

NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
 CIN: U67190MH2000PTC128736

Ref No: NCBPL/CBI/1391/02 - 20
 1 SUMMARY OF VALUATION REPORT OF
 IMMOVABLE PROPERTY
 (INDUSTRIAL GALA)
 OWNED BY

MRS. ASHA BAJORIA

AT
 INDUSTRIAL GALA NO.11, GROUND FLOOR, BLUE CHIP NO.5
 INDUSTRIAL PREMISES CO - OP. SOCIETY LTD., WALIV PHATA,
 SATIVALI ROAD, VASAI (E), TALUKA & DIST. THANE - 401 208.

AS INSTRUCTED BY
 CENTRAL BANK OF INDIA - (NARIMAN POINT BRANCH)

| Description | Present Fair Market Value as on 18/02/2020 | Net Realizable Value (NRV) as on 18/02/2020 | Distress Sale Value as on 18/02/2020 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------------|--------------------------------------|
| Industrial - Gala No.11, Ground floor, Blue Chip No.5 Industrial Premises Co - Op. Society Ltd., Waliv Phata, Sativali Road, Vasai (E), Taluka & Dist. Thane - 401 208. | Rs.41,40,000/- | Rs.37,26,000/- | Rs.33,12,000/- |
| | Rs.41,40,000/- | Rs.37,26,000/- | Rs.33,12,000/- |

TOTAL PRESENT FAIR MARKET VALUE: Rs.41,40,000/- of Industrial Gala No. 5, Ground floor as on 18/02/2020 (RUPEES FORTY CRORE AND SEVENTY TWO THOUSANDS ONLY).

FOR NAVJIVAN CONSULTANCY SERVICES PVT

Borrower's documents are returned by the valuer

DIRECTOR / AUTH. SIGN.
(APPROVED VALUER OF CB



A circular purple stamp of the Institute of Valuers, India (I.V.I.). The stamp contains the text: 'APPROVED VALUER', 'MEMBERSHIP No.', 'CAT. No. 288', and 'IMMOVABLE PROPERTY'. A signature is written across the stamp.

NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED
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CENTRAL BANK OF INDIA - (NARIMAN POINT BRANCH)
 VALUATION REPORT (INDUSTRIAL GALA)

General

Purpose for which the valuation is made

To ascertain the Fair Market Value as on date of property for No. Fiscal purpose - Renewal of Loan facility with Central Bank of India - (Nariman Point Branch).

- a) Date of Inspection
- b) Date on which the valuation is made
- c) Person/s accompany/ available at the site at the time of visit/ inspection/ valuation

24/01/2020
 18/02/2020

Shashi Pandey
Mobile No. 9819427175

List of documents produced for perusal

i) Telephonic instructions dated 04/12/2019 from Manager, Central Bank of India - Nariman point Corporate Finance Branch advising us for submission of valuation report in present case.

ii) Copy of Agreement for sale dt. 21st September 2010 executed between Mr. Tarachand Vallabhji Vora ("VENDOR") of the one part, and Mrs. Asha Bajoria ("PURCHASER") of the second part.

iii) Copy of society maintenance bill No. 580 dt. 1/10/2019 issued by Blue chip No. 5 Industrial premises Co-op soc. Ltd. in the name of Mrs. Asha Bajoria.

We have relied on documents provided by the Central Bank of India - Nariman Point Branch & presume the same to be authentic & true.

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| | |
|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| iv) Copy of Occupancy Certificate Ref No. CIDCO/VVSR/OC/BP-1308/E/808 Dated. 31/03/2008 issued by CIDCO. | |
| Name of the owner(s) and his /their address (es) with Phone no. (details of share of each owner in case of joint ownership) | <p>Name of Owner - The Property as reported is Owned by :-</p> <p>Mrs. Asha Bajoria.</p> <p>Address : The address of the owner as mentioned in agreement for sale dated Dt. 21st September 2010, is as follows:-</p> <p>Residing at: 104-05 Ahinsa Kutir, Link Road, Near In orbit, Malad West.</p> <p>Share of each owner in case of joint ownership - Single Ownership.</p> |
| Brief description of the property | <p>The Present property under valuation is Industrial Unit No. 216 situated on the second floor in the building known as "BLUE CHIP NO.5 INDUSTRIAL PREMISES CO - OP. SOCIETY LTD." (Soc. Registration No. TNA (VSI)/GNL/(O)/1682/2013).</p> <p>The present property constructed on Plot bearing Survey No. 86, situated at Villa Waliv, Taluka & Dist Thane within the limits of Vasai Vir City Mahanagarpalika, Vasai.</p> <p>The Building is having RCC fra structure with foundatio footing, slabs, staircase</p> |

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overhead and underground water storage tanks, all in RCC with 15.5ft height from floor level to ceiling.

At the time of our site visit it is noticed that the borrower has constructed Mezzanine floor by erecting loft & access by staircase.

The borrower had agreed to submit the copy of necessary permission/Approved Plan Sanctioned by local State body for construction of Mezzanine floor directly to bank authority.

The present Property mainly consists of following Units -

| Units - | Approx. (Meter) | | | Area Sq. Mt. |
|-----------------|-----------------|------|---|--------------|
| | L | X | W | |
| RCC Shed | 12.10 | 6.00 | | 72.60 |
| Patra Shed | 10.00 | 6.00 | | 60.00 |
| Mezzanine Floor | 9.15 | 6.00 | | 54.90 |

Total Approx Area 187.5 Sq. Mtrs

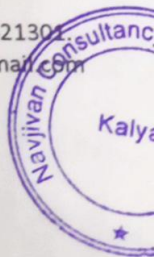
The above dimensions are approximate & as measured at site during our site visit.

Location of property

| | | |
|------------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Plot No. / Survey No. | : | Plot bearing Survey No. 86, |
| Door No. | : | Gala No. 11. |
| T.S. No. / Village | : | Village - Waliv. |
| Ward / Taluka | : | Thane. |
| Mandal / District | : | Thane. |
| Full address of the property | : | Industrial Gala No.11, Ground Floor, Blue Chip No.5 Industrial Premises Co - Op. Society Ltd., Waliv Phata, Sativali Road, Vasai (E), Taluka & Dist. Thane 401 208. |

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| | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| City / Town | : Vasai (E). | |
| Residential area | : Yes. | |
| Commercial area | : Yes. | |
| Industrial area | : Yes. | |
| Classification of the area | : Middle. | |
| i) High / Middle / Poor | : Urban. | |
| ii) Urban / Semi Urban / Rural | : Within the limits of Vasai Virar City Mahanagarपालिका Vasai. | |
| Coming under Corporation limit / Village Panchayat / Municipality | : Reportedly No. | |
| Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/scheduled area / cantonment area. | | |
| Boundaries of the property (As per Actual) | | |
| North | : By Industrial Area. | |
| South | : By Industrial Area. | |
| East | : By Road | |
| West | : By Open Space. | |
| Boundaries of the property (as per Deed) | | |
| | A | B |
| | As per Old Valuation Report | Actual |
| North | : By Industrial Area | By Industrial Area |
| South | : By Industrial Area | By Industrial Area |
| East | : By Industrial Area | By Industrial Area |
| West | : By Industrial Area | By Road |
| Extent of the site | : By Industrial Area | By Open Space |
| Extent of the site considered for Valuation (least of 13a & 13b) | : - | |
| | : The area statement of Industrial Gala No. 11, ground floor as per agreement for sale dt. 21 st September 2010 is considered for valuation as detailed below: Built Up Area :- 77 Sq. Mtrs. (828 Sq. Ft.) | |
| Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month | : Occupied by Owner. | |



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| II APARTMENT BUILDING | | Remarks |
|---------------------------------|------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| Sr No | Description | |
| 1. | Nature of the apartment | : The Property is situated on ground floor. The building consists of ground plus One upper floors. |
| 2. | Location | : Plot bearing Survey No. 86. |
| | C.T.S. No. | : Gala No.11. |
| | Block No. | : Village No./Zone No. 5. |
| | Ward No. | : Within the limits of Vasai Virar City Mahanagarपालिका Vasai. |
| | Village / Municipality /Corporation | : Industrial Gala No.11, Ground Floor, Waliv Phata, Sativali Road, Vasai (E), Taluka & Dist. Thane - 401 208. |
| | Door No., Street or Road (Pin Code) | : Mixed. |
| 3. | Description of the locality industrial/ Commercial / Mixed | |
| 4. | Year of Construction | : Copy of Occupancy Certificate Ref No. CIDCO/VVSR/OC/BP-1308/E /808 Dated. 31/03/2008 issued by CIDCO |
| 5. | Number of floors | : Ground plus One upper floor. |
| 6. | Type of structure | : R C C Frame Structure. |
| 7. | Quality of Construction | : Normal. |
| 8. | Appearance of the Building | : Normal. |
| 9. | Maintenance of the Building | : Normal. |
| 11 | Facilities available | : |
| | Lift | : Yes. (One Lift), |
| | Protected Water Supply | : Yes. |
| | Underground Sewerage | : Yes. |
| | Car Parking - Open / Covered | : Open parking. |
| | Is Compound wall existing? | : Yes. |
| | Is pavement laid around the Building? | : Yes. |
| III FLAT/INDUSTRIAL UNIT | | |
| 1. | The floor in which the flat/Industrial Unit is situated | : Ground floor. |
| 2. | Door No. of the flat/ Industrial Unit | : Gala No.11. |



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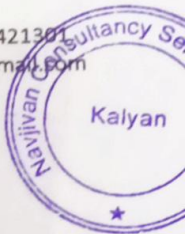
| | | | |
|----|--------------------------------------------------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3. | Specifications of The Industrial Unit | : | |
| | Roof | : | R C C Slab |
| | Flooring | : | PCC flooring. The WC is provided with ceramic tiles as base and glazed ceramic tiles up to full height. |
| | Doors | : | MS Rolling Shutter. |
| | Fittings | : | Normal. |
| | Finishing | : | Normal. |
| | Special amenities | : | The Property is provided with amenities such as One Lift, open space area for two/four wheeler Parking, 24 x 7 watch & ward facility, huge steel main gate at entrance of the building, Compound wall all around the building etc. |
| 4. | House Tax | : | The Property Tax amount is to be paid by the Property Owner. The details are available with borrower and the borrower had agreed to submit these details directly to Bank authority. |
| | Assessment Number | : | |
| | Tax paid in the name of | : | |
| | Tax amount | : | |
| | Electricity Service connection No. | : | - |
| | Meter Card is in the name of | : | |
| | How is the maintenance of the flat/ Industrial Unit. | : | Normal. |
| | Sale Deed executed in the name of | : | Agreement for sale dt. 21st September 2010 executed between Mr. Tarachand Vallabhji Vora ("VENDOR") of the one part, and Mrs. Asha Bajoria ("PURCHASER") of the second part. |
| | What is the undivided area of land as per Sale Deed? | : | The land is undivided and co-owned. |
| | What is the plinth area of the flat/ Industrial Unit? | : | Built Up Area :- 77 Sq. Mtrs. (828 Sq. Ft.) |
| | What is the floor space index (app.) | : | Permissible FSI as per D.C. Rules of Local Competent Authority. |
| | What is the Carpet Area/Built Up Area of the flat/Industrial Unit? | : | Built Up Area :- 77 Sq. Mtrs. (828 Sq. Ft.) |



NAVJIVAN CONSULTANCY SERVICES PRIVATE LIMITED

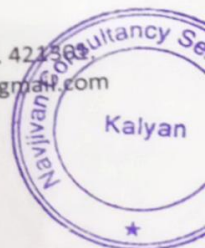
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| | | | |
|-------------------------|-----------------------------------------------------------------------------|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 12. | Is it Posh / 1 Class / Medium / Ordinary? | : | Middle Class. |
| 13. | Is it being used for Residential or Commercial purpose? | : | The Property under Valuation is Industrial Gala & it is restricted for industrial use only. |
| 14. | Is it Owner-occupied or let out? | : | Owner Occupied. |
| IV MARKETABILITY | | | |
| | How is the marketability? | : | <p>The area is well developed & having basic infrastructure facilities & services like Water supply, electricity, sewage & street lighting, and other Public service etc.</p> <p>Civic amenities such as Schools, Colleges, Markets, Banks, Shops, etc. are available within 15 to 20 Minutes distance from the property.</p> <p>The Property is situated at approx 2 to 3 KM distance from Vasai (East) railway Station.</p> <p>Transportation means such as corporation Buses & Private, Auto are available.</p> <p>The area is well connected to all parts of Maharashtra and Gujarat State, by good network of Roads & Railways.</p> |
| | What are the factors favoring for an extra Potential Value? | : | - |
| | Any negative factors are observed which affect the market value in general? | : | - |



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| V | RATE | |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | After analyzing the comparable sale instances, what is the composite rate for a similar flat/Industrial Unit with same specifications in the adjoining locality? | <p>The industrial Units having similar amenities & loading factor in the surrounding areas are sold in the range of Rs 3,500/- to Rs 4,800/- per Sq. Ft. Built up Area.</p> <p>Further we had independent market inquires with local Real Estate Agent of surrounding area.</p> <p>We had also gone through Internet Search & various websites for obtaining the prevailing market rates for similar properties.</p> <p>Accordingly, we have considered the Present Market Rate for the Industrial unit under valuation as Rs.5,000/- per Sq. Ft of Built up Area on a conservative basis and which seems to be reasonable in our opinion.</p> |
| 2. | Assuming it is a new construction, what is the adopted basic composite rate of the flat/Industrial unit under valuation after comparing with the specifications and other factors with the flat /unit under comparison (given details). | Market Rate adopted Rs.5,000/- per Sq. Ft. on Built up area of Industrial gala. |
| 3. | BREAK - UP FOR THE RATE | |
| | i) Building + Services | : Rs.2,000/- per Sq. ft. |
| | ii) Land + others | : Rs.3,000/- per Sq. ft. |
| 4. | Guideline rate obtained from the Registrar's office an evidence thereof to be enclosed) | As per Government Stamp Duty Ready Reckoner of the year 2019-2020 the Market Rates for Stamp Duty Purpose for industrial gala at Village Waliv, Taluka Vasai, Village No./Zone No. 5, is Rs.45,600 per Sq. Mtrs. Built up Area (Copy enclosed). |



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The Ready Recknor Registers are prepared & maintained for the purpose of collecting stamp duty & it has no statutory base or force & therefore it cannot form a foundation to determine the market value. The Ready Reckoner do not by itself reveal all the aspects of Valuation.

The Rate slab for a particular area specified in the ready Reckoner cannot be accepted as the final rate for the entire area of the locality as it does not take into consideration the factual and legal factors like the nature of land and advantages and disadvantages of land.

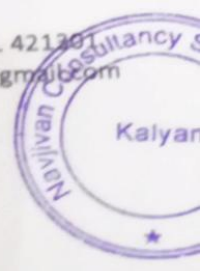
| VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION | | | | | | | | | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------|--------------------------------------------------------|--------------------------------------------------------------|--------------------------------|------------------------|--------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|--|-----------------------------------------------------------|-----|-----------------------------------|-------------------------------------|
| a) | <table border="1"> <tr> <td>Depreciated building rate</td> <td>: Depreciated Market rates.</td> </tr> <tr> <td>Replacement cost of flat/Industrial Unit with Services</td> <td>: = 828 Sq. Ft. x Rs.2,000/- per Sq. Ft. = Rs.16,56,000/-</td> </tr> <tr> <td>Age of the building</td> <td>: 12 Years.</td> </tr> <tr> <td>Life of the building estimated</td> <td>: 60 Years (Future Life 48 Years)</td> </tr> <tr> <td colspan="2">Provided the building is maintained neatly under normal circumstances with proper & regular repairs & maintenance and regular structural audit etc. by society.</td> </tr> <tr> <td>Depreciation percentage assuming the salvage value as 10%</td> <td>: -</td> </tr> <tr> <td>Depreciated Ratio of the building</td> <td>: Adopted Depreciated Market rates.</td> </tr> </table> | Depreciated building rate | : Depreciated Market rates. | Replacement cost of flat/Industrial Unit with Services | : = 828 Sq. Ft. x Rs.2,000/- per Sq. Ft. = Rs.16,56,000/- | Age of the building | : 12 Years. | Life of the building estimated | : 60 Years (Future Life 48 Years) | Provided the building is maintained neatly under normal circumstances with proper & regular repairs & maintenance and regular structural audit etc. by society. | | Depreciation percentage assuming the salvage value as 10% | : - | Depreciated Ratio of the building | : Adopted Depreciated Market rates. |
| Depreciated building rate | : Depreciated Market rates. | | | | | | | | | | | | | | |
| Replacement cost of flat/Industrial Unit with Services | : = 828 Sq. Ft. x Rs.2,000/- per Sq. Ft. = Rs.16,56,000/- | | | | | | | | | | | | | | |
| Age of the building | : 12 Years. | | | | | | | | | | | | | | |
| Life of the building estimated | : 60 Years (Future Life 48 Years) | | | | | | | | | | | | | | |
| Provided the building is maintained neatly under normal circumstances with proper & regular repairs & maintenance and regular structural audit etc. by society. | | | | | | | | | | | | | | | |
| Depreciation percentage assuming the salvage value as 10% | : - | | | | | | | | | | | | | | |
| Depreciated Ratio of the building | : Adopted Depreciated Market rates. | | | | | | | | | | | | | | |
| b) | <table border="1"> <tr> <td>Total composite rate arrived for valuation</td> <td></td> </tr> <tr> <td>Depreciated building rate VI (a)</td> <td>: Rs.2,000/- per Sq. Ft.</td> </tr> <tr> <td>Rate for Land & other V (3) ii</td> <td>Rs.3,000/- per Sq. Ft.</td> </tr> <tr> <td>Total Composite Rate</td> <td>Rs.5,000/- per Sq. Ft.</td> </tr> </table> | Total composite rate arrived for valuation | | Depreciated building rate VI (a) | : Rs.2,000/- per Sq. Ft. | Rate for Land & other V (3) ii | Rs.3,000/- per Sq. Ft. | Total Composite Rate | Rs.5,000/- per Sq. Ft. | | | | | | |
| Total composite rate arrived for valuation | | | | | | | | | | | | | | | |
| Depreciated building rate VI (a) | : Rs.2,000/- per Sq. Ft. | | | | | | | | | | | | | | |
| Rate for Land & other V (3) ii | Rs.3,000/- per Sq. Ft. | | | | | | | | | | | | | | |
| Total Composite Rate | Rs.5,000/- per Sq. Ft. | | | | | | | | | | | | | | |

| No. | Description | Qty Sq. Ft | Rate Per Unit Rs. /Sq. Ft. | Estimated Value in Rs. |
|-----|------------------------------------------------------------------------|---------------|-------------------------------|---------------------------|
| 1. | Present value of the flat/ Industrial gala | 828 | 5,000/- | 41,40,000/- |
| 2. | Wardrobes | | NIL | NIL |
| 3. | Showcases / | | NIL | NIL |
| 4. | Kitchen arrangements | | NIL | NIL |
| 5. | Superfine finish | | NIL | NIL |
| 6. | Interior Decorations | | NIL | NIL |
| 7. | Electricity deposits | | NIL | NIL |
| 8. | electrical fittings, etc. / Extra collapsible gates / grill works etc. | | NIL | NIL |
| 9. | Potential value, if any | | NIL | NIL |
| 10. | Other Parking | | NIL | NIL |
| | Total | | | 41,40,000/- |
| | | | | Say Rs.41,40,000/- |

(RUPEES FORTY ONE LAKHS FORTY THOUSANDS ONLY).

As per discussion with client and looking at current market scenario of said property, there is no threat of acquisition by government for road widening/public service purposes, submerging & applicability of CRZ provisions to the property under valuation.

As a result of our appraisal and analysis it is our considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is **Rs.41,40,000/- (RUPEES FORTY ONE LAKHS FORTY THOUSANDS ONLY).**



INSURANCE VALUE:

Insurance system came into existence due to the possibility of occurrence of unforeseen events causing loss or damage to the property and ultimate financial loss to the owner of the asset. Land is not a perishable commodity and hence does not need insurance. As per principles of insurance land is never insured. Building on the other hand is a perishable and destructive asset and hence requires insurance like other assets such as plant and machineries, furniture, goods and stocks, cash, etc. Insurance of building is required against risk of fire, earthquake, riot, terrorism, malicious damage, explosion, flooding, tsunami, storm, cyclone, lighting, aircraft accident, vehicular accident and such other risks.

The insurable value (Depreciated Cost) of the building is estimated by adopting sinking fund method of depreciation to arrive at final depreciated cost of the building. The foundation of the building does not get damaged due to fire or flood. Hence cost of foundation (Approx. 10% of replacement cost of building) is excluded from the estimate of insurable value.

Total Built up area: 828 Sq. Ft.

| | | |
|-----------------------------------------------------------------------|---|-----------------|
| Cost of the building as if new @ Rs.2,000/- per Sq. Ft. x 828 Sq. Ft. | = | Rs. 16,56,000/- |
| Deduct :- 10% towards the cost of foundation & Plinth | = | Rs. 1,65,600/- |
| Net cost of superstructure | = | Rs. 14,90,400/- |
| Deduct for depreciation : Depreciated Market Rate Considered | | |
| Net present insurable value | = | Rs. 14,90,400/- |
| Say Rs. 14,90,000/- | | |
| (RUPEES FOURTEEN LAKHS NINETY THOUSANDS ONLY). | | |



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THE DISTRESS SALE VALUE:

We are discounting the above market value by 20 %. Hence,
Forced/Distress value of property as on date

= Fair Market Value as on date x 0.80

= Rs.41,40,000/- x 0.80

= **Rs.33,12,000/-**

(RUPEES THIRTY THREE LAKHS TWELVE THOUSANDS ONLY).

THE NET REALIZABLE VALUE (NRV) :-

Thus, Net Realizable Value (NRV) of caption subject property is

Fair Market Value (Selling Price) : Rs.41,40,000/-

Deduct Cost Of Realization (Approx 10%) : Rs. 4,14,000/-

NRV = Rs.37,26,000/-

(RUPEES THIRTY SEVEN LAKHS TWENTY SIX THOUSANDS ONLY).



PART III DECLARATION

The valuation is based on the site visit & the information reported by the borrower.

The valuation is subject to clear & marketable title & adequacy of Engineering /Structural design, Stability & Deed of declaration for common Areas etc.

Emphasis of this report is on the value of the property & not on the area measurement or title verification of the property, environmental aspects & is based on present market rate.

This valuation report will remain valid only for the purpose for which it is made & The Valuation has been given solely for the use of the Client to whom it is addressed. Market value obtained in this report is defined as follows -

Market value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer & willing seller in an Arm's length transaction after proper marketing wherein both parties had each acted knowledgeably & without compulsion (As defined by the International Valuation Standards Committee London).

Best performance of Real Estate Market need not necessarily indicate future trends. This valuation is purely an estimate & has no legal or contractual obligation on our part. Analysis & conclusions of the value of the property are based on assumptions & conditions prevailing at the time of date of valuation. The rates indicated are based on current market condition & these may vary with time.

Bank authorities are requested to contact Valuer in case of any doubts or discrepancy.

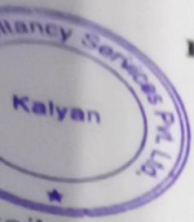
Our opinion about valuation is true & fair to the best of our knowledge & belief. We have no direct or indirect interest in the assets valued.



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encumbrances of Loan, Govt. or other dues, stamp duty, registration charges, transfer charges etc. if any, are not considered in the valuation. We have assumed that the assets are free of lien & encumbrances.

18/02/2020
By: Indresh Kumar
By: Pallavi Gavli
Mulund



FOR NAVJIVAN CONSULTANCY SERVICES PVT LTD.



DIRECTOR/ AUTH. SIGN.
(APPROVED VALUER OF CBI)

Details of Property Visited :
Date of Visit :
Time of Visit :
Name & Designation of visiting Official :
Remarks if any.

Undersigned has inspected the property detailed in the Valuation dated 18.02.2020 on . We are satisfied that the fair and market value of the property is (Rupees only)
40000/- Rupees Forty one lakhs forty thousand only.
Signature :

Name & Designation of the Inspecting Official(s)
Undersigned

(H MANAGER)



Blue Chip No.5 Industrial Premises Co. Op. Soc. Ltd.

TNA / VSI / GNL / O / 1682 / 2013
 Waliv Phata, Sativali Road, Vasai (East). Pin code - 401 208.

Bill for the Period Oct-2019 to Dec-2019

Name **Mrs. Asha Bajoria**

Gala **011**

Bill No : 00580
 Bill Date : 01/10/2019
 Due Date : 31/12/2019
 AREA : 1105

| Particulars | Amount (in Rs) |
|------------------------|-----------------|
| Sinking Fund | 792.00 |
| Electricity Charges | 1,668.00 |
| Water Charges | 861.00 |
| Administration Charges | 0.00 |
| Repair Fund | 2,373.00 |
| Other Charges | 0.00 |
| Parking Charges | 0.00 |
| Extra Repair Fund | 1,658.00 |

Paid

| | | | |
|----------------------|------|---------------------|----------|
| Principal Amount : | | Total : | 7,352.00 |
| Accumulated Interest | 0.00 | Arrears : | 0.00 |
| | | Interest on Arrears | 0.00 |
| | | Grand Total : | 7,352.00 |

Rs. Seven Thousand Three Hundred Fifty Two only

CIDCO

INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LIMITED
Ambika Commercial Complex, Second Floor, Vasai (East), Dist. Thane - 401 210.
Phones : (Code - 95250) 2390487 • Fax : (Code : 95250) 2390466

Date : 31/03/2008

CIDCO/VVSR/OC/BP-1308/E/808

To: Shri H.P. Desai & Shri D.P. Desai through
P.A. Holder, Shri Natwarlal K. Shah
C/O. Ratilal Somchand
Poorvi Chamber, Navghar
Vasai (W), Taluka Vasai
DIST : THANE

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| वसई-१ |
| दस्त क्रमांक: 9049L/2000 |
| १० / २५ |

- Sub: Occupancy Certificate for the Proposed Industrial Building (Gr.+ 1/pt) on S.No.86, H.No.6/1 & 6/2 of Village Waliv, Tal. Vasai, Dist.Thane
- Ref: 1) Commencement Certificate No.CIDCO/VVSR/CC/BP-1308/E/1614 dated 03/03/2005.
2) Appeal passed vide appeal order No.TPS 1204/1376/C.R.236/UD-12 dated 26/07/2004
3) IILR M.R.No.356/2004 dated 31/07/2004 for measurement
4) Letter from GSDA vide letter No.LGW-10/2007/CN59/55/678/2007 dated 05/06/2007 for potable water supply.
5) Development Completion Certificate dtd.18/01/2008 from the licensed Architect.
6) Structural Stability certificate from your Structural Engineer vide letter dated 18/01/2008.
7) Plumbing certificates dated 18/01/2008
8) Your letter dated 21/01/2008.

Sir/Madam,

Please find enclosed herewith the necessary Occupancy Certificate for Industrial Building (Gr.+ 1/pt) on S.No.86, H.No.6/1 & 6/2 of Village Waliv Taluka Vasai, Dist:Thane, alongwith as built drawings.

You are required to submit revised DILR map showing the roads, R.G. amenity plot, D.P. road reservation, buildings as constructed at site and you will also have to submit necessary mutations in 7/12 extracts showing these components before approaching for refund of security deposit.

Yours faithfully,

Encl.: a/a.

Copy to:-

/s. J.P. Mehta & Associates,
21-122, Ambika Commercial Complex,
Vasai (E), Taluka Vasai,
DIST : THANE.

