Valuation Report of the Immovable Property

Details of the property under consideration:

Name of Owner: Mr. Sabir Yasin NIrban

Residential Flat No. 1502-1504-1602-1604, 15-16 Floor, "**FOrtune Tower**", Village - Byculla, State - Maharashtra, Country - India

Valuation Done for:

Central Bank of India Nariman Point Branch

Chandermukhi, Ground Floor, Barrister Rajni Patel Marg, Mahatma Phule Nagar, Nariman Point, Mumbai - 400 021, State - Maharashtra, Country - India.

Vastukala Consultants (I) Pvt. Ltd.

Thane · Nashik · Indore · Mumbai · Delhi NCR · Aurangabad · Nanded

Vastu/Mumbai/07/2023/030861/1

25/0-0-P/Ni

Date: 25.07.2023

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1502-1504-1602-1604, 15-16 Floor, "FOrtune Tower", Village - Byculla, State - Maharashtra, Country - India belongs to Mr. Sabir Yasin Nirban

Boundaries of the property:

North Information not available

South Information not available

East Information not available

West Information not available

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for MSME Loan purpose at ₹ 0.00 (Rupees zero Only).

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09

Encl.: Valuation report



Vastukala Consultants (I) Pvt. Ltd.

121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093

To, **Central Bank of India** Nariman Point Branch

VALUATION REPORT(IN RESPECT OF Flat)

l.	GENERAL				
1.	Purpose for which the valuation is made		:	MSME Loan	
2.	a.	Date of inspection	:		
	b.	Date on which the valuation is Made	:	25.07.2023	
3.	List	of documents produced for perusal		1 Copy of Offer letter 2 Copy of Signed Report dated 10.05.2023 3 Copy of Final Word dated 10.05.2023 4 Copy of Signed Report dated 10.05.2023 5 Copy of Final Word dated 10.05.2023 6 Copy of Signed Report dated 10.05.2023 7 Copy of Final Word dated 10.05.2023 8 Copy of Signed Report dated 10.05.2023 9 Copy of Final Word dated 10.05.2023 9 Copy of Final Word dated 10.05.2023 10 Copy of Office Copy dated 09.05.2023 11 Copy of Office Copy dated 09.05.2023 12 Copy of Office Copy dated 09.05.2023 13 Copy of Office Copy dated 09.05.2023 13 Copy of Office Copy dated 09.05.2023	



				Mr. Sabir Yasin Nirban	
4.	Name of the owner(s) and his / their address(es) with Phone no. (details of share of each owner in case of joint ownership)		:	Residential Flat No. 1502-1504-1602-1604, 15-16 Floor, " FOrtune Tower ", Village - Byculla, State - Maharashtra, Country - India	
				Contact No : 9004799396	
				Details of Share Ownership is not available	
5.	Brief description of the property		:	Residential Flat The property is a Residential Flat located on floor. The composition of Residential Flat is .	
6.	Loc	ation of property	:		
		nder construction, extent of npletion	:	100% work completed	
	a	Plot No. / Survey No.	:		
	b	Door No.	:	Residential Flat No. 1502-1504-1602-1604	
	С	C.T.S. No. / Village	:	Village-Byculla	
	d	Ward / Taluka	:		
	е	Mandal / District	:		
7.	Postal address of the property		:	Residential Flat No. 1502-1504-1602-1604, 15-16 Floor, "FOrtune Tower" , Village - Byculla, State - Maharashtra, Country - India	
8.	City	/ / Town	:	Mumbai	
	Res	idential area	:	Yes	
	Cor	nmercial area	:	No	
	Indi	ustrial area	:	No	
9.	Clas	ssification of the area	:		
	Hig	h / Middle / Poor	:		
	Urb	an / Semi Urban / Rural	:	CONSULTANZO	
10.	Coming under Corporation limit / Village Panchayat / Municipality		:	Valuers & Appraisers Chartered Engineer (I) Architects = Interiors FIF F110026.6	
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area		:	FIV 9863 CCIT (N)CCIT/1-14/ 52/2008-09 1088	

		1	1	
12.	Boundaries of the property	:		
	North	:		
	South	:		
	East	:		
	West	:		
13.	Dimensions of the site	:	N. A. as property under consideration is a Residential Flat in an apartment building.	
		:	As per the Deed	Actuals
	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
14.	Extent of the site	:		
15.	Extent of the site considered for Valuation (least of 13a & 13b)	:	Carpet Area in Sq.Ft. = 0.00 (Area as per document) Built up area in Sq. Ft. = 0.00 Built up area in Sq. Ft. = 0.00	
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:		
		+		
II.	APARTMENT BUILDING	:		
II. Sr	APARTMENT BUILDING Description	:	Remarks	
-			Remarks Residential	
Sr	Description	:		
Sr 1.	Description Nature of the apartment	:		
Sr 1.	Description Nature of the apartment Location	: :		
Sr 1.	Description Nature of the apartment Location C.T.S. No.	: :		
Sr 1.	Description Nature of the apartment Location C.T.S. No. Block No.	: :	Residential	
Sr 1.	Description Nature of the apartment Location C.T.S. No. Block No. Ward No.	: : : : : : : : : : : : : : : : : : : :	Residential Byculla	
Sr 1.	Description Nature of the apartment Location C.T.S. No. Block No. Ward No. Village / Municipality / Corporation	: : : : : : : : : : : : : : : : : : : :	Residential Byculla Byculla Residential Flat N	1604
1. 2.	Description Nature of the apartment Location C.T.S. No. Block No. Ward No. Village / Municipality / Corporation Door No., Street or Road (Pin Code) Description of the locality Residential /	: : : : : : : : : : : : : : : : : : : :	Residential Byculla Byculla Residential Flat N 1502-1504-1602-	1604
1. 2.	Nature of the apartment Location C.T.S. No. Block No. Ward No. Village / Municipality / Corporation Door No., Street or Road (Pin Code) Description of the locality Residential / Commercial / Mixed	: : : : : : : : : : : : : : : : : : : :	Residential Byculla Byculla Residential Flat N 1502-1504-1602-	
3. 4.	Nature of the apartment Location C.T.S. No. Block No. Ward No. Village / Municipality / Corporation Door No., Street or Road (Pin Code) Description of the locality Residential / Commercial / Mixed Year of Construction	: : : : : : : : : : : : : : : : : : : :	Residential Byculla Byculla Residential Flat N 1502-1504-1602- Residential	1604
3. 4. 5.	Nature of the apartment Location C.T.S. No. Block No. Ward No. Village / Municipality / Corporation Door No., Street or Road (Pin Code) Description of the locality Residential / Commercial / Mixed Year of Construction Number of floors	: : : : : : : : : : : : : : : : : : : :	Residential Byculla Byculla Residential Flat N 1502-1504-1602- Residential	TEV Consultants Valuers & Appriaters Chartered Engineer (I) Architects * Interiors EIE F110926/6 FIV 9863
3. 4. 5. 6.	Nature of the apartment Location C.T.S. No. Block No. Ward No. Village / Municipality / Corporation Door No., Street or Road (Pin Code) Description of the locality Residential / Commercial / Mixed Year of Construction Number of floors Type of structure	: : : : : : : : : : : : : : : : : : : :	Residential Byculla Byculla Residential Flat N 1502-1504-1602- Residential	TEV Consultants Chartered Engineer (I) Architects * Interiors EIE 110925/6 FIV 9863 CCIT (N)CCIT/1-14/ 52/2008-09

9. Appearance of the Building :			1	
11. Facilities available Lift Protected Water Supply Underground Sewerage Car Parking - Open / Covered Is Compound wall existing? Is pavement laid around the Building? Is pavement laid around the Building? In RESIDENTIAL FLAT In The floor in which the Residential Flat is situated In Specifications of the Residential Flat Specifications of the Residential Flat Roof Specifications of the Residential Flat Roof Flooring Doors Windows Fittings Finishing House Tax Assessment No. Details not available Tax paid in the name of: Details not available Electricity Service connection No.: Details not available How is the maintenance of the Residential Flat? Sale Deed executed in the name of What is the plinth area of the Residential Flat? What is the plinth area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat? As par local norms Carpet Area of the Residential Flat?	9.	Appearance of the Building	:	
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Car Parking - Open / Covered :		Protected Water Supply	:	
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Windows :		Flooring	:	
Fittings Finishing House Tax Details not available Assessment No. Details not available Tax paid in the name of: Tax amount: Details not available Details not available Electricity Service connection No.: Details not available Electricity Service connection No.: Details not available Meter Card is in the name of: How is the maintenance of the Residential Flat? Sale Deed executed in the name of What is the undivided area of land as per Sale Deed? What is the plinth area of the Residential Flat? What is the floor space index (app.) What is the Carpet Area of the Residential Flat? What is the Carpet Area of the Residential Flat?		Doors	:	
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What is the Carpet Area of the Residential Flat?		What is the plinth area of the Residential Flat?	:	TEV Consultants
What is the Carpet Area of the Residential : Flat?		What is the floor space index (app.)	:	As per local norms (Architects Interiors FIE F110926/6
Is it Posh / I Class / Medium / Ordinary? : Details not available		•	:	52/2008-09
		Is it Posh / I Class / Medium / Ordinary?	:	Details not available

			1		
	Is it being used for Residential or Commercial purpose?	:			
	Is it Owner-occupied or let out?	:			
	If rented, what is the monthly rent?	:			
IV.	MARKETABILITY				
	How is the marketability?	:			
	What are the factors favouring for an extra Potential Value?	:			
	Any negative factors are observed which affect the market value in general?	:	No		
V.	RATE				
	After analyzing the comparable sale instances, what is the composite rate for a similar Residential Flat with same specifications in the adjoining locality?	:	₹ 0.00 to ₹ 0.00 per Sq. Ft. on built up area		
	Assuming it is a new construction, what is the adopted basic composite rate of the Residential Flat under valuation after comparing with the specifications and other factors with the flat under comparison (given details).	:	₹ 0.00 per Sq. Ft		
	Break – up for the rate	:			
	I. Building + Services	:	₹ per Sq. Ft		
	II. Land + others	:	₹ per Sq. Ft		
	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 0.00 per Sq. M i.e. ₹ 0.00 per Sq. Ft.		
	Guideline rate obtained from the Registrar's office (After Depreciation)	:	₹ 0.00 per Sq. M i.e. ₹ 0.00 per Sq. Ft.		
	COMPOSITE RATE ADOPTED AFTER DEPREC	IATI	ON		
а	Depreciated building rate	:			
	Replacement cost of Residential Flat with Services (v(3)i)	:	₹ 0.00 per Sq. Ft.		
	Age of the building	:	Less than a year		
	Life of the building estimated	:	years Subject to proper, preventive periodic maintenance and structural repairs		
	Depreciation percentage assuming the salvage value as 10%	:	N.A. the property is pelowal Fair pears. Architects interiors retrieves		
	Depreciated Ratio of the building	:	FI 9863 CCIT (N)CCIT/1-14/ 52/2008-09		
b	Total composite rate arrived for Valuation	:	FOMH2010 PTCIDE		
	Depreciated building rate VI (a)	:	₹ 0.00 per Sq. Ft.		
			· · · · · · · · · · · · · · · · · · ·		

	Rate for Land & other V (3) ii :		₹ 0.00 per Sq. Ft.		
	Total Composite Rate		:	₹ 0.00 per Sq.	Ft.
No	Description	Q	ty.	Rate per unit(`)	Estimated Value(`)
1	Present value of the Residential Flat	S	q. Ft.		
2	Wardrobes				
3	Showcases				
4	Kitchen Arrangements				
5	Superfine Finish				
6	Interior Decorations				
7	Electricity deposits / electrical fittings, etc.				
8	Extra collapsible gates / grill works etc.				
9	Potential value, if any				
10	Others				
	Total	0.00			
	The realizable value of the property	0.00			
	Distress value of the property				0.00
	Insurable value of the property				0.00

As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is ₹ 0.00 (Rupees zero Only). The realizable Value of the above property as of 10.04.2023 is ₹ 0.00 (Rupees zero Only) and the distress value is ₹ 0.00 (Rupees zero Only)

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Place: Mumbai Date: 25.07.2023

The undersigned have inspected the property detailed in the Valuation Report dated on _____

satisfied that the fair and reasonable market value of the property is ₹ _____

(Rupees_

Date:

Architects * Interiors
FIE F1109266
FIV 9863
CCIT (NICCIT/1-1-1-52/2008-09 Signature
(Name of the Branch Manager)

Route Map of the property

(Note: shows location)

Latitude Longitude -



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for **MSME Loan** purpose as on dated **25th July 2023**.

The term Fair Market Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self-interest assuming that neither is under undue duress"

Fundamental assumptions and conditions presumed in this definition are:

- 1. Buyer and seller are motivated by self-interest.
- 2. Buyer and seller are well informed and are acting prudently.
- 3. The property is exposed for a reasonable time on the open market.
- 4. Payment is made in cash or equivalent or in specified financing terms.

UNDERLYING ASSUMPTIONS

- 1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable
- 2. The property is valued as though under responsible ownership.
- 3. It is assumed that the property is free of liens and encumbrances.
- 4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09



DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for Banking Purpose as on day for ₹ 0.00 (Rupees zero Only).

STATEMENT OF LIMITING CONDITIONS

- 1. Assumptions are made to the best of our knowledge and belief. Reliance is based on the information furnished to us by the identifier AND/OR client.
- 2. The Valuer shall not be responsible for matters of legal nature that affects the value and opinion expressed by us.
- 3. If our appearance is required, we will be pleased to appear and give the necessary clarification, provided the fees for each appearance (excluding traveling, dearness allowance and out of pocket expenses) is pre-determined before the acceptance of the assignment under reference.
- 4. In no event shall the Valuer be held responsible or liable for special, direct, indirect or consequential damages, as the assignment has been completed on best efforts, available knowledge and in good intentions of persons concerned and belief.
- 5. If it is proved that there is an apparent negligence on the part of a Valuer, liability of this assignment (whether arising from this assignment, negligence or whatsoever) is limited in respect of anyone event or series of events to the actual loss or damage sustained subject to maximum of 80% of the professional fees for the services rendered and in any case not exceeding the amount of 1,000 (Rupees One Thousand Only). All the claims against us shall expire after three month from the date of submission of the valuation report provided by us.
- 6. We hereby declare that, the information furnished above is true and correct to the best of our knowledge and belief. We have no direct or indirect interest in the assets valued. We have not been convicted of any offence and sentenced to a term of imprisonment. We have not been found guilty of misconduct in our professional capacity. We have personally inspected the assets.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09

