

2.	Date of Valuation:-	5/10/2018
3.	Purpose of Valuation:-	Assessment of fair market value.
4.	Name of Property Owner /s:-	Smt. Bhanvaridevi Vachansingh Balia
5.	Name of Bank/HFI as applicable:-	Punjab National bank, Kalbadevi Branch
6.	Name of Developer of the Property (in case of developer built properties)	Document not made available
II	Physical Characteristics of the Asset	
1.	Location of the property in the city	Kombadpada Road, Kasar Ali
2.	Municipal Ward No.:-	Ward no. not mentioned in agreement
3.	Postal address of the property:-	House No. 561, Shubham Palace, Kombadpada road, Opp. Shivsena office, Near Shivaji Chowk, Kasar Ali, Bhiwandi, Dist. Thane - 421 302
4.	Area of the plot/land(supported by a plan) :	501.67 sq.mtr. Land area as per agreement
5.	Layout plan of the layout in which the property is located :	Document not made available
6.	Details of Roads abutting the property	Kombadpada Road
7.	Demarcation of the property under valuation on a neighbour hood layout map	Document not made available
8.	Description of Adjoining properties	North : Sukhamani Apartments East : Kombadpada Road, Shivsena office and Entrance of building West : Krishna Apartment / Gomati Apartment South : Palande Chawl
9.	Survey no. if any	Plot No. S. No. 46A/2 and 46/B, C.T.S. No. 3332 to 3403, 3441 to 3452, 3473 to 3475, 3496 to 3499, 3520 and 3331

10. Details of the building/buildings and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/ additional constructions with details, full details of specifications to be appended along with building plans and elevations

About 2003 i.e.15 yrs old building, with Ground + 3 upper floor.

Ground floor :- It Consists of 5 shops and 3 offices. All are rented. Internal inspection was not done for ground floor since all shops & offices on ground floor are rented out.

1st floor:- It is being used by the borrower for Storage/Stock keeping purpose. Polished kotah flooring, case capping electrification, Rolling grills at both parts of the floor, wooden windows. Floor has 9 feet height till beam & 11 feet height till ceiling. Floor has cement plaster with paint internally.

2nd floor:- It Consists of manufacturing as well as office area. It also has 2 wash room & 1 pantry area. Floor has 9 feet height till beam & 11 feet till ceiling. Floor has cement plaster with paint internally. Manufacturing area has polished kotah flooring, wooden windows and case capping electrification., office area has vitrified flooring, aluminum framed glass windows and concealed electrification. It has wooden doors., Wash room has ceramic tiles flooring & dadoing, it has concealed plumbing, Panty area has black granite platform.

3rd floor:- Internal inspection was not done for the third floor since it is given on rent.

Terrace area:- It has cement flooring, Generator and 2 syntex water tanks are installed on the terrace.

11. Plinth area, Carpet area and Saleable area to be mentioned separately and clarified:-

Constructed area as per measurement

Floors	Area in sq.ft.
Ground	4470.14
1 st floor	5,232.01
2 nd floor	5,367.53
3 rd floor	5,367.53
Total area	20,437.20

12. Any other aspect

Nothing specific.

III	Town Planning Parameters	
1.	Master plan provisions related to the property in terms of land use, Planning area/zone,	NA
2.		NA
3.	Development controls,	NA
4.	Zoning regulations,	NA
5.	FAR/FSI permitted and consumed,	Approved plan not provided
6.	Ground coverage,	Approved plan not provided
7.	Transferability of development rights if any, Building bye-law provisions as applicable to the property viz. setbacks, height restrictions, etc.	NA
8.	Comment on surrounding land uses and adjoining properties in terms of usage.	Commercial building which is surrounded by Industrial and Commercial buildings.
9.	Comment on unauthorized constructions if any :-	No
10.	Comment on demolition proceedings if any :-	No
11.	Comment on compounding/regularization proceedings	Document not made available
12.	Comment on whether OC has been issued or not	Occupancy Certificate not provided for verification
13.	Any other aspect	Nothing specific.
IV	Legal Aspects	Description of legal aspects to include
1.	Ownership documents,	<p>Registered Sale Deed Doc. No. BVD1 Doc. No. 3397/2002 date 16.09.2002 between Shri. Anil Umashankar Rungta (Vendor) And Smt. Bhanvaridevi Vachansingh Balia (Purchaser)</p> <p>Construction Permission issued by Bhiwandi Nizampur City Municipal Corporation vide letter no. J.No. B.P. /127 date 26.04.1999 for Ground + 3 upper floors constructed on land bearing S.No. 46/2 Part Village Bhiwandi</p> <p>Electricity Bill issued by Torrent Power on the name of Smt. Bhanvaridevi Vachansingh Balia date 16.08.2018, House No. 561, Meter No. B45217506</p> <p>Property Tax Bill issued by Bhiwandi Nizampur City Municipal Corporation Smt.</p>

VAL/0135/2		Bhanvaridevi Vachansingh Balia of M/s. Shubham Enterprises
2.	Names of Owner/s	Smt. Bhanvaridevi Vachansingh Balia
3.	Title verification,	Legal report provided by others can be referred
4.	Details of leases if any,	Legal report provided by others can be referred
5.	Ordinary status of freehold or leasehold including restriction on transfer,	Legal report provided by others can be referred
6.	Agreements of easements if any,	Legal report provided by others can be referred
7.	Notification for acquisition if any,	Legal report provided by others can be referred
8.	Notification for road widening if any,	Legal report provided by others can be referred
9.	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	Legal report provided by others can be referred
10.	Comment on transferability of the property ownership,	Legal report provided by others can be referred
11.	Comment on existing mortgages/charges/encumbrances on the property if any	C.C.
12.	Comment on whether the owners of the property have issued any guarantee (personal/corporate) as the case may be	Legal report provided by others can be referred
13.	Building plan sanction, illegal constructions if any done without plan sanction/violations.	Legal report provided by others can be referred
14.	Any other aspect.	Nothing specific
V	Economic aspects	
1.	Details of ground rent payable,	Not Applicable
2.	Details of monthly rents being received if any,	As per site inspection-Ground floor and 3rd floor area rented out and 1st floor and 2nd floor are Owner Occupied

3.	Taxes and other outgoings,	Property Tax paid on the name of Smt. Bhanvaridevi Vachansingh Balia of Shubham Enterprises Amt. Rs. 46,773/-
4.	Property insurance,	Document not made available
5.	Monthly maintenance charges,	Document not made available
6.	Security charges, etc.	Document not made available
7.	Any other aspect	Nothing specific
VI	Socio-cultural aspects	
	Descriptive account of the location of the property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	Middle Class
VII	Functional and Utilitarian Aspects	
	Description of the functionality and utility of the assets in terms of :	
1.	Space allocation	NA
2.	Storage spaces	NA
3.	Utility of spaces provided within the buildings	NA
4.	Any other aspect	Nothing specific
VIII	Infrastructure Availability	
a)	Description of aqua infrastructure availability in terms of	
1.	Water supply	Yes
2.	Sewerage/sanitation	Yes
3.	Storm water drainage	Yes
b)	Description of other physical infrastructure facilities viz.	
1.	Solid waste management	Yes
2.	Electricity	Yes
3.	Roads & Public transportation connectivity	Yes
4.	Availability of other public utilities nearby	Nothing specific
c)	Social infrastructure in terms of	
1.	Schools	New Modern English High School