procure loan
2.	a	Date of inspection	:	29/09/2026
	b	Date on which the valuation is made	:	30/09/2026
3.	List of documents produced for perusal			
	i) N.A Permission Outward No.N.A.P./34/KUDAL/SR/159/10 issued by Tehsil Officer of Kudal, Sindhudurga.		:	04/02/2010
	ii) Building Permission outward No- BP/ 607/2010given By deputy CE, zillha parishad sindhudurg. Kudal,Tal - Kudal, Sindhudurga		:	05/05/2010
	ii) Revise Building Permission outward NoBP-2016 given By Tehsil Officer of Kudal, Sindhudurga		:	18/03/2017
	iv) Building occupancy certificate outward No-ZBB/BP/7/2017 given By Tehsil Officer of Kudal, Sindhudurga		:	29/07/2017
	v) Registered' Agreement To Sale' document Serial no. 2411/2017 executed before Sub Registrar of Kudal, Sindhudurga.		:	15/11/2017
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)		:	Mr.Tukaram Bhisaji Sawant At.Post. salgaon, room no 73,TalKudal, Dist - Sindhudurga
5.	Brief description of the property		:	Flat No. C-003, “B" Wing, Ground Floor At "Dattartay Residency" Survey No.,Hissa No-19A/2(Old Sr.No19A2, 19A/6 And 19A14), 19A/12, 19A13, Tembdhurinagar Village Pinguli, Tal-Kudal ,Sindhudurga.
6.	Location of property		:	
	a	Plot No./ Survey No.	:	Survey No.,Hissa No- 19A/2(Old Sr.No19A2, 19A/6 And 19A14), 19A/12, 19A13

	b	Door No.		Assessment is not issued by Authority.	
	c	Ward / Taluka		Kudal	
	d	Mandal / District		Sindhudurg.	
	e	Date of Issue and validity of layout of approve map/ plan		1) No plotting layout. 2) Building plan approval, dated 05/08/2016	
	f	Approve map/ plan issuing authority		Building plan approval by Chief Officer of town planner Sindhudurg Kudal, Sindhudurga	
	g	Whether genuineness or authenticity of approved map / plan is verified		Yes	
	h	Any other comments by our empanelled valuers on authentic of approved plan		No	
7.	Postal address of the property		:	Mr. TUKARAM BHISAJI SAWANT Flat No. C-003, “B" Wing, Ground Floor At "Dattartay Residency" Survey No.,Hissa No- 19A/2(Old Sr.No19A2, 19A/6 And 19A14), 19A/12, 19A13, Tembdhurinagar Village Pinguli, Tal-Kudal Sindhudurga.	
8.	City / Town		:	Kudal	
	Residential area		:	Yes	
	Commercial area		:	No	
	Industrial area		:	No	
9.	Classification of the area		:		
	i) High / Middle / Poor		:	Middle	
	ii) Urban / Semi Urban / Rural		:	Semi Urban	
10.	Coming under Corporation limit / Village Panchayat / Municipality		:	Grampanchayat limit of pinguli	
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 (Building)		:	As Per The Document	
	North		:	Adj. survey No. 19A/5 & 19A/3	
	South		:	Adj. survey No. 19A/19,20,21	
	East		:	Adj. survey No. 19A/11 & 19A/15	
	West		:	Mumbai Goa National Highway	
13.	~~Dimensions of the site~~ Boundaries of the Flat no.405		:	A	B
	Flat No.405			As per the Document	Actuals
	North		:	Lift & Staircase	-
	South		:	Open Space & Building	-
	East		:	Flat No.C-002	-
	West		:	Flat No.B-002	-

14.	Extent of the site	:	2780.00 sq.mt.
14.1	Latitude, Longitude and Co-ordinates of flats	:	15°59'02.1"N 73°42'16.9"E
15.	Extent of the site considered for valuation (least of 13a & 13b)	:	Land area = 2780.00 sq.mt.
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month	:	Yes occupied by the owner
II.	APARTMENT BUILDING		
1.	Nature of the apartment	:	Residential Apartment.
2.	Location	:	Kudal- pinguli
	T.S. No.	:	Kudal
	Block No.	:	Flat. No. C-003
	Ward No.	:	N/A
	Village / ~~Municipality / Corporation~~	:	village Panchayat limit.
	Door No. Street or Road (Pin Code)	:	Pin Code - 416520
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	2016 -17
5.	Number of floors	:	Ground + Three Floor
6.	Type of structure	:	R.C.C. Structure
7	Number of Dwelling units in the building	:	16
8.	Quality of Construction	:	A-Class
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities available	:	
	Lift	:	Yes
	Protected Water Supply	:	Water well
	Underground Sewerage	:	Yes
	Car Parking - Open / Covered	:	Open Parking
	Is Compound wall existing?	:	Yes
	Is pavement laid around the Building?	:	Concreting is done in Court yard.
III	FLAT		
1.	The floor in which the flat is situated	:	Ground Floor
2.	Door No. of the flat	:	C-003
3.	Specifications of the flat	:	1BHK
	Roof	:	R.C.C
	Flooring	:	Ceramic Tiles
	Doors		Wooden frame Paneled door, Plywood Door
	Windows	:	Aluminum Sliding + Grill Fitting
	Fittings	:	Concealed fitting
	Finishing	:	good

4.	House Tax	:	
	Assessment No.	:	Not By Done
	Tax paid in the name of	:	N/A
	Tax amount	:	N/A
5.	Electricity Service connection No.	:	N/A
	Meter Card is in the name of	:	N/A
6.	How is the maintenance of the flat?	:	Good
7.	Agreement to sale/Sale Deed executed in the name of	:	Agreement to sale is executed in the name of Mr.Tukaram Bhisaji Sawant
8.	What is the undivided area of land as per Sale Deed?	:	2780.00 sq.mt.
9.	What is the plinth Built up area of the flat?	:	N/A
10.	What is the floor space index (app.)	:	1.0
11.	What is the Built-up Area of the flat?	:	594.00 Sq. Ft. (55.18 sq mt)
12.	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13.	Is it being used for Residential or Commercial Purpose?	:	Residential
14.	Is it Owner -occupied or let out?	:	Owner -occupied
15.	If rented, what is the monthly rent?	:	NA
IV	MARKETABILITY		
1.	How is the marketability?	:	Good
2.	What are the factors favoring for an extra Potential Value?	:	Situated in Prime area of the town
3.	Any negative factors are observed which Affect the market value in general?	:	No
V	RATE		
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)	:	Rs. 3100/- to Rs. 3200/- per sq ft
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 (given details).	:	Rs. 3200/- per sq ft
3.	Break - up for the rate		

	i)	Building +Services	:	Rs. 2000/- per sq ft
	ii)	Land +others	:	Rs. 1200/- per sq ft
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)		:	सदनिका प्र चौ.मी. Rs.27300/- 55.18sq.mtr X rs.27,300/- Rs.15,06,414/-
	Guideline value			**Rs.15,06,414/-**
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION			
a	Depreciated building rate		:	1.28% PER ANNUM
	Replacement cost of flat with Services (v (3) i)		:	Rs.3200/- per sq ft
	Age of the building (residual Life*)		:	8(62)
	Life of the building estimated		:	70 years
	Depreciation percentage assuming the salvage value as 10%		:	1.28% Per annum
	Depreciated Ratio of the building		:	10.24
b	Total composite rate arrived for valuation		:	Rs.3200/- per sq ft
	Depreciated building rate VI (a)		:	Rs.2,872/-
	Rate for Land & other V (3) ii		:	-
	Total Composite Rate		:	Rs. 00/-per sq ft
	Total Basic value of the property			594.00 Sq. Ft. X Rs.3200/- =Rs.19,00,800/-
	Total depreciation occurred in last 8 years			Rs.1,94,641/-
	Present market value of the property			**Rs.17,06,159/-**

Details of valuation:

Sr.	Description	Qty.	Rate per unit Rs.	Estimated value Rs.
1.	Present value of the flat (car parking, if provided)	594.00 Sq. Ft	Rs.2,872/-	Rs.17,06,159/-
2.	Wardrobes	No	Nil	
3.	Showcases /	No	Nil	
4.	Kitchen arrangements	No	Nil	
5.	Superfine finish	No	Nil	
6.	Interior Decorations	No	Nil	
7.	Electricity deposits / electrical fittings, etc.	No	Nil	
8.	Extra collapsible gates / grill works etc.	No	Nil	
9.	Separate Car Parking	No	Nil	
10.	Others	N/A	Nil	
	Total			***Rs.17,06,159/-***

As A Result Of My Appraisal And Analysis, It Is My Considered Opinion That The Present Fair Market Value Of Property Of**. MR. TUKARAM BHISAJI SAWANT FLAT NO. C-003, "B" WING, GROUND FLOOR AT "DATTARTAY RESIDENCY" SURVEY NO.,HISSA NO- 19A/2(OLD SR.NO19A2, 19A/6 AND 19A14), 19A/12, 19A13, TEMBDHURINAGAR VILLAGE PINGULI, TAL-KUDAL SINDHUDURGA.**

In The Prevailing Condition With Aforesaid Specifications **Rs.17,06,159/-** (Rupees Seventeen Lakh Six Thousand One Hundred and Fifty-nine Only) And The Realizable Value **Rs.15,35,543/- (**Rupees Fifteen lakh Thirty-five Thousand Five Hundred and Forty-three Only) And The Distress Value **Rs.13,64,927/-**(Rupees Thirteen Lakh Sixty-four Thousand Nine Hundred and Twenty-seven

Only) And Government Value Is **Rs.15,06,414/-** (Rupees Fifteen Lakh Six Thousand Four hundred and Fourteen Only)

Place: Sawantwadi.
Date:30/09/2026

DILIP P. DEVAN
B.E. Civil , Dip.Arch., A.M.I.E., F.I.V.
Chartered Engineer & Govt. Regd. Valuer
Reg.No.CAT-I/223 of 2014-15

DECLARATION FROM VALUERS

I here by declare that-

a) **The information furnished in my valuation report dated 30/09/2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.**
b) **I have no direct or indirect interest in the property valued;**
c) **I have personally inspected the property on 29/09/2026 the work is not-sub-contracted to any other valuer and carried out by myself.**
d) **I have not been convicted of any offence and sentenced to a term of imprisonment;**
e) **I have not been found guilty of misconduct in my professional capacity.**
f) **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**
g) **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.**
h) **I abide by the model code of conduct for empanelment of valuer in the bank.**
i) **I am registered under section 34 AB of the wealth tax Act, 1957.**
j) **I am the proprietor/ partner/ authorized official of the/ company, who is competent to sign this valuation report.**
k) **Further, I hereby provide the following information.**

Sl. No	Particulars	Valuer comment
1	Background information of the asset being valued;	The project consist building (ground + Six Floor)
2	Purpose of valuation and appointing authority	Valuation is made to determine present value of the property to procure the loan and said proposal is admitted at bank of India, Pinguli Branch. Tal - Kudal
3	Identity of the valuer and any other experts involved in the valuation;	The valuer is govt.reg valuer under wealth tax act (category-I)of immovable properties
4	Disclosure of valuer interest or conflict, if any;	No conflict
5	Date of appointment, valuation date and date	Date of appointment-30/09/2026
	of report ;	valuation date-29/09/2026 date of report-29/09/2026
6	Inspections and/or investigations undertaken;	Site visit is carried out along with documentary verification and local inquiry carried out in the area.
7	Nature and sources of the information used or relied upon;	Document obtained from owner and local inquiry made
8	Procedures adopted in carrying out the valuation and valuation standards followed;	The market approach is used carryout this valuation .
9	Restriction on use of the report, if any	No
10	Major factors that were taken into account during the valuation;	The location and nature of project.
11	Caveats, limitation and disclaimers to the extent they explain or elucidate the limitation faced by valuers, which shall not be for the purpose of limiting is responsibility for the valuation report	The project is authentically signed off by concern authority hence no caveats.

Place: Sawantwadi.
Date: **30/09/2026**

DILIP P. DEVAN
B.E. Civil , Dip.Arch., A.M.I.E., F.I.V.
Chartered Engineer & Govt. Regd. Valuer
Reg.No.CAT-I/223 of 2014-15

(Name of approved valuer and seal of the firm / company)

The undersigned has inspected the property detailed in the valuation Report dated_ _ _____on

We are satisifted that the fair and resposible market value of property is ._____

.Rs._____(Rs_____ only)

:Date

Signature

Bank Manager



VALUATION REPORT

NAME OF WORK :- VALUATION OF FLAT NO. C-003, “B" WING, GROUND FLOOR AT "DATTARTAY RESIDENCY" SURVEY NO.,HISSA NO- 19A/2(OLD SR.NO19A2, 19A/6 AND 19A14), 19A/12, 19A13, TEMBDHURINAGAR VILLAGE PINGULI, TAL-KUDAL ,SINDHUDURGA.

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NAME OF THE OWNER — MR. TUKARAM BHISAJI SAWANT

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ARCHITECTURAL CONSULTANT
CHARTERED ENGINEERS
& APPROVED VALUERS

DILIP P. DEVAN.,
B.E. Civil, Dip. Arch., A.M.I.E., F.I.V.

ADDRESS

‘SAI – VIHAR’ PLOT NO. 09,
MORDONGRI, SAVANTWADI
DIST – SINDHUDURG – 416510
Cell - 9423305209

GOVERNMENT RATE

Year: 20262027

Annual Statement of Rates

Selected District: सिन्धुदुर्ग
Select Taluka: कुडाळ
Select Village: टेंभधुरीनगर
Search By: Survey No / Location
Select Location: इतर विकसनशिल विभाग

Select	विभाग नं.	उपविभाग	दर	एकक (Rs. /)
SurveyNo	27/27.1	सदनिका प्र.चौ.मी.	27300	चौ. मीटर
SurveyNo	27/27.2	वरच्या मजल्यावरील कार्यालये प्र.चौ.मी.	32400	चौ. मीटर
SurveyNo	27/27.3	दुकाने प्र.चौ.मी.	37100	चौ. मीटर
SurveyNo	27/0	-	0	NA

SITE LOCATION

