MARKESH SHETTY CONSULTANTS & VALUERS PVT. LTD.

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Format - C

UNION BANK OF INDIA BHAT BAZAR BRANCH

VALUATION REPORT (IN RESPECT OF FLAT / SHOP / UNIT)

1	GENERAL			
1.	Purpose for which the valuation : is made	To ascertain present FMV		
2.	a) Date of Inspection :	29.01.2015		
	b) Date on which the valuation : is made	03.02.2015		
3	perusii	 Xerox Copy of Dt.27.10.1993 between M/S. Ruchita Enterprises (The Contractor) and Mrs. Nisha Jayesh Mehta (The Member) And M/S. Mangesh CHS Ltd. (The Confirming Party). Deed of Confirmation / Declaration Dt.25/10/2009. 		
	 Name of the owner (s) and his/ their address(es) with Phone No. (Details of share of each owner in case of joint ownership). 	: Mrs. Nisha Jayesh Mehta. Flat No. 402, 4 th floor, B wing, Ruchita Tower, Mangesh CHS Ltd., Juhu Versova Road, Andheri (W), Mumbai - 400 093.		
•	5. Brief Description of the property	The property under reference is Flat No. 402, 4th Floor, B wing, situated in building known as Ruchita Tower situated at above address is about 3 km distance from Andheri Railway station. The area is developed and good Residential location having all civic and infrastructure facilities are nearby and within easy reach.		
	6.	The location is well connected by roads & and another destination.		

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The Residential Building is Consist of Stilt + 9 Upper floors. It is R.C.C. frame structure with R.C.C. beams, columns, slabs, etc. having R.C.C. staircase & 2 Lifts to access upper floors. Land Mark: Near Vikram Bharat Petrol Pump. Property is bounded by : East Residential Tower. Road. West Residential Bldg. North Residential Bldg. South 19° 7'26.41"N Latitude 72°49'19.94"E Longitude Accommodation: Accommodation provided in Flat No. 402, 4th Floor consists of Hall, 2 Bedrooms, Kitchen & 2 Toilets etc. (i.e. 2 BHK) Amenities of the property: Granite kitchen Vitrified tiles flooring, platform, Ceramic with full dado ceramic in toilets, Wooden Flush Door & Aluminium Sliding Windows provided. As per Measurement Carpet area is 800 sq. ft. As per Declaration / Confirmation Deed Built up area is 850 sq. ft. giving 20% loading on it Super Built up area comes to 1020 sq. ft. which is considered for valuation. Chartered Engineers (i) Gort. Regd. Valuers No: F- 113765-9 He 15057 (S) CC(I / 1-419/

Notes & Disclaimers:

- We consider the area given in the agreement, declared by the party and submitted for registration with the government authorities as final for valuation purpose. Any area that is not stated in the agreement is not considered for valuation.
- Our valuation is based on our experience and knowledge & this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed, due to any emergency, in future.
- 3. The legal documents pertaining to the ownership of the above said property has been referred to on its face value and that is presumed that Bank has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify valid or legal or marketable title of any of the parties over the property. Our report does not cover verification of ownership, title clearance, or legality.
- 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.
- Encumbrances of Loan, Government and 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 from encumbrances
- dimensions of the premises are measured to arrive at carpet area and where this is not possible, due to some reasons, we refer to the area mentioned in society bill/ the plan (if available) from the copy of agreement and for the present trend of Built up / Super built up area, the % is applied to the carpet area as per judgement.

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). L	ocation of the property	:			
ā	a) Plot No. / Survey No.	:	CTS No. 1376 of Village Versova.		
b) Door No. / Property No. : c) T. S. No / Village ::		Flat No. 402, 4 th Floor.			
		: Versova.			
	d) Ward/ Taluka	:	Andheri.		
	e) Mandal/District		Mumbai.		
11.	Postal address of the property		As above		
12.	City/ Town	:	Mumbal.		
	Residential Area	:	Yes.		
	Commercial Area	:	N.A.		
	Industrial Area	:	Ń.A.		
13.	Classification of Area				
	i) High/ Middle/ Poor	800	Middle Class,		
	ii) Urban/ Semi-Urban/ Rural	:	Urban Area.		
14.	Coming under Corporation limit/ Yillage Panchayant/Municipality.	:	Brihan Mumbai Municipal Corporation	limit	
15.	. Whether covered under any State/ Central Govt. enactments (e.g. Urban Land Celling Act) or notified under agency area/scheduled area/cantonment area.		N.A.		
16	Boundaries of the property				
	East	:	Residential Tower.		
	West	:	Road.		
	North	:	Residential Bldg.		
	South	:	Residential Bldg.		
1	7. Dimensions of the site	:	A B As per Declaration / Actuals Confirmation Deed		

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s. E	kter — –	nt of the site	į:	850 sq. ft. Built up area	800 sq. ft. Carpe area			
9. E	xte /alu	ent of the site considered for lation	:	850 sq. ft. Built Declaration / Confirma	up area (As pe			
20. Whether occupied by the owner/ tenant? If occupied by tenant since how long? Rent received per month.		:	: Under The possesion of owner lying vacant.					
11	APARTMENT BUILDING							
1.	Na	ture of the Apartment	: :	Residential.				
2.	Lo	cation	:					
	Т.	S. No.	:	CTS No. 1376.	E			
	Block No. Ward No. Village/Municipality/Corporation		:	Flat No. 402, 4 th Floor.				
			:	N.A.				
			•	Brihan Mumbai Municipal Corporation.				
	Door No. Street or Road (Pin Code)			Flat No. 402, Andheri - 400 053.				
3	 Description of the Locality Residential/ Commercial/ Mixed. 		:	Residential.				
	4.	Year of Construction	:	1995.				
	5.	Number of floors	:	Stilt + 9 Upper floors.				
	6.	Type of structure	:	RCC framed.				
	7.	Number of Dwelling Units in the Building.	:	Fi.A.				
-	8.	Quality of Construction	;	Good				
	9.	Appearance of the Building	:	Good				
	10.	Maintenance of the Building	:	Good				
	11.	Facilities available.	:					
		Lift	:	2 Lifts.				
		Protected Water Supply	1	Municipal water supply				

			-			
1	Underground Sewerage : Car Parking—Open/ Covered : Is Compound wall existing? : Is pavement laid around the : Building?		;	Connected to MCGM sewerage line.		
			:	Stilt & Open.		
			:	Yes.		
			;	Chequred tiles pavement.		
1	F	LAT / SHOP / UNIT	3833			
1		he floor in which the property is ituated		4 th Floor.		
2		Door No. of the property		Flat No. 402.		
1	3.	Specifications of the property				
		Roof	:	RCC slab roofing		
		Flooring	:	Vitrified tiles flooring		
	Doors			Wooden Flush Door.		
		Windows		Aluminium Sliding Windows.		
		Fittings	:	Concealed		
		Finishing	:	Good		
	4.	House Tax	:			
		Assessment No.	:	To be paid by Society		
		Tax paid in the name of	:	io de para o, decici,		
		Tax amount				
	5.	Electricity Service Connection No.	:	Details not available		
		Meter Card is in the name of	:			
	6	. How is the maintenance of the property?	:	Good		
	7	7. Deed executed in the name of	:	Mrs. Nisha Jayesh Mehta.		
8. What is the undivided land as per Sale Deed?			: 0H31	N.A.		
		37.		160		

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	ii) Land + Others	:	Rs.23,500/-		
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed).	:	Rs.1,77,100/- per sq. mtr. Or Rs.16,45 per sq. ft. as per Ready Reckoner.		
5.	Insurance Value	:	Super Built up Area 1020 sq. ft.		
		900	Cost of Construction	Rs.1,500/- per sq. ft.	
			Value	Rs.15,30,000/-	
VI.	COMPOSITE RATE ADOPTED:	Will.	waxaan, Million		
a.	Depreciated Building Rate	: Rs.1,200/-			
	Replacement cost of property with Services [v(3)i]	:	: Rs.1,200/- : 20 years. : 40 years. (Subject to proper and regular maintenance of the building)		
	Age of building	:"			
	Life of the Building estimated				
	Depreciation percentage assuming the salvage value as 10%		20%		
	Depreciated Ratio of the Building	:	N.A.		
b.	Total Composite Rate arrived for valuation.	:	Rs.24,700/-		
	Depreciated Building Rate VI(a)	:	Rs.1,200/-		
	Rate of Land and Other V(3)II		Rs.23,500/-		
	Total Composite Rate	133.60	Rs.24,700/-		



DETAILS OF VALUATION

S. No.	Description	Super Built up Area (sq. ft.)	Rate (Rs. / sq. ft.)	Value (Rs)
1.	Present value of the property	1020	24,700/-	2,51,94,000/-
2.	Car parking space	••	••	· · ·
3.	Wardrobes	2000		
4.	Showcases/ almirahs:	```` `		•••
5.	Kitchen arrangements	•	~ \rac{1}{2}	••
6.	Superfine finish	A	∞ - •	••
7.	Interior Decorations	-4	···	••
8.	Electricity deposits/Electrical fittings etc.		· ·	
9.	Extra collapsible gates/ grill works etc.		···	••"
10.	Potential Value, if any,	**		••
11.	Others	***	\$ - . 8	
	TOTAL			2,51,94,000/-

(Rupees: Two Crore, Fifty One Lac, Ninety Four Thousand only).

REALIZABLE VALUE

Rs. 2, 26, 74,000/- (Rs. Two Crore; Twenty Six Lac, Seventy Four Thousand only)

DISTRESS SALE VALUE:

Rs.2,14,14,000/- (Rs. Two Crore; Fourteen Lac, Fourteen Thousand only).

FOR MAHESH SHETTY CONSULTANTS & VALUERS PVT. LTD.

PLACE: MUMBAI DATE: 03.02.2015 Chartered Engineers (a)

Gov. Repd. Valuers

Architects
The F. 113209.9

Its 15937

CRI US 10097

CRI US 10097

S DIRECTOR / AUTH. SIGN. aluer of Union Bank of India.

The understoned have inspected the property detailed in the Valuation Report dated 03.02.2015 visited on 29.01.2015. We are satisfied that the fair and reasonable market value of the property is Rs.2,51,94,000/-

Branch Manager/Officer-in-charge of Advance Department Date:03.02.2015

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Mahok Chety Consultants & Valuer, Pet. Lid.