

VIS(2023-24)-P(493-408-621)



REINFORCING YOUR BUSINESS[®]
ASSOCIATES
 VALUERS & TECHNO ENGINEERING CONSULTANTS (P) LTD.

File No.	RKA/DNCR/...../.....
Date of Receiving	28/10/23
File Receiver Name	Dhawal

CASE COLLECTION FORM

(Version 5.0)

Date of Implementation: 9.02.2011 | Last Revision: 30.01.2020 | Latest Revision: 31.10.2020

Items	Assigned To	Assigned to Date	To be completed by date	Submitted On date	Grade	HOD Engg. Signature
File Received By		NA	NA			
Survey	Dhawal					
Preparation						

A - Very Good, B - Satisfactory, C - Average, D - Poor, E - Extremely Poor

File Returned to HOD Engg. unprepared due to reason	☐ Survey not done properly, ☐ Survey Form not properly filled, ☐ Market survey for rates is not properly done, ☐ Identification is not clearly done, ☐ Measurement is not properly done, ☐ Photographs not clearly taken, ☐ Selfie/ Owner or owner representative photo not taken, ☐ Owner/ owner representative signature not taken, ☐ Google Map not taken, ☐ Survey summary sheet not filled

In case File is returned by the preparer - HOD Engg. comment & Signature	☐ Minor defects in the survey hence approved for preparation with warning to Surveyor. Report preparer to collect the missing information on his own.
	☐ Major defects in the survey. Survey has to be done again.

GENERAL DETAILS

1.	Proposal/ Work Order or Ref. No.	VIS(2023-24)-P(493-408-621)		
2.	Type of Service	☒ Valuation Report, ☐ Construction cost estimate, ☐ Cost vetting certificate ☐ Other CE Certificates, ☐ TEV Report, ☐ LIE		
3.	Type of customer	☒ Bank ☐ PSU ☐ NBFC ☐ Corporate ☐ Company ☐ Private client ☐ Direct client through Bank		
4.	Bank/ FI/ Organization Name & Address	SARB SBI Mumbai - 400020 6th Floor The International, 16, Mohanji Karpur Road		
5.	Case Allotment Officer/ Fees paying party Details	Name	Contact Number	Email Id
		Harshad A. G. Patil	9833554226	harshad.a.g.patil@sbi.co.in
6.	Case Type	☐ Case for Fresh Account ☒ Case for exiting account/ customer		
7.	Fees Details	Amount of Fees	Advance Amount if any	Fees will be paid by
		5000 + OP&T GST	—	☒ Bank ☐ Customer
8.	Billing Details	Billed To Party Name		GSTIN

CASE DETAILS

1.	Type of Property	Residential		
2.	Purpose of Valuation/Assignment	☐ Value assessment of the asset for creating new collateral mortgage ☐ Periodic Re-Valuation for Bank, ☐ Distress sale for NPA A/c., ☒ For DRT Recovery purpose, ☐ Capital Gains Wealth Tax purpose ☐ Partition purpose, ☐ General Value Assessment ☐ Any other:		
3.	Owner/ Applicant Details	Name	Contact Number	Email Id
		Rakesh Pingre	2	—
4.	Account Name	Rakesh pranod pingre.		
5.	Property Address	C-1203, 14th Floor Radhe Krishna CHS. Plot No-6, Sector-17, Kalambohi, Pune, Raigad - 410218.		
6.	Who will coordinate on site for the site survey	Name	Contact Number	
		Arvind Jundore	9322882896	
7.	Preferred time of survey	Date	Time	
		11:00	11:00	
8.	Documents Received (Any one ownership document and approved site plan/ map is must)	1. Ownership Documents: ☒ Sale Deed, ☐ Power of Attorney, ☐ Registered Will, ☐ Relinquishment Deed, ☐ Transfer Deed, ☐ Conveyance Deed, ☐ Allotment Letter, ☐ Possession Letter 2. Map: ☐ Cizra Map, ☒ Approved Map, ☐ Site Plan 3. Utility Bills: ☐ Electricity Bill & payment receipt, ☐ Water Bill & payment receipt, ☐ House Tax demand & payment receipt 4. Any Other document: ☐ CLU, ☐ TIR Report, ☐ Agreement to Sale, ☐ Old Valuation Report 5. No documents provided: ☐		
9.	Documents received from	Sale Agreement, Approved map		
10.	Special Instructions if any:	Property was bank sealed.		
11.	I agree to pay the amount mentioned above for the preparation of Valuation Report. I agree that I'll not put pressure on Valuer firm to distort any facts and would not try to influence any member or official of the firm in the ill spirit or vested interest and to benefit any individual or organization by any means illegitimately.  Customer Signature:			

SURVEY PROCESS COMPLIANCE CHECKLIST (To be submitted by Surveyor with each Survey)

COMPLIANCE CHECKLIST POINTS	STATUS
1. Did you take proper property documents to carry out the survey?	☒
2. Have you properly studied & highlighted Owner/ Area/ Boundaries in the property documents with bold fluorescent before moving for the survey?	☒
3. Did you check prominent landmark nearby the subject property and mentioned in the survey form?	☐
4. Did you identified the Property clearly by matching the boundaries and area mentioned in the property papers?	☐
5. Did you check if property is merged with any other property or it is an independent property?	☒
6. Did you checked the flat size with eye estimation or based on number of bed rooms?	☒
7. Did you check for any construction violations in the flat?	☒
8. Did you check municipal limits/ jurisdiction/ ward?	☒
9. Did you take Google Map location and shared it to Maps whatsapp group?	☒
10. Did you check society reputation?	☒
11. Have you taken property full scale photograph with gate?	☒
12. Have you taken owner/ representative photograph with the property?	☒
13. Have you taken your selfie with the property along with owner/ representative?	☒
14. Have you taken photograph of the society gate along with abutting road and towards left and right of the property?	☒
15. Have you taken multiple photographs of the property from inside-out?	☒
16. Did you check nearby development and whereabouts and commented on survey form?	☒
17. Did you check any defects or negativity in the society & flat in terms of location, legality, disputes, marketability, salability, etc. and commented on survey form in detail?	☒
18. Have you filled all the columns of survey form including survey summary sheet properly?	☒
19. Have you taken self-attested documents from owner/ representative and stamped "documents provided by stamp"?	☒
20. Did you check any defects or negativity in the property in terms of location, legality, disputes, marketability, salability, etc. and commented on survey form in detail?	☒
21. Have you confirmed any recent past transactions during market enquiries and enquired property rates locally very rigorously?	☒
22. Did you take signatures of the owner/ representative on undertaking and survey summary sheet?	☒
23. Did you signed the undertaking?	☒

For File No.	115(2023-24)-P(493-608-624
Surveyor Name	Dhawal Vafar
Signature	
Date	23/10/23

MULTI STORIED FLATS SURVEY FORM

(Version 5.0)
Date of Implementation: 09.02.2017 | Date of Revision: 04.01.2018 | Latest Revision: 31.10.2020

File No. RKA/DNCR/...../..... Date: 23/10/23 Time: 11:00

GENERAL DETAILS

1.	Name of the Surveyor	Dhawal Vaidya	
2.	Property shown by	☐ Owner, ☐ Representative, ☐ No one was available, ☐ Property is locked, survey could not be done from inside <u>RECOVERY</u>	
		Name	Contact No.
		Arvind Jundore	9324882896
3.	Survey Type	☒ Full Survey (inside-out with measurements & photographs) ☐ Half Survey (Measurements from outside & photographs) ☐ Only photographs taken (No measurements)	
4.	Reason for Half survey or only photographs taken <u>MR</u>	☐ Property was locked, ☐ Possessee didn't allow to inspect the property, ☐ NPA property so couldn't be surveyed completely	
5.	How Property is Identified	☒ From schedule of the properties mentioned in the deed, ☐ From name plate displayed on the property, ☐ Identified by the owner, owner representative, ☐ Enquired from nearby people, ☐ Identification of the property could not be done, ☐ Survey was not done	
6.	Property Measurement	☒ Self-measured, ☐ Sample measurement only, ☐ No measurement	
7.	Purpose of Valuation	☐ Value assessment of the asset for creating collateral mortgage, ☐ Periodic Re-Valuation for Bank, ☒ Distress sale for NPA A/c., ☐ For DRT Recovery purpose, ☐ Capital Gains Wealth Tax purpose ☐ Partition purpose, ☐ General Value Assessment	
8.	Type of Loan	☒ Housing Loan, ☐ Housing Take Over Loan, ☐ Home Improvement Loan, ☐ Loan against Property, ☐ Construction Loan, ☐ Educational Loan, ☐ Car Loan, ☐ Project Loan, ☐ Term Loan, ☐ CC Limit enhancement, ☐ Cash Credit Limit, ☐ Industrial Loan, ☐ NA	
9.	Loan Amount	75 lakhs.	

OWNERSHIP DETAILS

1.	Legal Owner Name/s	Rakesh Prasad Pingole
2.	Property Purchaser Name	—
3.	Property Address under Valuation	1403, C-wing, Road No Krishna chis
4.	Present Residence Address of the Owner/ Purchaser	—

Property constitution

☐ Free Hold, ☐ Lease Hold

PS per Room

LOCATION DETAILS

Adjoining Properties		North	South	East	West
1. Adjoining Properties with the help of compass or Sun direction and also confirm it with nearby people)		1401, 1402	other society	staircase 7	staircase 2
2. Property Facing		☐ East Facing, ☐ North Facing, ☐ West Facing, ☐ South Facing, ☐ North-East Facing, ☐ South-West Facing, ☐ South-East Facing, ☐ North-West Facing			
3. Landmark		Police Michokaya, Malvani talda, secte			
4. Ward Name/ No.		secte - 17, Roadpai, Kachanali.			
5. Zone Name					
6. Main Road Name & Width		Name	Width	Distance from property	
		Roadpai Road	15m	property + 0m	
7. Approach Road Name & Width					
8. Location consideration of the Society		☒ Within Main city, ☐ Within Good Urban developed Area, ☐ Within developing area, ☐ Highly posh locality, ☐ Very Good, ☐ Good, ☐ Ordinary, ☐ In interiors, ☐ Remote area, ☐ Backward, ☐ Average, ☐ Poor			
9. Location of the Flat		☐ Park Facing, ☐ Pool Facing, ☐ Road Facing, ☐ Entrance North-East Facing, ☐ Sunlight facing			
10. Characteristics of the Locality		☒ Urban developed, ☐ Urban developing, ☐ Semi Urban, ☐ Rural, ☐ Backward, ☐ Industrial, ☐ Institutional			
11. Proximity to civic amenities		School	Hospital	Market	Metro
		90m	400m	300m	2.6km
12. Any new Development in surrounding area		NA			
13. Jurisdiction limits		☐ Nagar Nigam, ☐ Nagar Panchayat, ☐ Gram Panchayat, ☐ Nagar Palika Parishad, ☐ Area not within any municipal limits			
14. Jurisdiction Development Authority Name		☐ DDA, ☐ GDA, ☐ NOIDA, ☐ GNIDA, ☐ YEIDA, ☐ HUDA, ☐ KMDA, ☐ MDDA, ☐ Any other Development Authority: ☐ Area not within any development authority limits			
15. Municipal Corporation Name		☐ NDMC, ☐ SDMC, ☐ EDMC, ☐ Ghaziabad Municipal Corporation, ☐ Gurgaon Municipal Corporation, ☐ Faridabad Municipal Corporation, ☐ Kolkata Municipal Corporation, ☐ Dehradun Municipal Corporation, ☐ Area not within any municipal limits, ☐ Any other Municipal Corporation/ Municipality:			

AS per bids

East

open

land/plot.

WQS +

Nil Kant

Magnific

North

sidhivindya

+winds.

South

ghoomi

corner

PHYSICAL DETAILS

Covered Built-up Area

☐ Covered Area, ☐ Floor Area, ☐ Super Area, ☐ Carpet Area

(Tick one on the basis of which valuation is to be calculated)

As per Title deed

As per Map

As per site survey

Are Boundaries matched

☒ Yes, ☐ No

Is Independent access available to the property?

☒ Clear independent access is available, ☐ Access available in sharing of other adjoining property, ☐ No clear access is available, ☐ Access is closed due to dispute

Is the property merged or colluded with any other property

NA

Construction Status

☐ Built-up property in use, ☐ Under construction, ☐ Construction not started

Total Number of Floors in the Building

6+14

Floor on which Flat is situated

14th floor

Type of Flat

Residential Flat

Age of Building/ Recent Improvements done

Type of Group Housing Society

☒ High End, ☐ Normal, ☐ Affordable Group Housing

Appearance/ Condition of the Building

Internal - ☒ Excellent, ☐ Very Good, ☐ Good, ☐ Ordinary, ☐ Average, ☐ Poor ☐ Under construction, ☐ No construction, ☐ No Survey

Maintenance of the Building

External - ☒ Excellent, ☐ Very Good, ☐ Good, ☐ Ordinary, ☐ Average, ☐ Poor ☐ Under construction, ☐ No construction

Fixed Wooden Work

☒ Very Good, ☐ Average, ☐ Poor

Interior decoration

☐ Excellent, ☐ Very Good, ☐ Good, ☐ Simple, ☐ Ordinary, ☐ Average, ☐ Below Average, ☐ No wooden work, ☐ No survey

Any defects in the Group Housing Society

NA

Any violation done in the flat

NA

Utilities/ Facilities in the Group Housing Society

☒ Lifts, ☒ Garden, ☒ Landscaping, ☒ Swimming Pool, ☐ Gym, ☒ Club House, ☐ Walk Trails, ☐ Kids play zone, ☐ 100% Power Backup

Property currently possessed by

☐ Owner, ☐ Vacant, ☐ Lessee, ☐ Under Construction, ☐ Couldn't be Surveyed, ☐ Property was locked, ☐ Bank sealed, ☐ Court sealed

Current activity carried out in the property	☐ Residential purpose, ☐ Commercial purpose, ☐ Godown, ☐ Office, ☐ Vacant, ☐ Locked, ☐ Any other use:
Special Comments if any	

MARKETABILITY/SELABILITY/UTILITY DETAILS

1. Reputation/ class of developer	☒ Very Good, ☐ Good, ☐ Average, ☐ Low, ☐ Poor	
2. Reputation of society	☒ Very Good, ☐ Good, ☐ Average, ☐ Low, ☐ Poor	
3. Any issues in marketability of the property?	☐ Yes, ☒ No Reason in case of No: ☐ Location, ☐ Surrounding, ☐ Legal aspects, ☐ Demand, ☐ Shape, ☐ Any Other:	
4. How is Demand & Supply condition in the Market of such properties?	Demand ☒ Very Good, ☐ Good, ☐ Average, ☐ Low, ☐ Poor Supply ☒ Very Good, ☒ Good, ☐ Average, ☐ Low, ☐ Poor	Comments: property was sold
5. Is property easily sellable & marketable?	☐ Yes, ☒ No	
6. How is the current utility of the property?	☐ Excellent, ☒ Very Good, ☐ Good, ☐ Average, ☐ Low, ☐ Poor	
7. At what True rate Owner bought this Property?	Year of purchase 2018 Purchase Price 10,16,650/-	

USE THIS SPACE FOR PROVIDING ANY ADDITIONAL DETAILS/ INFORMATION

NO. OF FLOORS - 2 nos
 NO. OF FLOORS per floor - 4 nos
 NO. OF WINGS - 3 (A, B, C)

PROPERTY MARKET COMPARABLE RATE INFORMATION DETAILS

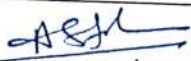
(Available for Sale or Transaction already happened in past)

Particulars	Subject Property	Comparable 1	Comparable 2	Comparable 3
Name (source of information)	NA	Shantony Mark	Sharda Bora / Estate	
Contact No.	NA	9702309993	9819452959	
Type of source of information (Seller/ Property dealer/ nearby people)	NA	Property dealer	Property dealer	
Rates/ Price informed	NA	15K. 17K / sq. ft	95 lacs / 1000 sq. ft	2 BHK
Rates Type (Sale/ Buy)	NA	sale	sale	
Area/ Size of the Flat		700 sq. ft (incl. F.B. balcony)	700 sq. ft	
Legal Status (clear, negative, weak)/ No. of owners		clear	clear	
Location/ surrounding/ neighborhood comparison with the subject property (Similar, Lower, Better, Highly Better than the subject Property)	Base Case	same building 2 BHK flat same as of our office	- " -	
Distance from the subject Property	0	near 95 lacs	- " -	
Society comparison (Similar, Lower, Better, Highly Better than the subject society)		Similar	- " -	
Other factors (Corner, 2 side open, North-East facing, Park facing, Legal/ Financial encumbrance, etc.)		Front Road Facing	Back side Facing	
Any other details/ Discussion held	NA	same bldg flat available	- " -	
13. Present expected Sale Value of the overall property?		85 lacs - 95 lacs.		

UNDERTAKING BY THE CUSTOMER

I confirm that I have made the inspection of the subject property to the surveyor of R.K Associates, which is correct property in question for which the documents have been provided/ submitted by me. I further confirm that I am aware of all the information related to the subject property and I have provided all its information to the surveyor true to the best of my knowledge. I understand that any false or manipulative information provided by me will be considered as cheating with the professional organization since it will lead to incorrect valuation report and I'd be solely responsible for this unlawful act and will bear the charges for the changes/ modifications which have to undergo due to the false information. I also undertake that I have not given any cash or in kind to any member of R.K Associates to influence the Value of the Property or favor any individual or organization and the same is not accepted or asked by the member of R.K Associates. Any such act will lead to cancellation of the material prepared by R.K Associates with forfeiting of the fees and I'll be completely responsible for its repercussions and legal actions taken for it.

IMPORTANT: We have not authorized any of our person/ Surveyor to take Cash or kind from the customers in any situation. In case Surveyor or any member of R.K Associates asks for any money or kind from you then kindly please inform on number +91-9958632707, 0120-4110117. Our Valuation process is very stringent and have multiple check points to ensure correct & error free reports to keep the lending agency risk free. In case Surveyor claims that he would be able to arbitrary effect the Valuation figures unfairly or as per your requirement & need, then he is making a false claim to you and we request you to complaint such act immediately on the number provided above.

Name	Anind Jundane
Relationship with owner	Recovery Department
Signature	
Mobile No.	9324882896
Date	23/10/23

UNDERTAKING BY THE SURVEYOR

I confirm that I have carried out the Survey of the property properly as per the fair professional best practices and Valuation & Survey policy guidelines issued by R.K Associates. I have not taken any cash or kind from the customer nor have I come into any kind of influence of the customer / bank for arbitrary providing the Property Valuation as per one's need. I further state that I have not given any assurances to the customer nor given any wrong or false information or statement. In case at any point of time it is found that I have done any kind of fraudulent activity in this case and misled the company then I understand its legal consequences and appropriate penal action which company can take against me. Also in regard to it any monetary or reputation loss will be recovered from me by the company.

For File No.	VIS(2023-24)-PC493-408-621
Surveyor Name	Dhawal Vaidya
Signature	
Date	23/10/23

SURVEY SUMMARY SHEET
(TO BE ENCLOSED WITH VALUATION REPORT)
(Version 1.0) | Date of implementation: 10.04.2017

Every Valuation report at R.K Associates is prepared based on the thorough survey of the property carried out by our Engineering Surveyor. This Survey Summary Sheet is for the information of Banker/ concerned interested organization. Detailed Survey Form can also be made available to the interested organization in case it is required to cross check what information our surveyor has given in site inspection report based on which Valuation report is prepared.

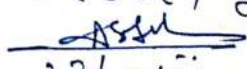
1.	File No.	VIS(2023.16) - PL193-408-621						
2.	Name of the Surveyor	Dhawal Vohra						
3.	Borrower Name	Rakesh Prasad Pongir						
4.	Name of the Owner	— " —						
5.	Property Address which has to be valued	C Wing 1403, Rodhe Krishna CHS.						
6.	Property shown & identified by at spot	☐ Owner, ☐ Representative, ☐ No one was available, ☐ Property is locked, survey could not be done from inside Recovery <table border="1"> <tr> <th>Name</th> <th>Contact No.</th> </tr> <tr> <td>Arvind Jundare</td> <td>9324882896</td> </tr> </table>			Name	Contact No.	Arvind Jundare	9324882896
Name	Contact No.							
Arvind Jundare	9324882896							
7.	How Property is Identified by the Surveyor	☒ From schedule of the properties mentioned in the deed, ☒ From name plate displayed on the property, ☐ Identified by the owner/ owner representative, ☐ Enquired from nearby people, ☐ Identification of the property could not be done, ☐ Survey was not done						
8.	Are Boundaries matched	☒ Yes, ☐ No, ☐ No relevant papers available to match the boundaries, ☐ Boundaries not mentioned in available documents						
9.	Survey Type	☒ Full survey (inside-out with measurements & photographs) ☐ Half Survey (Measurements from outside & photographs) ☐ Only photographs taken (No measurements)						
10.	Reason for Half survey or only photographs taken N/A	☐ Property was locked, ☐ Possessee didn't allow to inspect the property, ☐ NPA property so couldn't be surveyed completely						
11.	Type of Property	☒ Flat in Multistoried Apartment, ☐ Residential House, ☐ Low Rise Apartment, ☐ Residential Builder Floor, ☐ Commercial Land & Building, ☐ Commercial Office, ☐ Commercial Shop, ☐ Commercial Floor, ☐ Shopping Mall, ☐ Hotel, ☐ Industrial, ☐ Institutional, ☐ School Building, ☐ Vacant Residential Plot, ☐ Vacant Industrial Plot, ☐ Agricultural Land						
12.	Property Measurement	☒ Self-measured, ☐ Sample measurement, ☐ No measurement						
13.	Reason for no measurement N/A	☐ It's a flat in multi storey building so measurement not required ☐ Property was locked, ☐ Owner/ possessee didn't allow it, ☐ NPA property so didn't enter the property, ☐ Very Large Property, practically not possible to measure the area within limited time ☐ Any other Reason:						
14.	Land Area of the Property	As per Title deed	As per Map	As per site survey				
15.	Covered Built-up Area	As per Title deed 529.59.12	As per Map 529.59.12	As per site survey 505.86.91				
16.	Property possessed by at the time of survey	☐ Owner, ☐ Vacant, ☐ Lessee, ☒ Under Construction, ☐ Couldn't be Surveyed, ☐ Property was locked, ☒ Bank sealed, ☐ Court sealed						
17.	Any negative observation of the							

property during survey	
18. Is Independent access available to the property	☒ Clear Independent access is available, ☐ Access available in sharing of other adjoining property, ☐ No clear access is available, ☐ Access is closed due to dispute
19. Is property clearly demarcated with permanent boundaries?	☒ Yes, ☐ No, ☐ Only with Temporary boundaries
20. Is the property merged or colluded with any other property	NR
21. Local Information References on property rates	Please refer attached sheet named 'Property rate Information Details.'

Endorsement:

1. Signature of the Person who was present from the owner side to identify the property:

Undertaking: I have shown the correct property and provided the correct information about the property to the surveyor of R.K Associates to the best of my knowledge for which Valuation has to be prepared. In case I have shown wrong property or misled the valuer company in any way then I'll be solely responsible for this unlawful act.

a. Name of the Person: Arvind Jundane
b. Relation: Recovery department
c. Signature: 
d. Date: 23/10/23

In case not signed then mention the reason for it: ☐ No one was available, ☐ Property is locked, ☐ Owner/representative refused to sign it, ☐ Any other reason:

2. Surveyor Signature who did site inspection:

Undertaking: I have inspected the property and cross verified the property details at site to the extent of a. Matching boundaries of the property, b. Sample measurement of its area, c. Physical condition, d. Property rates as per local information with what is mentioned in the property documents provided to me by the Bank/interested organization. I have not come under influence of anyone during site inspection and have only recorded the true and factual details in the survey form which I come across during the site survey. I understand that giving any manipulative information in the survey form will lead to incorrect Valuation report which is an unlawful act and I'll be solely responsible for doing it.

a. Name of the Surveyor: Dhawal. Kanjor
b. Signature: 
c. Date: 23/10/23

82 for Mr - 90 10 chs

Hall - 15.77' x 10' = 157.7

Kitchen - 6.7' x 8.89' = 59.56

CR - 3.69' x 6.58' = 24.28

CB - 8.89' x 11.37' = 101.07

Passage - 4.51' x 2.84' = 12.80

MB - 10.06' x 12.05' = 120.98

MT - 6.97' x 4.23' = 29.48

505.86 59.12 ✓

Hall balcony - 7.92' x 4.78' = 37.85

Kitchen FB - 6.36' x 2.41' = 15.32

CB FB - 9.26' x 2.02' = 18.70

MB FB - 6.26' x 4.74' = 29.62

37.85 } 37.85
15.32 } 59.12

18.70 } 63.69
29.62 } 59.12