

VALUATION REPORT						
A.GENERAL DETAILS					Date	15.12.2018
1	Prospect Number	869863				
2	Type of Loan	Samman Lap				
3	Name of the Customer(s)	Sahadevan Chaprayel.				
4	Name of Property Owner	Sahadevan Chaprayel.				
5	Property Address as per site	Brk No. 1133, Sai Industrial Estate, Near Tilakchand Nagar, Sector 24, Ulhasnagar 3, Thane-421 003.				
6	Legal address of property	Brk No. 1133/8, Near Tilakchand House, Section 24, Municipal Ward No. 37, Khata No. 894/1002, Chalta No. 4135, Ulhas Nagar 3, Thane.				
7	Contact no of the Owner	8208012995	Tenant if Applicable	No		
8	Landmark	Near Tilakchand Nagar				
9	Date of Technical Visit	15/12/2018				
10	Property Usage	As per doc	Resi / comm /indu	on site	Resi / comm /indu	
11	Occupancy	Self Occupied / Vacant/ Rented				
12	Property falls in demolition list of local authority	Yes/No, Not Known				
13	Marketability	Good / Normal / Bad				
14	Front Side Road Width	Approx. 15 feet				
B. SURROUNDING LOCALITY DETAILS						
1	Ward No/ Municipal land No	Details not provided (Refer note below)				
2	Type of locality	Higher / Middle / Lower Class				
3	Type of the Property	Commercial				
4	Distance From City Centre	Ulhasnagar Railway Station at a distance of 1-2 km.				
5	Site Access	Independent				
6	Approving Authority:					
	Corporation Limit		Municipal Limit/DA			
	Town Panchayat		Village Panchayat			
7	Conditions of Approach Road	Bitumen Width	Yes	Mud road Width	No	
C. PROPERTY DETAILS						
1	No of Floors	Ground Floor				
2	Floor Wise Usage	Commercial				
3	Age of the property	34	Residual age	1		
4	Side Boundaries					
		As per document	As per site	As per plan		
	North	N.A	Open Plot	N.A		
	South	N.A	Sai Industrial Estate	N.A		
	East	N.A	Open Plot	N.A		
	West	N.A	Main Road	N.A		
5	Boundries are matching or not	Details not provided				
6	Property Identified through	Name Board /Site demarcation /local enquiry / Customer				
7	Plot Demarcated at site	Yes	No			
8	Aminities	All civil amenities are near by				
D.STRUCTURAL DETAILS						

1	Type of Structure	Load Bearing Structure	No. of floors	Ground Floor
2	No. of Buildings/Wings	Stand alone		
3	No. of units on each floor	1 Unit		
4	Quality of construction	Poor		
5	structural observation	Cracks if Any / No		
6	Configuration	1 Work Area & Toilet		
E. INTERIORS				
1	Flooring & finishing	Coba Flooring		
2	Roofing and terracing	Load Bearing Structure with AC Sheet Roofing		
3	Quality of fixtures & Settings	Poor		
4	Doors & Windows	Rolling Shutter		
F.PLAN APPROVAL DETAILS				
1	Construction as per approved / sanctioned plans	Details not provided <i>(Refer note below)</i>		
2	Details of approved plan with approval no & date	Details not provided <i>(Refer note below)</i>		
3	Commencement Certificate Number and date	Details not provided <i>(Refer note below)</i>		
4	Violations Observed if Any or is there any risk of Demolation in case of Violation	Not Known.		
5	If plans not available then is the structure confirming to the local byelaws	Details not provided <i>(Refer note below)</i>		
G.DEVIATION DETAILS				
	FLOOR DETAILS	Deviation in Sqft		Deviation in %
	Floor	AT DOCUMENTS	AT SITE	AT SITE
	Ground floor	459 sq.ft. (i.e. 17 X 27)	439 sq. ft CA	
	First Floor			
	Second Floor			
	Third & Above Floor			
H. Self construction case				
	Architect certified estimate available or not	Yes/No		
	Construction Amount certified	N.A.		
	Others			

I. FAIR MARKET VALUE						
1	Valuation Methodology			Comparison Method		
2	Particulars			Description	Area (in Sft)	Rate (per sft)
						Total Value
	Land area as per document					
	Carpet Area as per Approved Plan					
	Carpet Area as per Measurement				439	
	Area as per Document				459	
	Documented Area				459	₹. 3,922/-
	Amenties value					1800198
	Depreciation amount					
	Fair market value of the property as on 100%					1800198
	Say					1800000
	Distress value			1440000		
	Availability of potable drinking water & basic sanitation facility			Yes		
3	FLOORWISE DETAILS OF USAGE AND RENTAL VALUE					
	Floor	Usage	Units	Value	If Tenanted, Year of Current Tenancy	Rental Assessment
	Basement					
	Gr floor					
	FF					
	2nd / Above					
4	Stage of construction			%progress	% Recommend	
				100%	100%	
5	Govt. Guideline value			N.A.		
6	Demolition Risk			N.A.		
7	Latitude & longitude of property			19.224368, 73.166113		
8	which seismic zone property is located in ?			II , III, IV , V		
9	which cyclone area is the building is located in?			N.A.		
10	which flood area is the building is located in?			N.A.		
11	which land slide is the building is located in?			N.A.		
Remark:						
1. Mandatory documents i.e. Approved plan, Commencement Certificate & occupancy certificate not provided. As instruction received from the bank, we have released the report on provided documents.						
2. Based on discussions with local estate agents, it was identified that a majority of secondary sale transactions for apartments located in the subject micro-market are reported on the basis of their lump-sum values. Hence, we have worked back-wards from the lump-sum value to arrive at the unit rate for the subject property.						
3. It must be noted that the rent for the subject property is within the range of INR 10/- to 12/- per sq.ft. per month on CA.						
Declaration: we hereby declare that:						
1	The property was inspected on 15th December 2018 by Mr. Ajay Gaikwad in presence of Mr. Sahadevan Chaprayal (Customer).					
2	Our report does not cover check of ownership, titles clearance or legality. This valuation is Purely an opinion & has no legal or contractual obligation on our part. The rates are based on Current market condition & these may vary with time.					
3	The information furnished above is correct to the best of our knowledge and belief and as per factual position & information given to us and is based on the Copy of Part Sale Deed & Chain Agreement submitted to us by the india infoline housing finance co. or shown to us by the client					
4	Our Valuation is only for the use of the party to whom it is addressed and no responsibility is accepted to any third party for the whole or any part of its contents. The said report will not hold good / should not be used for any court / legal matters.					
5	This report should be read with notes & disclaimers along with legal due diligence report. Value assigned herein is subject to these stipulations. It is presumed that the copy of documents is taken from the originals duly tested and verified by ultra violet lamp machine (UVL) about veracity.					
6	The estimated future life of the building/ structure considered on the basis of data available from the site enquiries. Maximum age of structure considered 35 years.					
7	Our valuation is based on our experience and knowledge & this is an opinion only and does not stand as a guarantee for value it can fetch if disposed, due to any emergency in future					
8	Our Valuation is only for the use of the party to whom it is addressed and no responsibility is accepted to any third party for the whole or any part of its contents. The said report will not hold good / should not be used for any court / legal matters.					
9	It is advisable for the lender or the party to go through to the contents of the report and any discrepancy if any should be brought to the notice of JBA Consulting & Advisory Services LLP within 30 days and JBA Consulting & Advisory Services LLP is nor responsible for any change in contents after expiry for 30 days from the date of report.					
10	No structural survey of the subject property has been undertaken. For the purpose of this value assessment, we have assumed that the subject property has a clear title and all necessary approvals and permissions have been duly obtained.					
Agency Name		Agency Seal		Valuer Name and Signature		
JBA Consulting & Advisory Services LLP						
		(Approved Panel Valuer)				