

# Valuation Report

1 Date of Valuation report :	short summary followed by detail report <b>31-Jul-19</b>
2 Type of property (Resi.Plot/NA plot/Resi. Building/Commercial bldg/Agri land/Machinery etc)	Land & Building
3 Detail address of property	R/o-80, Chandan Nagar, Jule Solapur
4 Ward No./Zone No.	33/120
5 Sy.No./Gat No./Plot No.	Sy.No.156/1a, Plot No.80
6 Locality	Municipal Corporation Majarewadi, Northen Portion within the limits of Solapur, Chandan Naqar, Jule Solapur
7 City/place	Majarewadi, Jule Solapur
8 Taluka	South Solapur
9 District	Solapur
10 GPS Coordinates-North	17.6372442
11 GPS Coordinates-East	75.9076198
12 <b>Name of Owner/s:-</b>	<b>Smt. Surekha Satish Deshmukh</b>
13 Mob.	
14 Total area of land/plot in sqm	236.00
15 eASR- Govt rate/sqm	7420
16 Govt. value of land/plot in Rs.	1,751,120
17 Fair market rate/sqm	15,300
18 Fair market value of land/plot in Rs.	3,610,800
19 Total Constructed Area in sqm	
20 eASR- Govt rate/sqm for construction after depre.	<b>79.85</b> <b>37,230</b>
21 Govt. value of Construction in Rs.	2,972,816
22 Fair market rate of Construction/sqm	37,230
23 Fair market value of Construction aft. depre. in Rs.	2,820,310
24	<b>Total Govt value of property 4,723,936</b>
25	<b>Total fair market value of property 6,431,110</b>
26	<b>Conservative-Realizable value 5,787,999</b>
27	<b>Distress sale/force/Auction value 4,501,777</b>
28 Overall opinion about property ( mortgageability, Location, access, resale possibilities etc)	mortgageabilty, location, access, resale possibilities are good.
29 Other specific ( Other than land & building if any machinery/ fruniture/ interior included in valuation)	NIL
30 Total FMV of property	6,431,110
31 Date of Inspection & survey	29-Jul-19
32 <b>Name of Bank &amp; Branch:-</b>	<b>Vaidyanath bank Br. Ausa Road, Latur</b>
33 <b>Bank empanelment letter</b>	<b>O.No.H.O./Admin/2015-16/8543 dated 03.03.2016</b>
34 <b>Name of Regi.Valuer :</b>	<b>S.M.Parchure</b>
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	

**37 General :**

38 Purpose for which valuation is made	Valuation for Bank Loan purpose- <b>against property</b>
39 Date as on which valuation is made	31-Jul-19
40 Name of Owner/s:-	Smt. Surekha Satish Deshmukh
41 Name of Bank & Branch:-	Vaidyanath bank Br. AUSA Road, Latur
42 Detail address of property	R/o-80, Chandan Nagar, Jule Solapur
43 Ward No./Zone No.	33/120
44 Sy.No./Gat No./Plot No.	Sy.No.156/1a, Plot No.80
45 Locality	Municipal Corporation Majarewadi, Northen Portion within the limits of Solapur, Chandan Nagar, Jule Solapur
46 Proximity	Market, Riksha, Bus stop, Colleges/schools, Offices, Banks, Hospitals & basic civic amenities in 1 km
47 City/place	Majarewadi, Jule Solapur
48 Taluka	North Solapur
49 District	Solapur
50 Recital	I have inspected above property belonging to owner for purpose of giving valuation certificate
<b>51 Land :</b>	
52 Latitude North	17.6372442
53 Longitude East	75.9076198
54 Is the property is under joint ownership, or co-ownership,share of each such owner, shares in ownership	Only owner
55 Property Documents	Seen, Simple Mortgage deed in favouring Vaidyanath urbon co.op. Bank of OWS-AUSA Sub Registrar of dated:15.10.2016 of Registry No.3411/2016
56 7-12 & 8A extracts	7/12 of dated:13.10.2016
57 Property card	Sy.No.156/1a, Plot No.80
58 Index II sheet	Seen
59 Whether in Metrocity/ MC/Muni/GP/Rural area	Municipal Corporation
60 N.A./Aakhiv Patrika/ CTS record	Not reported to me
61 The property situated in	Good prime location in Solapur city
62 Road & frontage / Corner plot etc	20' Road
63 Nearest landmark	Municipal Corporation Majarewadi, Northen Portion within the limits of Solapur, Chandan Nagar, Jule Solapur
64 <b>4 Boundaries of Land/Plot</b>	
65 <b>North</b>	Plot No.79
66 <b>East</b>	Plot No.93 & 94
67 <b>West</b>	Road
68 <b>South</b>	Remaining portion of plot no.80
69 Level of plot/land	Even
70 Shape of plot/land	Rectangular S/N-60 feet & E/W-50 feet
71 Land ceiling restrictions if any	No

72 Other difficulties if any(Earthquake/ Flood/ Threat to property)	None	
73 Classification of locality-	High & middle class	
74 Means and proximity to surface communications	Rikshaws, bus, etc are available within 1 km	
75 Development around	Good development around, Bus stop nearby	
76 <b>E/W ft</b>	N.A.	
77 <b>S/N ft</b>	N.A.	
78 Area sqft	2539.36	
79 <b>Area sqm</b>	<b>236.00</b>	
80 It is free-hold or lease-hold	Free hold	
81 Dates of commencement/ termination of lease & terms of renewal & other details	N.A.	
82 Is there any restrictive covenant	None	
83 Are there any agreements of easement? If so, attach copies	None	
84 Does the land fall in TP/DP area	TP/DP of Solapur city	
85 Contribution to CTS or applicable taxes	No	
86 Has the whole or part of the land notified for acquisition by Govt. etc	No	
87 Attach a dimensioned Site Plan	No	
88 <b>Land rate</b>	Please see data attached regarding eASR & Fair market rate	
89 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	
90 Original cost of property-Purchase value in Yr2008	Not reported to me	
91 Land rate as per registree documents per sqm in year 2016	Not reported to me	
92 Current Govt. approved rate per sqm for land- Please see <b>eASR-Land</b> sheet attached h/w		<b>7420</b>
93 Current Govt. value of land		<b>1,751,120</b>
94 Market rate per sqm		15,300
95 Land rate considered in this valuation per sqm		<b>15,300</b>
96 Land value		3,610,800
97 Ratio for Reasonable Fair market appreciation due to spl advantages	N.A.	
98 Reasonable Fair market considering appreciation		3,610,800
99 Ratio for Reasonable Fair market reduction due to spl disadvantages	N.A.	
100 Reasonable Fair market considering reduction		3,610,800
101 Realisable value of land		3,249,720
102 Distress sale/force/Auction value		2,527,560
103 Reasonable Fair market value of land	3,610,800	
104 <b>Improvements/building:</b>		
105 Building permission	Building Permission No.78/05 dated:01.06.2005	
106 Sanctioned plan copy	yes	
107 Commencement Certificate	Yes	
108 Occupancy certificate	Not reported to me	
109 No. of floor	GF	

110 Height of each floor in mtr	3m	
111 No. of Rooms	1-Hall+2-Bedroom+1-Kitchen+ 1-Toilet & W.C	
112 Type of structure / Building	RCC Construction	
113 Foundation	Good 1.5m depth	
114 Walls	BBM	
115 Plaster	Internal smooth plaster, external sand faced	
116 Openings	CCTW or flush doors & alu.glazed windows	
117 Flooring	Vitrified tiles	
118 Roofing	RCC Construction	
119 Coloring	Dry distemper inside, whitewash-ceiling and distemper paint outside, Oil paint for MS structure	
120 WS, Sani, Ele.,Lift etc	1-bath+1- WC+1- Basin	
121 Furniture & fixtures	Good furniture & fixtures, kitchen katta etc.	
122 Decorative items	yes	
123 Class of fittings	Good	
124 Compound wall	Compound wall & gate infront of entrance	
125 Underground sumps-capacity etc	yes	
126 Overhead tank.	yes	
127 Pumps-No. and HP	yes	
128 Roads & pavings within compound	yes	
129 Sewage disposal	yes	
130 Rain harvesting	No	
131 Ele. bill p.m.	1000 Rs.	
132 If lift is installed	N.A.	
133 Bore well with pump etc	yes	
134 building owner occupied or on rental basis	Owner	
135 If rental terms of rent etc	N.A.	
136 Has the standard rent fixed? How much p.m.	N.A.	
137 Is any dispute between landlord and tenant pending in court	N.A.	
138 Other details	N.A.	
139 Extra details	N.A.	
140 <b>Property tax p.a.</b>	Not reported to me	
141 Is the building insured? Premium p.a.	N.A.	
142 <b>Insurance Co. &amp; Policy No.</b>	N.A.	
143 <b>Insured value of building</b>	N.A.	
144 FSI used/ permissible	N.A.	
145 <b>Built up area sqm</b>		<b>79.85</b>
146 Built up area sqft		859

147	<b>COST OF CONSTRUCTION :-</b>	N.A.	
148	<b>Muni. Permission -Month &amp; Year of commencement of construction</b>		Jun-05
149	Month & Year of completion of construction- Occupancy certificate	Not reported to me	
150	Method of construction- Furnish details	Not reported to me	
151	Condition of property- well maintained /ordinary /not in good condition	well maintained	
152	Quality of construction	Good	
153	PWDSR considered for Yr		2005
154	Status of property	Good	
155	Deviation from sanctioned plan	N.A.	
156	Current Govt. approved rate <b>eASR- for bldg</b> per sqm		<b>37,230</b>
157	Govt Fair market value of bldg (without depreciation)		2,972,816
158	Market rate per sqm		37,230
159	Bup area rate considered in captioned case after depre.		<b>37,230</b>
160	Fair market vale of building		2,972,816
161	Life of bldg in Yrs		75
162	Age of bldg in Yrs		14
163	Depreciation in % Refer Mitra Handbook page 668 or 689		5.13%
164	Reasonable Fair market value of building after depreciation		2,820,310
165	Ratio for Reasonable Fair market appreciation due to spl advantaqes		100%
166	Reasonable Fair market value of bldg after above advantaqe ratio		2,820,310
167	Ratio for Reasonable Fair market depreciation due to spl dis-advantaqes		100%
168	Reasonable Fair market value of bldg (after above dis-advantaqe ratio)		2,820,310
169	Realisable value of bldg		2,538,279
170	Distressed value of bldg		1,974,217
171	<b>Govt value of property Rs.:-</b>	4,723,936	
172	<b>Fair markt value property Rs.:-</b>	6,431,110	
173	<b>Realisable value property Rs.:-</b>	5,787,999	
174	<b>Distressed Sale value property Rs.:-</b>	4,501,777	
175	Special notes	Docs attached- Advantages & disadvantages of property & Market rates are aptly considered.	
176	Remarks	This valuation report is subject to Legal checking of all documents/papers as per bank norms	

177 **PART - II VALUATION**

178 **Declaration :**

I hereby declare that :-

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

191 **Approach to Valuation:**

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

204 Based on my long experience and technical knowledge,

205 I valued property on date of valuation

**Conclusion- F.M.V.:**

206 I assess that the value of property, on the date **6,431,110**  
of valuation in words Rs.

207

**Nil Crores**

208

**Sixty four Lakhs**

209

**Thirty one Thousand**

210

**One Hundred**

211

**Ten Rs. Only**

212

Place Latur

213

Date 31-Jul-19

214 Signature & seal of registered valuer S.M.Parchure