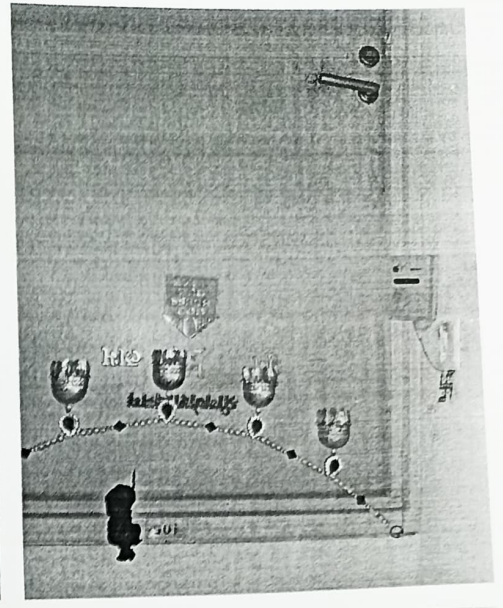
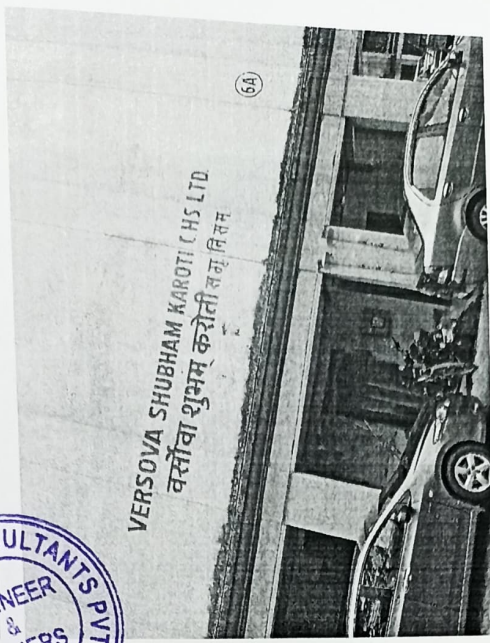
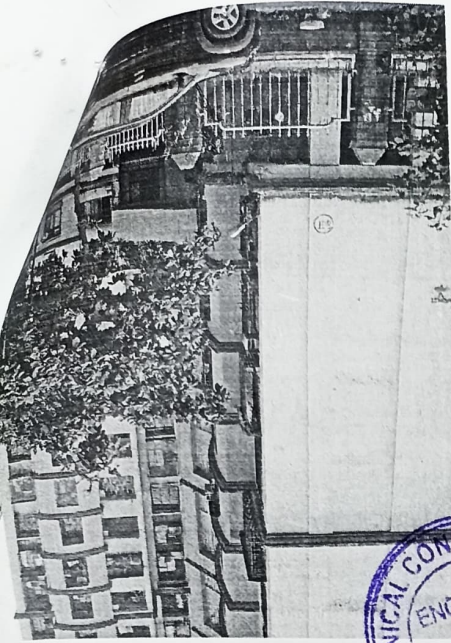
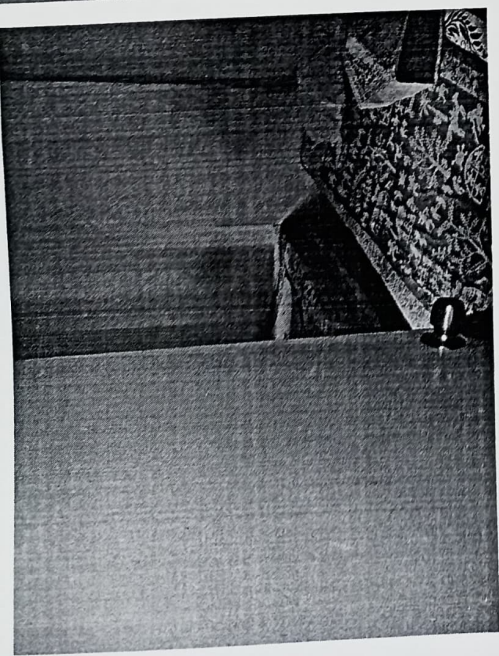
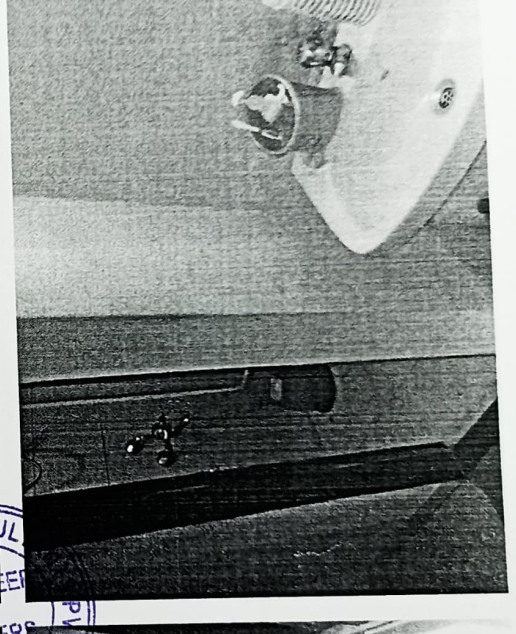


TECHNICAL CONSULTANTS PVT. LTD.  
ENGINEER  
VALUERS  
SIA

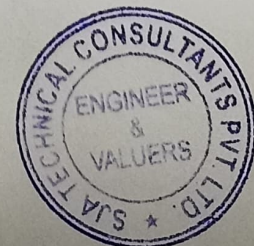
TECHNICAL CONSULTANTS PVT. LTD.  
ENGINEER  
VALUERS  
SIA



MECHANICAL CONSULTANTS PVT. LTD.  
ENGINEER & VALUERS  
★ ★ ★



	iii)	No. of urinals.	:	Nil
	iv)	No. of sinks.	:	1 No.
	(b)	Class of fittings - Superior coloured / Superior white/ordinary.	:	Superior
16		Compound wall	:	Height - 8'-0" ft.
17		No. of lifts and capacity	:	2 Nos. having capacity of 544 kgs each.
18		Underground sump: - Capacity and type of construction.	:	As per residential norms.
19		Overhead tank	:	RCC-OHT
20		Pumps:- No. and their horse power	:	1 No.
21		Roads and paving with-in the compound approximate area and type of paving.	:	Concrete internal road
22		Sewage disposal:- Whether connected to public sewers. If septic tanks provided, No. and capacity.	:	Connected to public sewer.
23		Any special works	:	Nil



**TECHNICAL DETAILS :**

1	<b>No. of floors and height of each, floor.</b>		:	Nature	Residential flat	
				Height	10'-0"ft.	
				Bldg	S+14	
2	<b>Plinth area floor-wise ( As per IS, 3861-1966 )</b>		:	<b>Flat No.</b>	<b>Carpet Area</b>	<b>Built Up Area</b>
	As per old report			105 on first floor.	699 sq ft.	839 sq. ft.
3	<b>Year of construction.</b>		:	2009-10.		
4	<b>Estimated future life.</b>		:	52 Years.		
5	<b>Type of construction-load bearing, wall/ R.C.C frame/steel frame.</b>		:	RCC structures with load bearing walls etc.		
6	<b>Type of foundations.</b>		:	RCC with load bearing foundation.		
7	<b>Walls</b>		:	Bricks walls in cement mortar.		
8	<b>Partitions</b>		:	Bricks walls in cement mortar.		
9	<b>Doors, Windows etc</b>		:	Flush wooden door with safety and aluminum sliding window.		
10	<b>Flooring (Floor-wise)</b>		:	Marbonite tiles flooring		
11	<b>Finishing (Floor-wise)</b>		:	Cement plaster finished with plastic painting		
12	<b>Roofing and terracing</b>		:	RCC roofing structure		
13	<b>Special architectural or decorative features if any.</b>		:			
14	i)	<b>Internal wiring-Surface or conduit.</b>	:	Concealed		
	ii)	<b>Class of fittings. Superior/ordinary /poor.</b>	:	Good		
15	<b>Sanitary installations</b>		:			
	a)	i)	<b>No. of water closets</b>	:	2 Nos.	
		ii)	<b>No. of wash basins.</b>	:	1 No.	



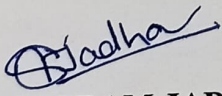
**PART-II**

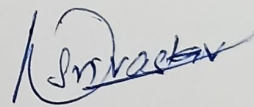
We hereby state as under:

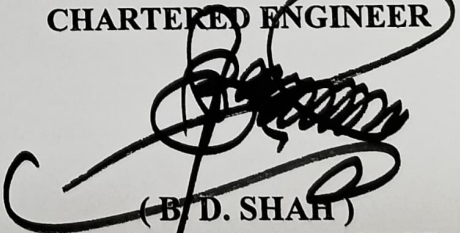
1. This valuation is in pursuant to our empanelment having extended reference No. CN/8205/CMOMSME-WEST/2017 dated 04.10.2017 issued by Oriental Bank of Commerce.
2. On communication received on 14.12.2017 from Oriental Bank of Commerce, MSME-Turbhe-Navi Mumbai, our civil engineer having BE in civil engineering Shri Sangram Jadhav along with Shri M S Khan (Branch Head) visited the unit / premises as discussed above on 18.12.2017 and with help and support extended by representative of owner , the technical specifications and other information / parameters as structured in the above valuation report is based on the inspection of Shri Sangram Jadhav / Shri M S Khan (Branch Head).
3. Shri Deepak Kumar Srivastav having registration under 34 AB under Wealth Tax Act 1957, Cat-I-1/421of 1988, Fellow Member and Chartered Engineer of Institution of Engineers having registration No.F-17589 and also Fellow Member of Institution of Valuers having registration No. M:133386-5, vetted the contents of the valuation report as discussed above and approved for final submission.
4. Shri B D Shah & his officials authorized the said valuation on behalf of the company.

**For SJA TECHNICAL CONSULTANTS PVT. LTD.**

**PLACE : MUMBAI**  
**DATED : 18.12.2017**  
**REF. : RAMDAS IYER-2017/7101/SYS-2**  
**OBC-CLUSTER-MSME-TURBHE/NAVI MUMBAI.**  
**A/C-M/S. S.N.ENGG CO.**

  
**SANGRAM JADHAV**  
**(INSPECTION DONE BY)**

  
**( DEEPAK KUMAR SRIVASTAV )**  
**DIRECTOR**  
**GOI APPROVED VALUER &**  
**CHARTERED ENGINEER**

  
**( B. D. SHAH )**  
**MANAGING DIRECTOR**



In view of the above, the fair market value of **Rs.197.20 Lacs**, realizable value of **Rs. 177.48 Lacs**, distress sale value of **Rs. 157.76 Lacs** and insurable value of **Rs.17.62 Lacs** respectively.

**DECLARATION : PART-I**

We hereby, declare /certify that:

- a) The information furnished above is true and correct to the best of my / our knowledge and belief.
- b) We confirm that the norms / procedures of valuation as prescribed by the 'Institute of valuers' have been strictly complied with.
- c) We or my/our representative, who is also a valuer, has made an inspection of the right property (i.e. the property intended to be valued).
- d) We have experience of valuing such kind of properties / such locations.
- e) We have no direct or indirect interest in the property being valued;
- f) We have not been convicted of any offence & sentenced to a term of imprisonment.
- g) We have not been found guilty of misconduct in my professional capacity.



**SJA TECHNICAL CONSULTANTS PVT. LTD.**

		depending upon its location and size. Since the residential flat is situated at first floor, thus we have adopted the rate @ Rs.23500 per sq. ft. for and based on which the value of property works out as under :
a.	Valuation of the property as per Municipal for tax purpose (if available)	: As per circle arte for allotted plot by
b.	Circle rate per unit / flat of the property	: @ Rs.18952 per sq. ft for new construction and @ Rs.18193 per sq ft for old construction.
c.	<b>Circle rate value of the property</b>	: BUA Area = 839 sq. ft. @ Rs.18193 per sq. ft.= Rs.152.64 Lacs.
	<b>TOTAL VALUE</b> -As per circle / govt. rate.	: Rs.152.64 Lacs
d.	Land / residential flat per sq. ft. taken in MV.	: @ Rs.23500 per sq. ft.
e.	<b>Market Value of the property</b>	: BUA Area = 839 sq. ft. @ Rs.23500 per sq. ft.= Rs.197.17 Lacs.
	<b>TOTAL VALUE</b>	: <b>Rs.197.17 Lacs</b>
	<b>S A Y</b>	: <b>Rs.197.20 Lacs</b>
f.	Realizable value of the property.	: Rs.177.48 Lacs
26	Amount the Bank can fetch if the Bank goes for sale of this property.	: Rs.157.76 Lacs



19a.	Names of tenants/lessees/licenseses, etc.	:	As per rent agreement
19b.	Portions in their occupations	:	Full
19c.	Monthly or annual rent/compensation / license fee, etc. paid by each.	:	As per rent agreement
20	Are any occupants related to or close business associates of the owner?	:	Not applicable
21	Does the tenant bear the whole or part of the cost like electricity, water, electricity cost for common space, maintenance and operational cost of building, lift, pump etc.,	:	Not applicable
22	Is the property insured? If so, give details of the policy like policy number, insured amount, premium paid etc.	:	Details of insurance to be furnished by owner, further value of insurance arrived to <b>Rs.17.62 Lacs.</b>
23	Is any dispute between landlord and tenant regarding rent pending in a court of law	:	Not Applicable
24	Marketability of the property. Give analysis of the property in terms of locational attributes, scarcity and Demand & supply of the kind of the subject property	:	Shifting to suburban area signals improving marketability but present scenario still needs some effort etc.
25	The valuer should give in detail his approach to valuation of the property and indicate how the value has been arrived at, supported by necessary calculations in separate sheets.	:	The property under our reference comprises of Residential flat on first floor, bearing No.-105 situated at building No.-6A of "Versova Shubham Karoti Co-Operative Housing Society Ltd", beside Indralok CHSL, Lokhandwala, MHADA, Scheme No-236, Versova, Andheri (West), Mumbai, Maharashtra. At the request of Oriental Bank of Commerce. Our civil engineer carried out visit and identified the property and assessed the technical details based on the information available. According to our market inquiry and survey, the prevailing rate for residential flat is ranging between Rs.18000 per sq. ft. to Rs.25000 per sq. ft.





	lease.		
11	Is there any restrictive covenant in regard to use of land? If so, details be given.	:	No.
12	Purpose for which the property is being used (Residential / Commercial/ industrial etc.)	:	Residential flat
13	Whether property is being used for the purpose for which Registered Authority has given sanction/ approval? If not, please specify the irregularity.	:	Yes
14	Does the land fall in an area included in any Town planning scheme or any development plan of Govt. or any statutory body? If so, give particulars	:	Brihan Mumbai Muncipal Corporation.
15	Is the whole or part of property notified for acquisition by Govt. or any statutory body? If yes, give date of notification.	:	No.
16	Attach lay out plan and elevations of all the structures.	:	N.A.
17	Provide technical details like R.C.C. frame structure, R.C.C. roofing, Brickwork plastered, electrification etc. of the building on separate sheet	:	R.C.C. structure with load bearing walls etc. Further with separate technical details - enclosed herewith.
18a.	Is the building owner – occupied/tenanted / both?	:	On rent to other
18b.	If partly owner-occupied, specify portion and extent of area under owner – occupation	:	As stated above
18c.	If tenanted, what are the annual rent / lease rate as per agreement? (Normally, the tenanted property is valued at an amount equal to 11 years annual rent of the property. Therefore, valuer should assess the value based on independent information in all the cases so as to ensure that realizable value reported by the valuer is not overstated and is in tandem with the 11 years annual rent of the property.) Where property is partly tenanted / rented, the valuation of such property shall be on pro rata basis.	:	Details as per rent agreement.



**SJA TECHNICAL CONSULTANTS PVT. LTD.**

	Is the property situated in residential / commercial / mixed area/Industrial area	:	Residential area		
	Classification of locality – high class / middle class / poor class	:	Middle class		
	Demarcation / boundary of the property	:	Property bounded as per agreement as under :		
		:	<b>East</b>	Details not available	
		:	<b>West</b>		
		:	<b>North</b>		
		:	<b>South</b>		
		:	Property bounded as per physical verification as under :		
		:	<b>East</b>	Building + 'Furtune 59'	
		:	<b>West</b>	Versova Heights ( Building No.-5A )	
		:	<b>North</b>	Indralock building	
		:	<b>South</b>	Building No.-6B	
5	Whether the building is in accordance with Plan approved by the competent authority	:	Details Not Available		
6	Proximity to civic amenities likes schools, hospitals, offices, markets, cinema halls, etc.	:	Civic amenities are available near by		
	Roads & other Public Transport Connectivity	:	Yes-Connected with road and public transport connectivity.		
7a.	Area supported by documentary proof, shape, dimensions and physical features	:	<b>Flat No.</b>	<b>Carpet Area</b>	<b>Built Up Area</b>
	As per old report	:	105 on first floor.	699 sq. ft.	839 sq. ft.
7b.	Attach a dimensional site plan	:	As stated above and further same to be furnished by owner.		
7c.	Furnish details of the building on a separate sheet giving number of floors, plinth area floor-wise, Year & type of construction, finishing (floor-wise).	:	As per technical detailed sheet stated below.		
8	Year of commencement of construction and year of completion of construction.	:	2009-10.		
9	Is it freehold or leasehold land?	:	Freehold		
10	If leasehold, the name of Lessor / Lessee, nature of lease, dates of commencement and termination of	:	No.		



VALUATION REPORT OF RESIDENTIAL FLAT ON FIRST FLOOR, BEARING NO.-105 SITUATED AT BUILDING NO.-6A OF "VERSOVA SHUBHAM KAROTI CO-OPERATIVE HOUSING SOCIETY LIMITED", BESIDE INDRALOK CHSL, LOKHANDWALA, MHADA, SCHEME NO-236, VERSOVA, ANDHERI (WEST), MUMBAI, MAHARASHTRA.

S.N.  
Engineering Co

S.N.	PARTICULARS	OBSERVATION
1	Date of making valuation	: 18.12.2017
	Purpose of the valuation	: Fair Market value for Bank Purpose
	Date of inspection/visit of property	: 14.12.2017
2	Name of the owner(s) / purchaser of the property	: Shri Ramdas Somasundaram Iyer. Note: Ownership also to be cross verified with legal scrutiny / opinion report issued by panel.
	Name of Developer / builder of the Property (in case of developer built property)	: Not applicable
3	If the property is under joint Ownership/ co-ownership, share of each such owner. Are the shares undivided?	: Sole ownership
4	Brief description of the property	: Residential flat no.-105 on first floor.
	Location, street, ward No.	: Building -"Versova Shubham Karoti Co-Operative Housing Society Limited, beside Indralok CHSL, Lokhandwala, Versova, Andheri (West), Mumbai, Maharashtra.
	List of documents produced for verification.	: Photocopy of old valuation report only.
	Flat / Plot No.	: Flat no.-105

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