

S. M. Parchure

B.E.(CIVIL), LLB,MIBM, DPH(I)
MIE, MIWWA, MIAWPC, MIDSTA, MDCI
MBAI, MIRC, MICA, MIS, MICC, AMISA, FIV

Mob. :- 8390906711, 8390906724
Email :- smparchure24@gmail.com
URL:- <http://smpa.letsendorse.org>
www.smparchure.com



Address:-
Vishva Sadan, Vivekanandpuram Latur 413512

B1, Madhuban Sai City, Chakan Road,
Talegaon Dabhade, Pune 410507

A 1003 Kohinoor Tower, Bal Govind Das Marg,
Dadar Mumbai - 400 028

Paresh Rao (Kalyan, Mumbai):- 9220806115
Vinod Kadam (Pune):- 9922052060
Anup Yerte (Latur):- 7887911913, 8390906716

VALUER

Valuation Report

1 Date of Valuation report :	short summary followed by detail report
2 Type of property (Resi.Plot/NA plot/Resi. Building/Commercial bldg/Agri land/Machinery etc)	3-Jul-19 Own Land & Resi. Building
3 Detail address of property	Near Ambedkar Chowk, Paru Nagar, Murud
4 Ward No./Zone No.	Zone No.9/9.3
5 Sy.No./Gat No./Plot No.	Sy.No. 103, Gat No.510(part), GP House No.3136/1
6 Locality	Near Ambedkar Chowk, Paru Nagar, Murud
7 City/place	Murud
8 Taluka	Latur
9 District	Latur
10 GPS Coordinates-North	18.4028961
11 GPS Coordinates-East	76.2470805
12 Name of Owner/s:-	Shri. Satish alies Kakasaheb Vitthalrao Bhise
13 Mob.	8459127628
14 Total area of land/plot in sqm	185.87
15 eASR- Govt rate/sqm	1,500
16 Govt. value of land/plot in Rs.	278,810
17 Fair market rate/sqm	18,000
18 Fair market value of land/plot in Rs.	3,345,725
19 Total Constructed Area in sqm	254.71
20 eASR- Govt rate/sqm for construction	15,840
21 Govt. value of Construction in Rs.	4,034,606
22 Fair market rate of Construction/sqm	27,000
23 Fair market value of Construction aft depre. in Rs.	5,501,736
24 Total Govt value of property	4,313,417
25 Fair market value of property after depre	8,847,461
26 Conservative-Realizable value after depre	7,962,715
27 Distress sale/force/Auction value after depre	6,193,223
28 Overall opinion about property (mortgageability, Location, access, resale possibilities etc)	Bldg quality, mortgageability, location, access, resale possibilities are very good.
29 Other specific (Other than land & building if any machinery/ frurniture/ interior included in valuation)	NIL
30 Total FMV of property	8,847,461
31 Date of Inspection & survey	1-Jul-19
32 Name of Bank & Branch:-	Bank of Maharashtra, Br. Chincholirao-Wadi, Latur
33 Bank empanelment letter	AX39/Emp/Valuers/16-17 dated 20.09.2016
34 Name of Regi.Valuer :	S.M.Parchure
35 Govt. approved valuer CBDT-ITWT & ED Act and CC of IT Pune	REGI. VALUERS CAT-I -2536 of 1973 vide F.No.L525/379/of IT WT Govt. of India, CBDT dtd.15.12.84 & Estate Duty, CAT-ED-I -1049 of 1975 vide letter no.NSK/Tech/400/84-85/110255 dated 29.11.1984 AND CC of IT, Pune CAT- I- 238 of 1988 dated 09.09.1992
36 Signature & seal of registered valuer S.M.Parchure	



For S. M. Parchure & Associates

Proprietor

37 General :

38 Purpose for which valuation is made	Valuation for Edu. Bank Loan purpose- Loan Against Property
39 Date as on which valuation is made	3-Jul-19
40 Name of Owner/s:-	Shri. Satish alies Kakasaheb Vitthalrao Bhise
41 Name of Bank & Branch:-	Bank of Maharashtra, Br. Chincholirao-Wadi, Latur
42 Detail address of property	Near Ambedkar Chowk, Paru Nagar, Murud
43 Ward No./Zone No.	Zone No.9/9.3
44 Sy.No./Gat No./Plot No.	Sy.No. 103, Gat No.510(part), GP House No.3136/1
45 Locality	Near Ambedkar Chowk, Paru Nagar, Murud
46 Proximity	Market, Riksha, Bus stop, Colleges/schools, Offices, Banks, Hospitals & basic civic amenities in 0.5 to 1 km
47 City/place	Murud
48 Taluka	Latur
49 District	Latur
50 Recital	I have inspected above property belonging to owner for purpose of giving valuation certificate

51 Land :

52 Latitude North	18.4028961
53 Longitude East	76.2470805
54 MSL in Mts	609
55 Is the property is under joint ownership, or co-ownership,share of each such owner, shares in ownership	Only owner
56 Property Documents	Registry doc. LTR-2-dast no.2752/2004 of dated: 28.04.2004
57 7-12 & 8A extracts	8A of dated: 02.06.2018
58 Property card	G.P.H.No. 3136/1
59 Index II sheet	yes
60 Whether in Metrocity/ MC/Muni/GP/Rural area	GP, Murud
61 N.A./Aakhiv Patrika/ CTS record	N.A. Order No. 1979/LSO/WS/563 of dated: 27.02.1980 of Tahsildar, Latur
62 The property situated in	Good prime location in Murud
63 Road & frontage / Corner plot etc	20' Road & Corner plot
64 Nearest landmark	Near Ambedkar Chowk, Paru Nagar, Murud
65 4 Boundaries of Land/Bldg	
66 North	Remainingpart of sane house of Sou. Shivnanda Parasram Bhise
67 East	20' Road
68 West	10' Road -5' & 5' of Both Plots
69 South	House of Ramkrishna Raghunath Kshirsagar
70 Level of plot/land	Even
71 Shape of plot/land	Rectangular S/N-12.19 Meter & E/W-15.24 Meter
72 Land ceiling restrictions if any	No
73 Other difficulties if any(Earthquake/ Flood/ Threat to property)	None
74 Classification of locality-	High & middle class
75 Means and proximity to surface communications	Rikshaws, bus, etc are available within 0.5 to 1 km
76 Development around	Good development around, Bus stop nearby
77 E/W - 15.24mt	50
78 S/N - 12.19mt	40
79 Area sqft	2000
80 Area sqm	185.87
81 It is free-hold or lease-hold	Free hold
82 Dates of commencement/ termination of lease & terms of renewal & other details	N.A.

83 Is there any restrictive covenant	None	
84 Are there any agreements of easement? If so, attach copies	None	
85 Does the land fall in TP/DP area	No	
86 Contribution to CTS or applicable taxes	Applicable taxes paid	
87 Has the whole or part of the land notified for acquisition by Govt. etc	No	
88 Attach a dimensioned Site Plan	No	
89 Land rate		
90 Give sale instances -name-adr-regn.no.-date-area-sale price-rate as on cur. Date or av. Market rate	Please see data attached regarding eASR & Fair market rate	
91 Original cost of property-Purchase value in year 2004		235,000
92 Land & 4room construction rate as per registree documents per sqm		1,264
93 Current Govt. approved rate per sqm for land- Please see eASR-Land sheet attached h/w		1,500
94 Current Govt. value of land		278,810
95 Market rate per sqm		18,000
96 Land rate considered in this valuation per sqm		18,000
97 Land value		3,345,725
98 Ratio for Reasonable Fair market appreciation due to spl advantages		100%
99 Reasonable Fair market considering appreciation		3,345,725
100 Ratio for Reasonable Fair market reduction due to spl disadvantages		100%
101 Reasonable Fair market considering reduction		3,345,725
102 Realisable value of land		3,011,152
103 Distress sale/force/Auction value		2,342,007
104 Reasonable Fair market value of land	3,345,725	
105 Improvements/building:		
106 Building permission	Construction Permission of G.P.Murud, Tq & Dist:Latur of dated:24.07.2018	
107 Sanctioned plan copy	Yes	
108 Commencement Certificate	Construction Permission of G.P.Murud, Tq & Dist:Latur of dated:24.07.2018	
109 Occupancy certificate	N.A.	
110 No. of floor	GF+FF	
111 Height of each floor in mtr	3	
112 No. of Rooms	3-Hall+1-Kitchen+7-Bedroom & 4-Toilet & WC	
113 Type of structure / Building	RCC Construction	
114 Foundation	Good 1.5m depth	
115 Walls	BBM	
116 Plaster	Internal smooth plaster, external sand faced	
117 Openings	CCTW or flush doors & alu.glazed windows	
118 Flooring	Vitrified Tiles	
119 Roofing	RCC Construction	
120 Coloring	Dry distemper inside, whitewash-ceiling and distemper paint outside, Oil paint for MS structure	
121 WS, Sani, Ele.,Lift etc	4-bath+4-WC etc., Ele. Consealed, good quality	
122 Furniture & fixtures	Good furniture & fixtures, kitchen katta etc.	
123 Decorative items	Yes	
124 Class of fittings	Good	
125 Compound wall	Yes	

126	Underground sumps-capacity etc	Yes	
127	Overhead tank.	Yes	
128	Pumps-No. and HP	Yes	
129	Roads & pavings within compound	Paving in entrance	
130	Sewage disposal	Yes	
131	Rain harvesting	Yes	
132	Ele. bill p.m.	1500pm	
133	If lift is installed	N.A.	
134	Bore well with pump etc	Yes	
135	building owner occupied or on rental basis	Owner occupied	
136	If rental terms of rent etc	N.A.	
137	Has the standard rent fixed? How much p.m.	N.A.	
138	Is any dispute between landlord and tenant pending in court	N.A.	
139	Other details	N.A.	
140	Extra details	N.A.	
141	Property tax p.a.	Yes, Gram Panchayat karyalay, Murud of receipt no.2886 of Rs.2000/-	
142	Is the building insured? Premium p.a.	N.A.	
143	Insurance Co. & Policy No.	N.A.	
144	Insured value of building	N.A.	
145	FSI used/ permissible	within permissible	
146	Built up area sqm		254.71
147	Built up area sqft		2741
148	COST OF CONSTRUCTION :-	N.A.	
149	Muni. Permission -Month & Year of commencement of construction	July 24, 2018	
150	Month & Year of completion of construction- Occupancy certificate	N.A.	
151	Method of construction- Furnish details	Departmentally by owner	
152	Condition of property- well maintained /ordinary /not in good condition	Good condition	
153	Quality of construction	Good	
154	PWDSR considered for Yr		2018
155	Status of property	Good	
156	Deviation from sanctioned plan	Nil	
157	Current Govt. approved rate eASR- for bldg per sqm		15,840
158	Govt Fair market value of bldg (without depreciation)		4,034,606
159	Market rate per sqm		27,000
160	Bup area rate considered in captioned case after depre.		27,000
161	Fair market vale of building		6,877,170
162	Life of bldg in Yrs		75
163	Age of bldg in Yrs		0
164	Depreciation in % Refer Mitra Handbook page 668 or 689		0.00%
165	Reasonable Fair market value of building after depreciation		6,877,170
166	Ratio for Reasonable Fair market appreciation due to spl advantages		100%
167	Reasonable Fair market value of bldg after above advantage ratio		6,877,170
168	Ratio for Reasonable Fair market depreciation due to spl dis-advantages as Occu.Certi. is not produced		80%
169	Reasonable Fair market value of bldg (after above dis-advantage ratio)		5,501,736
170	Realisable value of bldg		4,951,562
171	Distressed value of bldg		3,851,215

172 **Govt value of property Rs.:-** 4,313,417
173 **Fair market value property Rs.:-** 8,847,461
174 **Realisable value property Rs.:-** 7,962,715
175 **Distressed Sale value property Rs.:-** 6,193,223
176 Special notes Docs attached- Advantages & disadvantages of property & Market rates are aptly considered.
177 Remarks This valuation report is subject to Legal checking of all documents/papers as per bank norms

178 **PART - II VALUATION**

179 **Declaration :** I hereby declare that :-
180 a) The information furnished in part 1 above is true and correct to the best of my
181 knowledge and belief which is based on the data furnished to me by the owner :yes
182 b) I have no any direct or indirect interest in the property valued :yes
183 c)I have inspected the property on the date mentioned herein before: yes
184 d)I have not been convicted of any offence & sentenced to a term of imprisonment: yes
185 d) I have been convicted of any offence and sentenced to a term of imprisonment: No
186 e) I have not been found guilty of any misconduct in my professional capacity: yes
187 e) I have been found guilty of any misconduct in my professional capacity: No
188 I have no relation for whom property is valued
189 I have no interest in ownership property valued
190 The said property is inspected by my qualified associate on the date of inspection & survey
191 The said property was not valued earlier by me for other financial institution

192 **Approach to Valuation:**

193 I have taken the measurements & calculated the quantities of important items by,
194 approximate quantities method. Suitabale sizes assumed for calculating these items.
195 Standard rate analysis based on Govt. applicable PWDSR &
196 I have done survey, invetigations & computation work aptly required for this val. Rep.
197 Standard valuation practice and approved norms are considered
198 Depreciation/ appreciation as per condition, age & life of building aptly considered
199 Advantages, disadvantages of property & aplicable distress factor aptly considered
200 All important aspects of valuation engineering norms have been considered
201 I have enquired basic data for valuation, extra leads/lifts, other charges/costs etc
202 I aptly considered cost of all items of construction provided in property as applicable
203 Bldg. development charges, land cost & other requisite data is also considered
204 Attached necessary google map/plan & photos for ready reference.
205 Based on my long experience and technical knowledge,

206 I valued property on date of valuation **Conclusion- F.M.V.:**
207 I assess that the value of property, on the date **8,847,461**
of valuation in words Rs.

208 **Nil Crores**
209 **Eighty eight Lakhs**
210 **Forty seven Thousand**
211 **Four Hundred**
212 **Sixty one Rs. Only**
213 Place Latur
214 Date 3-Jul-19
215 Signature & seal of registered valuer S.M.Parchure



For S. M. Parchure & Associates

Proprietor