Ravindra R. Bhutada

CHARTERED ENGINEER

TECHNICAL CONSULTANT

GOVT, REGD. APPROVED VALUER IOV Regd. No. F-23070 IBBI Regd. No. IBBI/RV/04/2020/12983

Likur Office: 1) Shop No. 61, New Adarsh Colony Shopping Complex, Ausa Road, Latur - 413531 © 9422071531, 9373842968 E-mail: ravindrabhutadaltr@yahoo.com

2) Flat No. 101, 1" Floor, "Shriniwas Chambers-A", Naik Chowk, Ring Road, Latur - 413531 @ 7588114531

Pune Office: Office No. 04, Ground Floor, Swami Samarth Complex, Nana Peth Pune - 411011

© 9850158949

Mumbai Office: Flat No. 501, 5" Floor, Building No. 15,"D.B. Ozone", Near Thakur Mall, Mahajanwadi, Dahisar (East),

Mumbai - 400068. @ 7744889655

REF: -TN-DEC-2023-2024/04

To. State Bank of India Chinchpokli RACPC

VALUATION REPORT

(IN RESPECT OF FLATS)

(To be filled in by the Approved Valuer)

	Name of the Valuer		Ravindra R. Bhu M.E. (Structure), Registered Value Registration No.: Chartered Engine	F.I.V. er & C IBBI/RV	/04/2020/12	2983
I.	GENERAL.					A 18 1 18 18 18 18 18 18 18 18 18 18 18 1
1.	Purpose for which the valuation is made		To estimate Real	izable V	alue of prop	erty for Bank
	a) Date of inspection		4th DEC, 2023			
	b) Date on which the valuation is made	:	4th DEC. 2023			
	List of documents produced for perusal	_				
3.	i) Copy of Index-2	:	4585/2022	Dated :	2/3/2022	Thane-2
-	ii) Copy of CC Certificate No.		3618/2007		Dated: 31/10/2007	
	iii) Copy of OC Certificate No.	:	8109/2010		Dated : 20/6	5/2010
4.	Name of the owner(s)/ Intended purchasers and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	Divya Narpat Purohit,			
5.	Brief description of the property	:	Residential Flat			
	Location of property	:	APARTMENT", CTS No. 1187,	House l Sector	No. 692/02, 5 19 at Villag	94. 3rd Floor, "OM Survey No. 106/2, ge CBD Belapur, Ta Navi Mumbai,
6.	Landmark		Gavdevi Marg at	Village	Shahbaz	
11.	a) Płot No. / Survey No.	1	House No. 692/ Sector 19	02, Sur	vey No. 106	CTS No. 1187,
	b) Door No.		Flat No. 304			BI/RV/
	c) T. S. No. / Village	:	Shahbaz			12983
	d) Ward / Taluka	:	Navi Mumbai		1 town	THE STATE OF THE S
	e) Mandal / District	:	Thane			CALL

	ŋ	Date of issue and validity of layout of approved map / plan	:	NA
1	g)	Approved map / plan issuing authority	:	NMMC
I	h)	Whether genuineness or authenticity	1	No
	P	Any other comments by our empaneled valuers on authentic of approved plan	:	NA
7.	p	Postal address of the property		Residential Flat Premises, Flat No. 304, 3rd Floor, "OM APARTMENT", House No. 692/02, Survey No. 106/2, CTS No. 1187, Sector 19 at Village CBD Belapur, Gavdevi Marg at Village Shahbaz, Ta. Navi Mumbai, Dist. Thane-400 614.
		City / Town	:	Shahbaz
		Residential Area	:	Yes Residential
8.	.	Commercial Area		NA
1		Industrial Area	1:	NA
	,	Coming under Corporation limit / Village Panchayat / Municipality		NMMC
	10	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	5	: NO
		East West		As per Visit
				: Residential Building
	11			: Road
ì		South		: Shree Sai Residency
		North		: Road
		Dimensions of the site		
		East		;
	12	West		;
		South		
		North		:
	13	Extent of the site		: Carpet area – 417.00 Sq. Ft. Built up – 500.00 Sq. Ft. (46.45 Sq. Mt.)
	14	Latitude, Longitude & Co-ordinates of flat		: 19°00'51.8"N 73°02'08.8"E
	1	Extent of the site considered fo valuation (least of 13 A & 13 B)	r	Carpet area 417.00 Sq. Ft. Built up – 500.00 Sq. Ft. (46.45 Sq. Mt.)
	1	Whether occupied by the owner / tenant/ II occupied by tenant, sincehow long? Rent received per month.		: occupied by the owner
		H TY AT DUM DIME		to the party of th
		Nature of the Flat		: Residential 1 BHK Flat
		Location		: Shahbaz
		T. S. No.		House No. 692/02, Survey No. 106/2 (1997/84/187, Sector 19
		Block No.		:
		Ward No.		:
		Village/ Municipality / Corporation		: NMMC
		Door No. Street or Road (Pin Code)		. Flat No. 304 (400 614)

		cription of the locality Residential / nmercial / Mixed	:	Residential		
1	Year	rof Construction		2010		
	Nun	nber of Floors	:	G + 4 Floors		
).	Typ	e of Structure		RCC Framed Structure		
7.	Nur	mber of Dwelling units in the building	1:	Per Floor 4 Flats		
8.	Qua	ality of Construction	12	Good		
à,	10	pear mee of the Building	1	Good		
10	Ma	intenance of the Building	1:	Good		
11	Fac	cilities Available				
	1.11	l	:	-		
	Pro	otected Water Supply	:	Yes		
	Un	derground Sewerage	:	Yes		
	Ca	Car Parking - Open/ Covered		Open		
	-	Compound wall existing?	:	Yes		
	ls pavement laid around the Building		1.	Yes		
m	F	AT				
1	T	he floor on which the flat is situated	:	3rd Floor,		
2	D	oor No. of the flat		Flat No. 304		
3	S	Specifications of the flat Roof Flooring Doors Windows				
	R			: RCC Slab		
	7			: Vitrified tiles flooring, Imported Granite kitchen platform with glazed tiles as dado		
	I			: Wooden flush door		
ì	1			: Aluminum section/Glass windows		
		Fittings		: Superior		
-		Finishing		: Sand face plaster with cement paint from out side		
		House Tax		: Not yet started		
	4	Assessment No.		: NA		
ì		Tax paid in the name of		:		
		Tax amount		:		
	-	Electricity Service Connection no.		:		
	5	Meter Card is in the name of		:		
	6	How is the maintenance of the flat?		: Not yet started		
	7	Sale Deed executed in the name of		: Divya Narpat Purohit		
	8	What is the undivided area of land as perhale fleed?		: NA		
	9	What is the plinth area of the flat?		: Documented Built up 500.00 Sq. Ft. (46.45 Sq. Mt.)		
	10	What is the floor space index (app.)		: As per D.P. Plan Applicable		
	11	What is the Carpet Area of the flat?		: Carpet area – 417.00 Sq. Ft.		
	12	Is it being used for Residential or Commercial purpose?		Residential		
	1.1			- Owner-occupied		
	IV	MARKETABILITY				

	What are the factors favouring for an extra Potential Value?	:	Nothing Specific
	Any negative factors are observed which affect the market value in general?	2	Not Observed
	PATE	i	and the second of the second second second
	After analysing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details /reference of at-least two latest deals/transactions with respect to adjacent properties in the areas)		Refer Annexure for Comparable Instances/ SaleInstance, Web Instances/ Comparable Listings
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	:	Refer Annexure for Comparable Instances/ SaleInstance, Web Instances/ Comparable Listings
	Break - up for the rate		
3	i) Building + Services	:	Rs. 2,000/- Per Sq.Ft.
	ii Land + Others	3	Rs. 11,000/- Per Sq.Ft.
+	Guideline rate obtained from the Registrar's office (an evidence thereof tobe enclosed)	;	i) Rs. 92,300/- per Sq. Mtr. Built up Area – 46.45 Sq. Mt. X Rs. 92,300/- = Rs. 42,87,335/-
1	COMPOSITE RATE ADOPTED AFTER DEPR	EC	
	Depreciated building rate		0.90
_	Age of the building	:	Building is 13 year Old
-	Estimated future life of building	-	47 yrs under normal condition
	Depreciation percentage assuming the salvage value as -	1	NA
	Total composite rate arrived for valuation	:	
_	Building rate		Rs. 2,000/- Per Sq.Ft.
	Rate for I and & other	•	Rs. 11,000/- Per Sq.Ft.
	Total Composite Rate	;	Rs. 13,000/-per Sq. Ft. on carpet area
	Total Composite Fact		IBBI/RV 04/2020 12983

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of Valuation:

DESCRIPTION	Quantity In Sq. Ft.	Rate Rs/Sq. Ft.	Present value (Rs.)
Carpet area	417 00 Sq. Ft.	Rs. 13.000/-	Rs. 54,21.000/-
Car Parking			
Superfine finish & Furniture			
Interior decorations			
Potential Value, if any?			
Share of common amenities, If any?			
TOTAL (After Completion)			Rs. 54,21,000/-
		Say	Rs. 54,21,000/-
Rental value (Per month)		Rs. 13,000/-
Distress	Value		Rs. 40,65,750/-

There is no specific definition of realizable value in International Valuation Standards; hence we have considered the Market Value as Realizable Value.

(Note: The realizable value mentioned in the report is inclusive of GST payable on under construction. flat & exclusive of Stamp duty & Registration charges.)

The Approach for Valuation is Market Approach & method adopted is comparable listing/Transaction method as per International Valuation Standards. The rate for valuation is estimated by market survey & by comparing offer rates/transacted rates of comparable properties in the vicinity of the subject property & making suitable Adjustments w.r.t. parameters/aspects such as physical, social, economic, legal and technical aspects.

Photograph of owner/representative with property in background is enclosed. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is

Rs. 54,21,000/- (Rupees Fifty Four Lacs Twenty One Thousands Only).

Date: 4th DEC.

Place: Mumbai RAVINDRA BHUTAT

CHARTERED ENGINEERS IER R. No. M-1705355 GOVT. REGD. APPROVED VALUERS

F-23070, IBBI//RV/04/2020/12983

RAVINDRA RAMNIWAS

BHUTADA +05'30'

Digitally signed by RAMBORA04/2020 RAMNIWAS BHUTADA Date: 2023.12.04 14:30:22

Signature, Ravindra R. Bhutada (Panel Valuer) (Name and Official Seal of the Approved Valuer)

The undersigned has inspected the property detailed in the Valuation Report dated 4th DEC. 2023, we are satisfied that the fair and reasonable market value of the property.

P.S. 54,21,000/- (Rupees Fifty Four Lacs Twenty One Thousands Only).

Date: 4th DEC. 2023

(Name of the Branch Manager with office Seal)

Encl: Photographs & Location map of the property

TO BE OBTAINED FROM VALUERS ALONGWITH THE VALUATION REPORT

- Declaration-cum-undertaking from the valuer (Annexure-I)
- 2. Model code of conduct for valuer (Annexure II)

MNIE

IBBI/RV

ANNEXURE - IV

DECLARATION - CUM - UNDERTAKING

I, Ravindra R. Bhutada, son of Ramniwas R. Bhutada do hereby solemnly affirm and state that:

- a) I am a citizen of India
- b) I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
- c) The information furnished in my valuation report is true and correct to the best of my knowledge andbelief and I have made an impartial and true valuation of the property.
- d) The subject property has been personally inspected by our representative. The work is not sub-contracted to any other valuer and carried out by myself.
- e) Valuation report is submitted in the format as prescribed by the Bank.
- f) I have not been depanelled / delisted by any other bank and in case any such depanelment byother banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g) I have not been removed / dismissed from service / employment earlier
- h) I have not been convicted of any offence and sentenced to a term of imprisonment
- i) I have not been found guilty of misconduct in professional capacity
- i) I have not been declared to be unsound mind
- k) I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- I am not an undischarged insolvent
- m) I have not been levied a penalty under section 271J of Income tax Act, 1961 (43 of 1961) and time limit for filling appeal before Commissioner of Income-tax (Appeals) or Income Lax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- n) I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1951, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o) My PAN number / GST number as applicable is ACLPB3488Q
- i undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- d) I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- f) I have read the Handbook on Policy, Standards and procedure for Real Estate, Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part B of the above handbook to the best of my ability.
- s) I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective assets class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable
- I abide by the Model Code of Conduct for empaneiment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration)
- u) I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)
- V) I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)
- w) My CIBIL Score and credit worthiness is as per Bank's guidelines.
- i am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- y) I will undertake the valuation work on receipt of Letter of Engagement generated units.
 system (I.e. LLMS/LOS) only.

Date: 4th DEC. 2023 Place: Mumbai. (BBI/RV/ 04/2020/

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her, I hereby provide the following information.

Sr. No.		Particulars	Valuer comment			
1	Bac	ground information of the asset being valued;	Proposed Residential Flat			
2	Pur	pose of valuation and appointing authority	Residential Loan Purpose & SBI Ravindra R. Bhutada (Panel Valuer)			
3	lde	ntity of the valuer and any other experts involved he valuation;				
4		sclosure of valuer interest or conflict, if any;	NA			
		Date of appointment Valuation / inspection date Date of report	4th DEC. 2023 4th DEC. 2023			
	6 1	nspections and/or investigations undertaken;	Visual Inspection			
		Nature and sources of the information used or relied upon;	For Area details: Ownership documents provided by clients. For Rates: Website Instances, i.e. Magicbricks, 99 acres, Housing.com, etc.			
	8	Procedures adopted in carrying out the valuation and valuation standards followed;	on and Visual Inspection, followed by market survey, inspecting documents & drafting report IVS			
	9	Restrictions on use of the report, if any:	For Bank Purpose Only			
	10	valuation;	Comparable Listings/ Transactions			
		Major factors that were not taken into account during the valuation;	g NA			
		Caveats, limitations and disclaimers to the extent the explain or elucidate the limitations faced by value which shall not be for the purpose of limiting it responsibility for the valuation report.	er above said property and this			

RAVINDRA Digitally signed by RAMNIWAS BHUTADA BHUTADA

RAVINDRA RAMNIWAS Date: 2023.12.04 14:30:47 +05 30

Date: 4th DEC. 2023 Place: Mumbai.

RAVINDRA BHUTADA CHARTERED ENGINEERS IER R. No. M-1705355
GOVT. REGD APPROVED VALUERS
F-23070, IBB/r/RV/04/2020/12983

(Annexure - V) MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

- LA values shall, in the conduct of his / its business, follow high standards of integrity and factions in all his / its dealings with his / its clients and other valuers.
- 2.A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationship.
- 3. A valuer shall endeavour to ensure that he / It provides true and adequate information and shall not misrepresent any facts or situations.
- A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

- 6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
- 8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
- 9. In the preparation of a valuation report, the valuer shall not disclaim liability for his / its expertise or deny his / its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
- 10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other vaiuers

Independence and Disclosure of Interest

- 12. A valuer shall act with objectivity in his / its professional dealings by ensuring that his / its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
- 13.A value: shall not take up an assignment if he / it or any of his / its relatives or associates is not independent in terms of association to the company.
- 14. A valuer shall maintain complete independence in his / its professional relationships and shall conduct the valuation independent of external influences.
- 15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
- 16. A valuer shall not deal in securities of any subject company after any time when he / it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
- 17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuation" in order to caterto a company or client's needs.
- 18. As an independent valuer, the valuer shall not charge success fee.







READY RECKONER

DIVISION/VILLAGE: BELAPUR

Commence From 1st April 2023 To 31st March 2024

Type of Area

Urban Area

Local Body Type

Class "C" Corporation

Local Body Name

Navi Mumbai Municipal Corporation

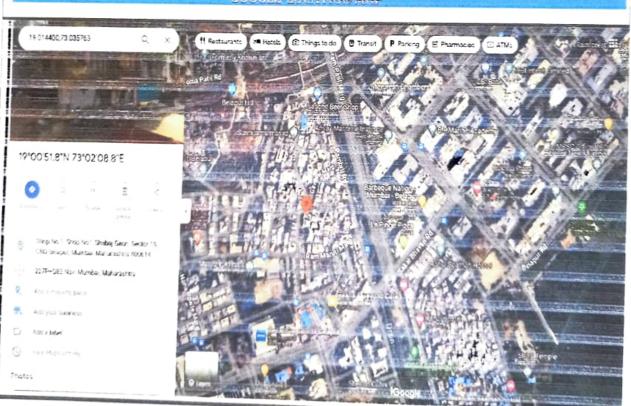
Land Mark

Land: Belapur Node Sector No. 19 and 20.

		da market kanal	NESSEE OF FEMALES	Rate of Land	Building in ₹per s	q.m.Built-Up
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
27	27/346	3400	92300	105500	115300	105500

Record Not Available

COUCLE LOCATION MAP





SALE INTANCE

4067336

04-12-2023

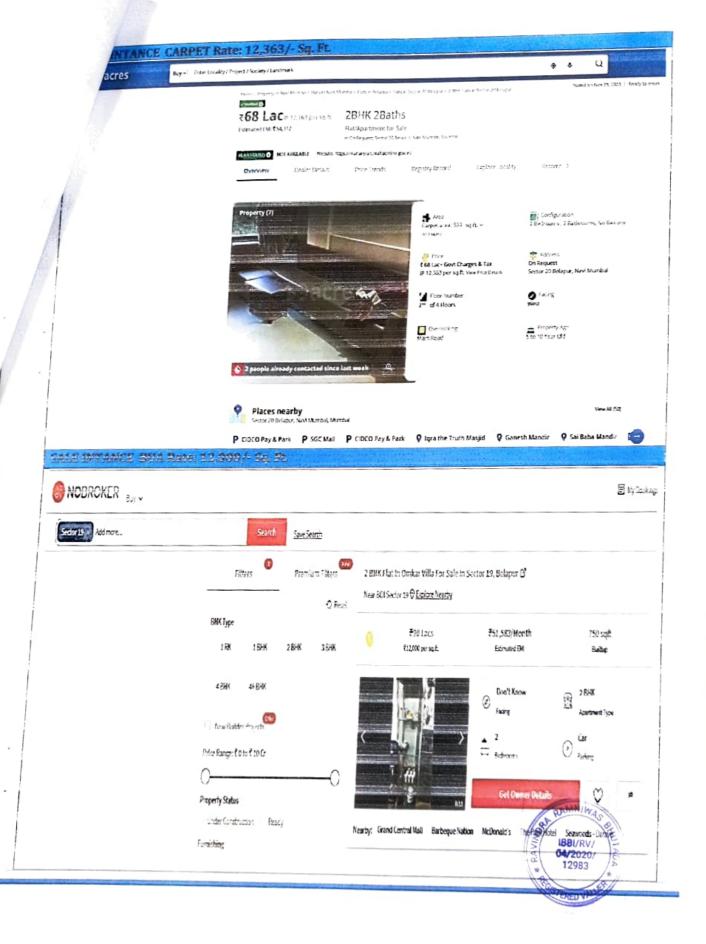
Note: Geoerated Through eDisplay v2 1 Module.For original report please contact concern SRO office.

सुबी क∴ २

र्व्यम निक्थक सह द नि हाण 6 दम्लांखात क्रमाकः 4067/2023 नादणा Regn:63m

ा इक्लांगात प्रकार	अभिहस्तांतरणपत्र
(2)मोबरमा	4900000
्धवाजाम्भावः (भाषपद्रद्याच्याः वाषणीलपट्रकारः भाकारणी देली कि पट्टेडार ल जप्द करावे ।	4492979.4
(4)भूमापन :पोटहिस्सा व घण्कमांक (असल्याम)	1) इतर माहिती: सदिनका न 204 दुसरा मजला साई अक्ती ऑफ बेलापुर अहाबाज साई अक्ती को ऑपरेटिय हीसिंग सोसायटी ली प्लॉट ने झेड-5 आणि झेड- 6 सेक्टर 19/20 अहाबाज गाव सी वी डी बेलापुर नवी मुंबई(क्षेत्र 40 , 565 चीरस सीटर कार्यट) दस्त क टनन 6-10945-2022 दि. 25/08/2022 अन्वयं मृ शृ व नी की वसुल नवी मुंबई मनपा
(5) 战国 邓威	1) 40.565 ची.मीटर
n आकारणी किया जुडी देण्यात अमेल तेय्हा	
ে হেম্পাৰত কমন বৈধান্য। / নিহ্ন প্ৰজান্য যুধকাশ্য নাব কিবা বিৰাগী ন্যায়ালয়ৰা চুক্মনামা কিবা থাবিল ধুমন্বাম বিৰাহীৰ নাব ব ঘলা	1) मनीया उत्तम भोईर पाटील 50 प्लॉट नें:- माळा ने :- इमारतीचे नाव :- ब्लॉक ने :- रोड ने : राहणार २०४ दुमरा मजला साई अक्ती को ऑपरेटिव हौसिंग सोसायटी ली प्लॉट ने झेड-४ आणि झेड - ६ संक्टर १९.२० अहावाज गाव सी वी डी वेलापुर नवी मुंबई महाराष्ट्र ठाणे. 400614
। इत्यन्तेषात्र करन घेषाच्या पक्षकार्याथ नाव किंवा विषाणी न्यायान्याचा हक्सनामा किंवा आदम असल्याम प्रतिवादीच नाव व पत्रा	1) मोहम्मद आणिक 40 प्लॉट ने : - माळा ने : - इमारतीचे नाव : - ब्लॉक ने : - रोड ते : नहणार ८०२ वीधा मजला मवा अपार्टमेंट मालुद्दिन स्कुल च्या वाजूला पिराणीपाडा भिवंडी ठाणे महाराष्ट्र THANE. 421302
शहरूनएवज करान दिल्याचा दिनाक	21/03/2023
10)हम्ल नादणा कल्याचा दिनाक	21/03/2023
II)अनुकमाङ,सङ्द गुष्ठ	4067/2023
12:बातारभावाप्रमा ल मृद्राक ज् नक	100
अलाकारनीयायमाण नादणी शुल्क	100
4)अरग	
न्याकनामाठी विचारात धनानला तपश्रील	

Agreement Value	Rs. 49,00,000/-	Carpet Area - 436.64/- sq .ft,	347
Sale Instance Carpet Rate	Rs. 11,222/- Sq. Ft. (Rs. 1,20,793 /- sq.mtr.)	With Out Car Parking	1881/RV/ 04/2020/ 12983
Consider market rate	Rs. 13,100/- Sq. Ft.	With Out Car Parking	STERED WAY





सूची क.2

रूपाय निवंशक : गह रू.नि.ठाणे 2 पन्त क्यांक. 4585/2022 <u>बंदिची</u>

Regn 63m

गावाचे नाव: आहाबाज

METEL PRIT

कारनामा

6300000

क्षान्याक भावपरस्याच्या विकासकार आकारणी देती की पटटेंदार

3633172

हा बार्चे।

इ.स.च्य रोटहिण्मा व _{টুইটি(} চুক্ক্সে)

1) पालिकेचे नाव नवी मुंबई मनपा इतर वर्णन ् इतर माहिती: फ़लैट नं, 304,3रा मजना,औम अपार्टमेट,सेक्टर 19,मीबीरी बेलापुर,नवी मुंबई,ता, ति. ठाणे, फलेटवे शंच 500 वी. फुट बिन्टअप.Mudrank 2021/UOR12/CR107/M1 (Policy): For Women — Mudrank 2021/UOR12/CR107/M1 (Policy) For Women - Corporations Area Criteria : -((Survey Number : HOUSE NO 692/02, CTS NO 1187, Survey No 106/2:))

चेत्रस्य

1) 500 ची.फुट

अकारी दिवा नृदी देख्यात असेल तेव्हा

हमलंबर कम्ब देखा-बा/सिहुन ट्रेवणा-बा इरागंदे ग्रंद किया दिवाणी न्यायासयाचा ুম্বামা বিবা আইগ সম্মান্যান, ছবিবাহিন 1) जाव -महेश मोतीराम कुभार - - वय -52, पता -प्लीट ज हाइम ज 692, माळा ज - - इमार्जीव जाव शहाबाज स्त्रीनेज, स्त्रीक ने -, रोड ने मीबीरी देनापुर, नदी मुंबई , महाराष्ट्र, ठाणे, पित बोड -400614 देन ने -ASQPK7700D

রাবী নামান্যাৰা হুৰুমনামা কিবা আইপ

ুল্লেল্ডত কৰন মলা-মা ব্যক্তাৰ ক কিলা : 1): নাক⊹হিন্মা নৰ্মন সুমাহিন - কক-38, দ্বাং-সোৱে ব: 4/ছা, 1911, মাতা ব: 19ছা মত্ৰা, ছুমাৰ্লাক नाव इटक्टब सोमावटी, स्थांक न: -, गेह न: स्यु हिर मिन, म्हारा मंकुन, चोरचरेव, कांटनवीन, मुंबई , महागाह. मुख्य हैं. चित्र बोर :400033 चैत त :BGHPP9367D

हरूदान इतिवादिन नाव व पना 🥱 চন্ট্ৰয় শ্ৰুৰ বিন্যানা বিনাশ

02/03/2022

। धारम्य शास्त्रीः बच्चाचा दिनाक

02/03/2022

!!!अनुक्रमाथ शहर व गुप्त

4585/2022

315000

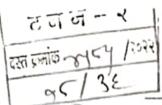
'2)बाज्यस्थाचाप्रमाणं सुदाव शुच्य अकारारभावाचमाने नादणी शु^{च्य}

30000

ठाणे क्र. २

গ্ৰাহ সূভ্য সাৰক্ষানা বিষয়নিশা সনুভাৱে ে (i) within the limits of any Municipal Corporation or any Cantonment area annexed to it







नवी मुंबई

गहान**गरपालिका**

कं.व साथ, केवजूर काद, खे.ची.खे., की कुंदी-एक श्रप्त : हुगानी क. 1 रुक्त का का

Navi Mumbai Municipal Corporat

IN FLOOR, MILAPIN MILAPAN CRA. HAVI HYDRIAI - 400 614. TIL NO. 2757 70 70

जा.क./ नमुंमपा/ ससंनर/ नरिय/ प्र.क. यी ८२०२/३०१ दिनांक : २०.०६.२०

भोगवटा प्रमाणपत्र

त्रवी मुंबई येघील घर नं. ६९२/०२, सब्हें नं. १०६/०२ सि.टी. एस. नं.११८७ शहायान, येळापूर, त्र मुंबई या जागेचे मालक श्री. महेश मोतीराम फुंधार यांनी जागेवरील थांयकाम दि. ३१.१०.२०० दाखला संबंधीत यागुविशास्त आकृती यासुविशास्त, यांनी सादर केलेला आहे. सदर जागेची पहची है १५.०५.२०१० रोजी यागुविशास्त करण्यात आलेली आहे. जागेवरील बांधकाम विकास निर्मत नियमावलीतील तरगुदीनुसार करण्यात आलेले असून यांयकाम प्रारंभ प्रमाणपत्र दि. ३१.१०.२००७ नर्ष नपूर केलेल्य शर्तोग्रमाणे पुनी केलेली आहे. त्यामुळे सदर जागेत रहियास यापर करण्यास हरकत नाले.

क्षेत्रफळाची तपत्तील खालीलप्रमाणे आहे.

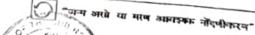
रहियासाखातील यांचकाम क्षेत्र : ३२७.६६२ चौ.मी.

एकूण : ३२७.६६२ चाँ.मी.

वात्कनीखालील यांघकाम क्षेत्र : १८.८६५ चौ.मी.

टबन-९ स्तक. (४३६/२०) १९/३४









R. Oza Prop.

PROVED VALUER, PLANNER, FOR, R.C. C. DESIGNER MIZ3142-6, CALNO 1 S46 1999 2000 24333, M.I.C.A., B.E. CIVII



AN ISO 9001:2015 CERTIFIED CO. Tel: 0240-2321506, 9823162241 022-26425387

Email: ozaassociate@rocketmail.com info@ozaassociates.com



VALUATION REPORT
FOR
STATE BANK OF INDIA
CHINCHPOKALI RACPC
OF

MRS. DIVYA NARPAT PUROHIT

"Residential Flat" 19°00'51.9"N 73°02'08.7"E

Flat no. 304, 3rd Floor, "Om Apartment", House No. 692/02, C.T.S. No. 1187, Survey No. 106/2, CBD Belapur, Sector-19, Village. Shahabaj, Tal. & Dist. Thane, Navi Mumbai-400614.

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AN ISO 9001:2015 CERTIFIED CO.
Tel: 0240-2321506, 9823162241
022-26425387

Email: ozaassociate@rocketmail.com info@ozaassociates.com

Ref. No. OZAVAL/SBI/CCPL/2021-22/ \0288

Date-04/03/2022

To, State Bank of India, Chinchpokli RACPC, Mumbai

VALUATION REPORT

I.		NERAL	_	Land Malan of the
1	Pur	pose for which valuation is made	:	To determine the Fair Market Value of the property
2	(a)	Date of inspection	1:	04/03/2022
-	b)	Date on which the valuation is made	1:	04/03/2022
3		of documents produced for perusal	1:	Agreement For Sale (Dt. 21/02/2022)
,	LIST	of documents produced for perusar	1	Index II Reg No. (4585/2022 Thane 02)
_	+			Commencement Certificate (Dt. 31/10/2007)
	+			Occupancy Certificate (Dt. 20/06/2010)
4	Pho	ne of the owner(s) and their address(es) with ne no. (details to be shared of each owner in c of joint ownership)	:	Mrs. Divya Narpat Purohit
5		ef description of the property	:	Flat no. 304, 3 rd Floor, "Om Apartment", House No. 692/02, C.T.S. No. 1187, Survey No. 106/2, CBD Belapur, Sector-19, Village. Shahabaj, Tal. & Dist. Thane, Navi Mumbai-400614.
6	Loc	ation of property		
	a)	Plot No. / Survey No.	:	
	b)	Door No.	:	Flat no. 304
	c)	C.T. S. No. / Village	:	Village Shahabaj
	d)	Ward / Taluka	- :	Thane
	e)	Mandal / District	:	District Thane
	f)	Date of issue and validity of layout of approved map/plan	:	Not Provided
	g)	Approved map/plan issuing authority	:	Navi Mumbai Municipal Corporation (NMMC) Authority
	;h)	Whether genuineness or authenticity of approved map/plan is verified	:	Not Provided
	i)	Any other comments by our empanelled valuers on authenticity of approved plan	i	Not Provided
7	Post	al address of the property	:	See 5.
3		/ Town	:	CBD Belapur
		dential Area, Commercial Area ustrial Area or Mixed area	:	Residential & Commercial
)	,	sification of the area		
	i)	High / Middle / Poor	1:1	Middle Class
	ii)	Urban / Semi Urban / Rural	:	Semi-Urban 67A G
0	/	ing under Corporation limit / Village	1:	Navi Mumbai Municipal Corporation (NMMC)

CAT-I/546 1999/2000 REG. NO. FIV

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> CAT-I/546 1999/2000 REG. NO. FIV-

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T	Panchayat / Municipality		Authority		
	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	•	No		
	Boundaries of the property		Λ	В	
	Dimensions of the side	i:	As per Sale Deed/RERA	As per Site Investigation	
+	North	:		Gavdevi Mata Mandir	
-	South	:	•	Shree Developers Building	
+	East	:	-	Another Building	
1	West	:	-	Wide Road	
3	Extent of the site	:	N.A.		
4	Latitude, Longitude & Co-ordinates of flat	:	19°00'51.9"N 73°02'0	08.7"E	
5	Extent of the site considered for valuation (least of 13 A & 13 B)	:			
6	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Tenant Occupied (As	per Site Investigation)	
I.	APARTMENT BUILDING				
1	Nature of the Apartment	1:	The said property is a	1 BHK Residential Flat.	
2	Location				
_	C.T.S. No.	:	C.T.S. No. 1187		
	Block No.	:	-		
	Ward No.	:	•		
	Village / Municipality / Corporation	:	Village- Shahabaj, No Corporation (NMMC	avi Mumbai Municipal	
	Door No. Street or Road (PIN Code)	:	400614		
3	Description of the locality (Residential / Commercial / Mixed)	:	Residential & Comm	ercial	
4	Year of Construction	:	2010 (As per OC)		
5	Number of Floors	1:		s per Site Investigation)	
6	Type of Structure	:	RCC Framed Structu	re	
7	Number of Dwelling units in the building	:	Not Known		
8	Quality of Construction	:	Good		
9	Appearance of the Building	:			
10		:	Fairly Maintained		
1	Facilities Available				
	Lift		No		
	Protected Water Supply	- 1			
	Underground Sewerage	- 3			
	Car Parking - Open / Covered	1	Open Parking		
	Is compound wall existing?				
	Is pavement laid around the building?		Yes		
1	II FLAT		1 - 01		
1			3 rd Floor	TAGR	
2	Door No. of the flat	1	304	1	

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> 1999/2000 REG. NO. FIV

	Specification of the flat	. 1	RCC
1	Roof	:	
-	Flooring	:	Marble & Tiling TW Flush Doors and Wooden Doors
-	Doors	:	
-	Windows	:	Aluminum Frame sliding windows
-	Ti lite	:	Concealed
-	Fittings	:	Plaster
+	Finishing House Tax	:	N.A.
	Assessment No.	:	N.A.
-	Tax paid in the name of	:	N.A.
-	Tax paid in the name of	:	N.A.
	Tax amount Electricity Service Connection No.	:	N.A.
	Electricity Service Connection 176.	:	N.A.
	Meter Card is in the name of How is the maintenance of the flat?	:	Fairly Maintained
	How is the maintenance of the name of	:	Mrs. Divya Narpat Purohit
	Sale Deed executed in the name of	:	N.A.
	What is the undivided area of land as per Sale		
	Deed?		Built up Area: 46.45 Sq. Mtr. equivalent to 500.0
	What is the plinth area of the flat?		Sq. Ft.
			(As per Agreement for Sale)
			(20% loading on Carpet area for built-up area)
	. 1 (Not Known
0	What is the floor space index (approx.)?	÷	Carpet Area: 42.58 Sq. Mtr. Equivalents to 416.6
1	What is the Carpet Area		Sq. Ft.
	(Net Usable Floor Area) of the flat?		(As per Agreement for Sale)
			Carpet Area: 31.76 Sq. Mtr. Equivalents to 341.8
			Sq. Ft.
			(As per Site Measurements)
			- Valuation Done as per Agreement for Sale.
	(M. F (O. finance)	:	Medium
12	Is it Posh / I class / Medium / Ordinary?	:	Residential
13			Residential
	purpose?	:	Tenant Occupied
14		:	-
15		1.	
11	MARKETABILITY How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential	:	-
4	Value?	,	
3	Any negative factors are observed which affect the	١.	Not Any
-	market value in general?	.	Troit ruly
٧		-	
1		T	Rs. 16,500.00/- to Rs. 23,800.00/- per Sq. Ft. for
ľ	what is the composite rate for a similar flat with		Carpet Area in the locality for similar type of
	same specifications in the adjoining locality? –		property (varying based on amenities and location
	(Along with details, reference of at least two latest		property (varying based on amenines and rocation
	deals / transactions with respect to adjacent		*OZA G.S
L	properties in the areas if available)		(6)
			REG NO.
		3	S CAT-1/546



R. Oza Prop.

RED CONSULTING ENGINEER, PPROVED VALUER, PLANNER, JOR. R.C.C., DESIGNER M123142-6, CAT No. 1/546/1999-2000. 24333, M.I.C.A., B.E. CIVIL



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022-26425387 Email: ozaassociate@rocketmail.com info@ozaassociates.com

2	comparing with the specifications and other factor	opted basic composite rate of the flat under valuation afters with the flat under comparison (give details).
;	Break-up for rate	
'	1. Building + Services	: -
	2 Land + Others	: - C. D. ile un Arga
1	Guideline rate obtained from the Registrar's office	e : Rs. 48,600.00/- per Sq. Mtr. for Built up Area
+	(an evidence thereof to be enclosed)	Rs. 4.515.05/- per Sq. Ft. for Built up Area
	(an evidence increase to be enclasted)	(As per Govt. Ready Reckoner Year 2021-22)
VI	COMPOSITE RATE ADOPTED AFTER DEP	
	Depreciated building rate	
а	Replacement cost of flat with services {V(3)i}	: Rs. 1400.00/- per sq. ft. for the similar type of net construction
	Age of the building	: 12 years (As per Site Investigation, Actual may
	Life of the building estimates	: 48 years Residual age (If properly Maintained)
	Depreciation percentage assuming the salvage value as 10%	80% of Building & Services cost
	Depreciation Ratio of the building	
b	Total composite rate arrived for valuation	: -
U	Depreciated Building Rate VI (a) Rate for Land & other V (3) ii	
		500.00 Sq. Ft. built up area
	Area	: Rs. 36,33,172.00/- Government Value (As per
	Total Composite Rate	Govt. Ready Reckoner)

DETAILS OF VALUATION:

Rate Justification:

Jurisdiction

- As per the latest price trend available in the market from the property search for similar types of properties for Residential flat in this locality Price ranges from Rs. 16,500.00/- to Rs. 23,800.00/- per Sq. Ft. for Carpet Area
- As per our opinion the fair market value of Rs. 16,800.00/- per Sq. Ft. for Carpet Area of the flat is reasonable and worth. Considering all the factors such as amenities, Location, Special Features, and the sale instances in the locality.

Sr. No	Description	Qty. (Sq. Ft.)	Rate per unit (Rs.)	Estimated Value (Rs.)
1.	Present value of the flat	416.67 Sq. Ft. Carpet Area	Rs. 16,800.00/-	Rs. 70,00,056.00/-
2.	Interior Decorations which carry a potential value, if any		-	,
3.	Others (Allotments/separate purchased car park or extended area etc.)		(S)* (S)	AGR
	Total		/3/ c	Rs. 70,00,056.00/-
		4	舅 199	39/2000

REG. NO. FA 24333

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R. Oza Prop.

LED CONSULTING ENGINEER. PPROVED VALUER, PLANNER, FOR, R.C.C., DESIGNER M123142-6, CAT No. I/546/1999-2000. 24333, M.I.C.A., B.E. CIVIL



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Say in Rs/-Rs. 70,00,000.00/-

- i. Realizable Value:- Rs. 70,00,000.00/-
- ii. Forced/Distress Value:- Rs. 56,00,000.00/-
- iii. Rental Value of the Property: Rs. 15,000.00 per month /-
- iv. Insurance Value :- Rs. 7,00,000.00/-

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is Rs. 70,00,000.00/- (Rupees Seventy Lakhs

Place: Mumbai Date: 04/03/2022



Digitally signed by GOPAL RAMESHWAR OZA DN: c=N: o=FESONAL, pseudonym=ed6414781370eb4d71fcdfec27599d980f347e336cb 6a06b87936bfdd446e19e, postalCode=43100.1,

54-0047-7-2001094-91-19-, DOSAIR-COSE-93-1905.)
s=FAMAHARS/SAFTRA,
s=FisiMktimber=505533f6afe4f74812d79d2f42713d382e645a6s051
3ddc49516a400c9424a7e, cn=GGPAL RAMESPRVAR OZA Date: 2022.03.10 11:10:13 +05'30

Signature (Gopal R. Oza)

The undersigned	has inspected the pro . We are satisfied the (Rs.	perty detailed in the Valuation Report dated_ nat the fair and reasonable market value of the property is R	on
Date:	(1/3.	only	

Signature (Name of the Branch Manager with office seal)

Enclosures:

- Photograph of owner/representative with property in background to be enclosed.
- 2. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites
- 3. Sale instance / price trends in the locality
- 4. Government Ready Reckoner Rate
- 5. Declaration-cum-undertaking from the valuer (Annexure-I)
- 6. Model code of conduct for valuer (Annexure II)



R. Oza Prop.

ED CONSULTING ENGINEER.
PROVED VALUER, PLANNER.
FOR, R.C.C., DESIGNER
M123142-6, CAT No. 1546 1999-2000.
2433, M.I.C.A., B.E. CIVIL



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Tel: 0240-2321506, 9823162241
022-26425387

Email: ozaassociate@rocketmail.com info@ozaassociates.com

(ANNEXURE-I)

EG. NO. F

DECLARATION- CUM- UNDERTAKING

- Gopal R. Oza son of Rameshwar Oza do hereby solemnly affirm and state that:
- a. I am a citizen of India
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
- c. The information furnished in my valuation report dated <u>04/03/2022</u> is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. My representative has personally inspected the property on <u>04/03/2022</u>. The work is not subcontracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the Bank.
- f. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- f. I have not been removed/dismissed from service/employment earlier
- g. I have not been convicted of any offence and sentenced to a term of imprisonment
- h. I have not been found guilty of misconduct in professional capacity
- i. I have not been declared to be unsound mind
- j. l am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- k. I am not an undischarged insolvent
- I. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- m. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- n. My PAN Card number is AAFPO1816P and GSTIN as applicable is 27AAFPO1816P2ZA
- o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- q. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability
- r. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable
- s. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration)
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- u. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- v. I am the proprietor, authorized official of the firm, who is competent to sign this valuation report.
- w. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.

x. Further, I hereby provide the following information.

	Valuer comment
Background information of the asset being valued	Residential Flat
Purpose of valuation and appointing authority	To determine the Fair Market Value of the property
involved in the valuation	Gopal R. Oza Prop. M/s. Oza Associates
Disclosure of the valuer interest or conflict, if any	I or any of my associates do not have any direct/indirect
Date of appointment, valuation date and date of report	Date of report: 04/03/2022
Inspections and/or investigations undertaken;	Physical visual inspection of the growtyREG NO.
	Purpose of valuation and appointing authority Identity of the valuer and any other experts involved in the valuation Disclosure of the valuer interest or conflict, if any Date of appointment, valuation date and date of





Department of Registration & Stamps Government of Maharashtra

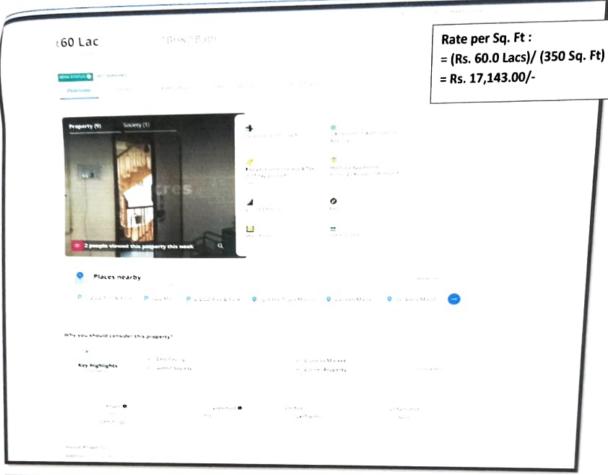
नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन

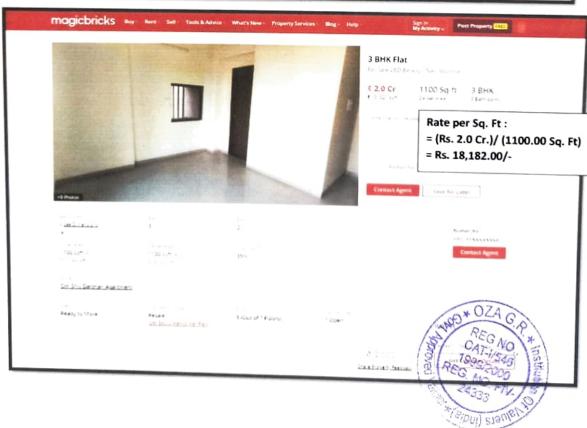


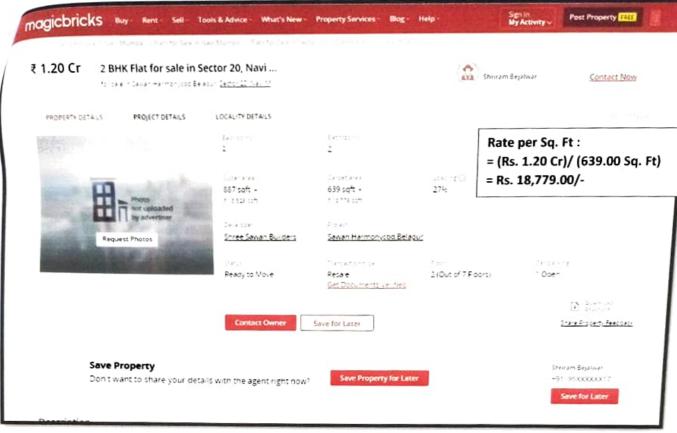
नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन बाजारमूल्य दर पत्रक

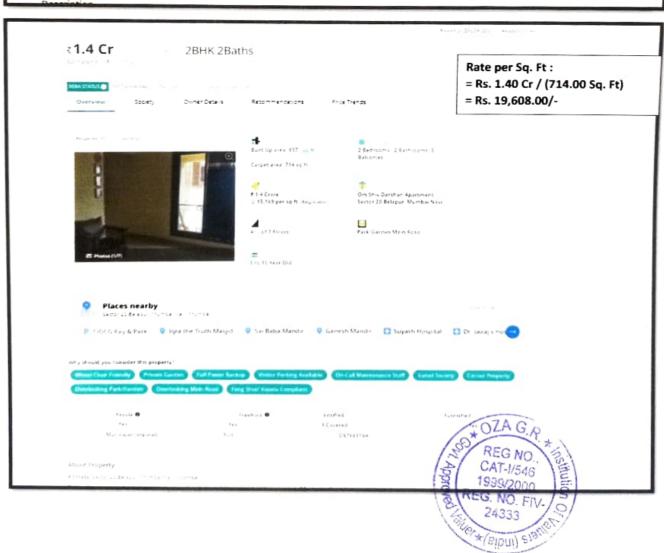
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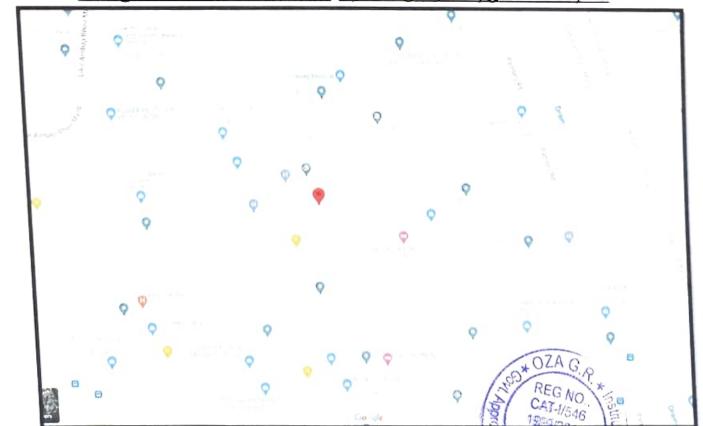


Through Google Maps.

_{flat no.} 304, 3rd Floor, "Om Apartment", House No. 692/02, C.T.S. No. 1187, Survey No. 106/2, CBD Belapur, Sector-19, Village. Shahabaj, Tal. & Dist. Thane, Navi Mumbai-400614.



Longitude and Latitude: 19°00'51.9"N 73°02'08.7"E



















REG NO. FIV. 24333