

Ravindra R. Bhutada M.E. (Structure), F.I.V.

CHARTERED ENGINEER

■ TECHNICAL CONSULTANT

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

Cetur 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

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

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Mumbai Office: Flat No. 501, 5" Floor, Building No. 15,"D.B. Ozone", Near Thakur Mall, Mahajanwadi, Dahlsar (East), Mumbai - 400068. Ø 7744889655

REF: -TN-DEC-2023-2024/03

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. Bhutad M.E. (Structure), F.I.V Registered Valuer Registration No.: 188 Chartered Engineer:	20/129	983		
i.	GENERAL			not establish	-	ADDITION OF THE PARTY OF THE	
1.	Purpose for which the valuation is made		To estimate Realizab Loan Purpose	ble Value of	prope	rty 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	:	8427/2020 Da	ated: 14/10/2	2020	Thane-9	
	ii) Copy of CC Certificate No.	:			Dated	31/10/2007	
	iii) Copy of OC Certificate No.	:			Dated	1:20/6/2010	
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)		Pournima M Wadkar,				
5.	Brief description of the property	:	Residential Flat				
	Location of property		Residential Flat Pres APARTMENT", Ho CTS No. 1187, See Gavdevi Marg at A Dist Thane-400 614.	ouse No. 692, ctor 19 at Village Shah	/02, Si Villag	urvey No. 106/2, e CBD Belapur,	
6.	Landmark	:	Gavdevi Marg at Village Shahbaz				
	a) Plot No. / Survey No.	:	House No. 692/02, Sector 19	Survey No.			
	b) Door No.		Flat No. 103	5	No.	ar ar	
	c) T. S. No. / Village	:	Shahbaz	1/8/	IBBI/RV 04/2020		
	d) Ward / Taluka	:	Navi Mumbai	2	12983	120	
	e) Mandal / District	:	Thane	100	STEREDY	NUSCO	

		n	Date of issue and validity of layout of approved map / plan		: NA
		g)	Approved map / plan issuing authority		: NMMC
	1	h)	Whether genuineness or authenticity of approved map / pian is verified		No
	1		Any other comments by our empanele	d	
	B	i)	valuers on authentic of approved plan		: NA
1	7.	Pos	stal address of the property		: Residential Flat Premises, Flat No. 103, 1st Floor, "OM
A					APARTMENT", House No. 692/02, Survey No. 106/2,
7		0			CTS No. 1187, Sector 19 at Village CBD Belapur,
					Gavdevi Marg at Village Shahbaz, Ta. Navi Mumbai,
1					Dist. Thane-400 614.
1		City	/ Town	1.	Shahbaz
		_	/ Town idential Area	+	Yes Residential
	8.			+:	NA
			mercial Area	+	
			istrial Area	1:	NA
	C	1	ing under Corporation limit / Village		NMMC
	2		chayat / Municipality	1	
			ther covered under any State / Central		
		Govt	enactments (e.g. Urban Land Ceiling		
1 3	10		or notified under agency area /	1:	NO
- '	10		duled area / cantonment area		
					As per Visit
j			daries of the property		Residential Building
	-	East		-	Road
1	1	West			
ĺ		South		_	Shree Sai Residency
		North		:	Road
		Dime	nsions of the site		
		East		ï	
1 12	2	West		:	
		South		:	
	-	North		:	
			of the site		Carpet area - 458.33 Sq. Ft.
13	1	Extent	of the site	ĺ	Built up - 550.00 Sq. Ft. (51.10 Sq. Mt.)
	-				19°00'51.8"N 73°02'08.8"E
14			le, Longitude & Co-ordinates of flat	-	Carpet area - 458.33 Sq. Ft.
		Extent		.	Built up – 550.00 Sq. Ft. (51.10 Sq. Mt.)
15			on (least of 13 A & 13 B)		Dunt up = 330.00 sq. fr. (51.10 sq. 134)
	W	hethe	er occupied by the owner /		
16	te	nant?	If occupied by tenant, sincehow	: k	occupied by the owner
10	10	ng? Re	ent received per month.		
- 77		-	UH DING	1	
33			of the Flat	:	Residential 1 BHK Flat
1.	-			: 1	Shahbaz
		cation		1	House No. 692/02, Survey No. 106/2, CTS No. 1187,
	T.	S. No.			Sector 19
2.				+	
	Blo	ock No).	1.	
-		ard No		-	
ŀ			Municipality / Corporation :	1	NMMC TERED VALUE
-	VII	iage/	Street or Road (Pin Code)	1	Flat No. 103 (400 614)
	Do	OF NO.	, Street Or Road (1 in dode)	-	

12	Co	it Owner-occupied order out?		Owner-occupied STEREO VINUE
12		par pose;		
	1.0	ommercial purpose?	:	Residential 12983
	-	it being used for Residential or	1	Carpet area – 458.33 Sq. Ft.
11		/hat is the Carpet Area of the flat?		As per D.P. Plan Applicable
10	W	/hat is the floor space index (app.)		Built up - 550 00 Sq. Ft. (51.10 Sq. Mt.)
9	V	Vhat is the plinth area of the flat?		Documented
8		What is the undivided area of land as	:	NA
7		ale Deed executed in the name of	:	Pournima M Wadkar
6		low is the maintenance of the flat?	:	Not yet started
	-	Meter Card is in the name of	:	
5	-	Electricity Service Connection no.	:	
	_	Tax amount	:	
	-	Tax amount	:	
	1	Assessment No.	:	NA
	-	House Tax	:	Not yet started
		Finishing	:	- mar planter with come parter from out side
İ		Fittings	:	Superior
	1	Windows	1:	Aluminum section/Glass windows
1		Doors	:	Wooden flush door
				with glazed tiles as dado
		Flooring		Vitrilied tiles flooring, Imported Granite kitchen platform
		Roof	+:	RCC Slab
Ī	3	Specifications of the flat	+	
-	2	Door No. of the flat	1	
	1	The floor on which the flat is situated	1	1st Floor,
	m	FLAT		
		Is pavement laid around the Building		Yes
		Is Compound wall existing?	1	
		Car Parking - Open/ Covered	İ	
-		Underground Sewerage	-	: Yes
		Protected Water Supply	+	: Yes
/ }	11	Lift	+	: -
1	11		+	. 6000
A	10	6-1 D 0.12	+	: Good
	8.	Appe trance of the Building		Good
	-	Number of Dwelling units in the building Ouality of Construction		: Per Hoor 4 Hats : Good
	7.			Per Floor 4 Flats
	2	Number of Floors	+	: G + 4 Floors : RCC Framed Structure
		Year of Construction	-	: 2010
		Commercial / Mixed		
		Description of the locality Residential /		: Residential

	R.		
	What are the factors favouring for an extra Potential Value?	:	Nothing Specific
	Any negative factors are observed which affect the market value in general?	*	Not Observed
i i	DATE		
10-11	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.
	n Land + Others	1	Rs. 11,000/- Per Sq.Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof tobe enclosed)	:	i) Rs. 92,300/- per Sq. Mtr. Built up Area – 51.10 Sq. Mt. X Rs. 92,300/- = Rs. 47,16,530/-
VI	COMPOSITE RATE ADOPTED AFTER DEPRI	EC	
ű.	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 -	:	NA
	Total composite rate arrived for valuation	:	
	Building rate		Rs. 2,000/- Per Sq.Ft
ln.	Rate for Land & other		Rs. 11,000/- Per Sq.Ft.
	Total Composite Rate	:	Rs. 13,000/-per Sq. Ft. on carpet area



Valuation:

DESCRIPTION	Quantity In Sq. Ft.	Rate Rs/Sq. Ft.	Present value (Rs.)
Carpet area	458 33 Sq. Ft.	0 10	
Car Parking	The stand It.	Rs. 13,000/-	Rs. 59,58,290/-
Superfine finish & Furniture			****
nterior decorations			
Potential Value, if any?			
Share of common amenities, if any?			
TOTAL (After Completion)			
			Rs. 59,58,290/-
Rental value (Pormanil	Say	Rs. 59,50,000/-
			Řs. 14,000/-
Distress	value		Rs. 44,62,000/-

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 that $\hat{\alpha}$

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 & bycomparing 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

RAVINDRA BHUTA **DA**nousands Only).

CHARTERED ENGINEERS Date: 4th DEC, 2023 IER R. No. M-1705355

RAVINDRA

GOVT, REGD. APPROVED VALUERS RAIVINIWAS Place: Mumbai F-23070, IBBI//RV/04/2020/12983

BHUTADA

Digitally signed by RAVINDRA RAMNIWAS RHUTADA

Date: 2023.12.04 14:21:06 105130

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.

Rs. 59,50,000/- (Rupees Fifty Nine Lacs Fifty 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) 1.
- Model code of conduct for valuer (Annexure II) 2.

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.
- 1 have not been depandled / delisted by any other bank and in case any such depandment byother banks during my empandment with you, I will inform you within 3 days of such depandment.
- 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
- there 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) 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 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
- 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
- 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
- i have not concealed or suppressed any material information, facts and records and i have made a complete and full disclosure
- r) 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 empanelment 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)
- 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 from the system (i.e. LLMS/LOS) only.

IBBI/RV/

04/2020/

REDVA

Date: 4th DEC. 2023 Place: Mumbai. ther. I hereby provide the following information.

Sr No	Particulars	Valuer comment
1	Background information of the asset being valued;	Proposed Residential Flat
2	Purpose of valuation and appointing authority	Residential Loan Purpose & SBI
3	Identity of the valuer and any other experts involved in the valuation,	Ravindra R. Bhutada (Panel Vaiuer)
4	Disclosure of valuer interest or conflict, if any;	NA NA
5	Date of appointment Valuation / inspection date Date of report	4th DEC. 2023 4th DEC. 2023
6	Inspections and/or investigations undertaken;	Visual Inspection
7	Nature and sources of the information used or relied upon;	For Area details: Ownership documents provided by clients. Fo Rates: Website Instances, i.e. Magicbricks, 99 acres, Housing.com, etc.
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Visual Inspection, followed by market survey, inspecting documents & drafting report IVS
9	Restrictions on use of the report, if any:	For Bank Purpose Only
0	Major factors that were taken into account during the valuation;	Actual Site Inspection Market Survey Comparable Listings/ Transactions
1	Major factors that were not taken into account during the valuation;	NA
	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	It is declared that we have no direct or indirect interest in the above said property and this valuation is based on best of our knowledge, belief and experiences is based on the documents given by bank / client & as per observation at the time of visit.

Date: 4th DEC, 2023 Place: Mumbai.

RAVINDRA **RAMNIWAS** BHUTADA

Digitally signed by RAVINDRA RAMNIWAS DHUTADA Date: 2023.12.04 14:21:31 10530

Ravindra R. Birutada RAVINDRA BHUTADA **CHARTERED ENGINEERS** IER R. No. M-1705355 GOVT, REGD. APPROVED VALUERS 1BBI/RV/ 04/2020/

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

12983

EREDVA

(Annexure – V) MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

- 1.A valuer shall, in the conduct of his / its business, follow high standards of integrity and fairness in all his / its dealings with his / its clients and other valuers.
- 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.
- 4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- 5. 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 valuers.

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 valuer 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.



19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a priorengagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

information Management

- 21. A valuer shall ensure that he / it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his / its decisions and actions.
- 22. A valuer shall appear, co-operate and be available for inspection and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he /it is registered or any other statutory regulatory body.
- 23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he / it is registered, or any other statutory regulatory body.
- 24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality

- 25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects hisindependence as a valuer.
- Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined inclause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
- 26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

- 27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and property undertaken, and is not inconsistent with the applicable rules.
- 28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

- 29. A valuer shall refrain from accepting too many assignments, if he / it is unlikely to be able to devoteadequate time to each of his / its assignments.
- 30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client exceptunder written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.





1881/Rv/ 04/2020, 12983



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

Amplian Land

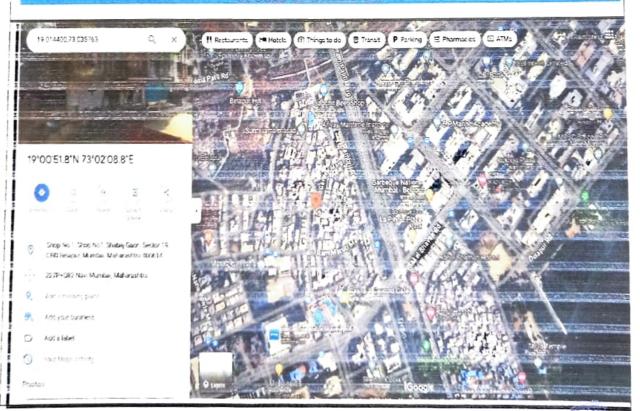
Land Belagur Node Sector No. 19 and 20.

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Data of	Land & Rui	ding in 7 no	rsa m Built-Up	ı
RAIPEL	100 110 110 110 110 110 110	CALL DOM: NOT A STATE OF THE PARTY OF THE PA	PERSONAL PROPERTY AND ADDRESS OF THE PERSON NAMED AND ADDRESS	

Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
27	27/346	3400	92300	105500	115300	105500

Record Not Available)

CONCLETING TION MAP





SALE INTANCE

4067336

04-12-2023

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

सुची क. २

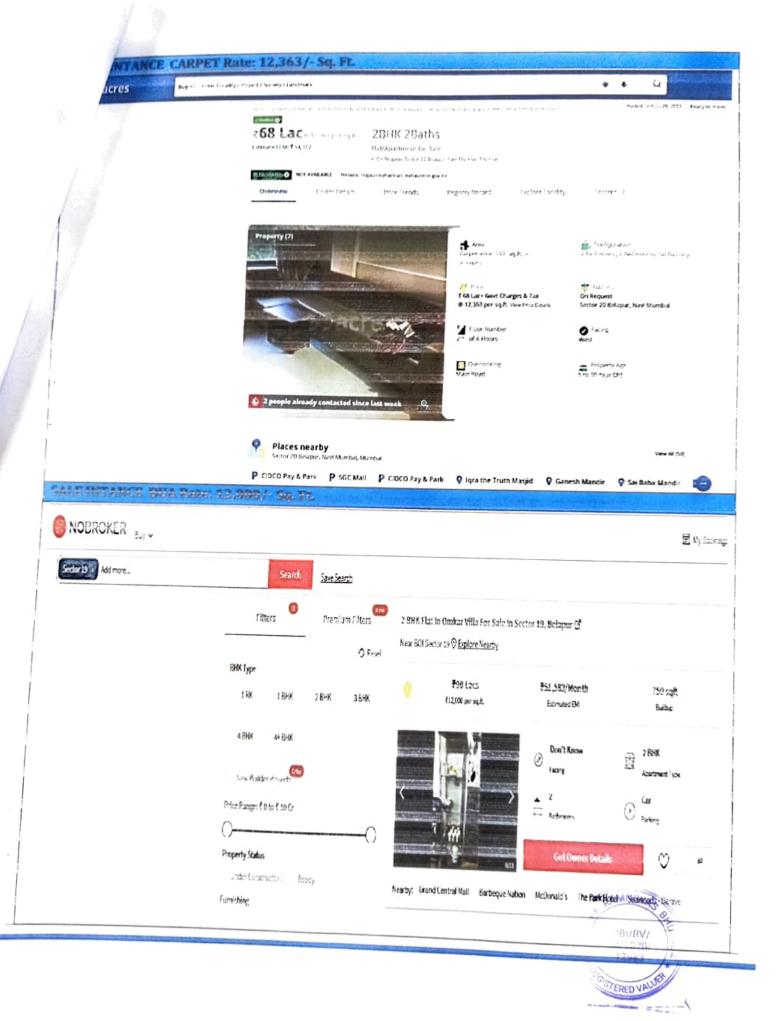
द्यम निवपक सह दू नि टाणे 6 दम्लांखा कमाक. 4067/2023 नादणी :

Regn:63m

गाव : बेलापूर

।। दम्नाव्य प्रकार	अभिहस्तांतरणपत्र
(2)मोबद्यमा	4900000
(3)बाजारभाष (भाषेपदृष्टचाच्या बावनीनपदृष्टकार आकारणी देता कि पट्टेबार न नम्द करादे)	4492979.4
(४)भूमापन ,पोर्टाहरूमा य घरकमांक (अमञ्चाम)	1) इतर माहिती: सदिनका न 204 दुसरा मजला साई अक्ती ऑफ वेलापूर अहावाज साई अक्ती को ऑपरेटिव हौसिंग सोसायटी ली प्लॉट न झंड-5 आणि झंड - 6 सेक्टर 19/20 अहाबाज गाव सी वी डी वेलापुर नवी मुंबई(क्षेत्र 40 . 565 चीरस मीटर कार्यट) दस्त क टनम 6-10945-2022 दि. 25/08/2022 अन्वयं मु शु व नी फी वसूल नवी मुंबई मनपा
(5)क्षेत्रफळ	1) 40.565 ची.शिटर
(b)आकारणी किंदा जुडी देण्यान असेन्स ने व्हा	
ोहरम्यांवत कर्म देषाच्या / सिह्न ठेवजाच्या पश्चकापंच नात किंवा दिवाणी स्यायासयाचा हुकुमनामा किंवा आदेश असल्याम प्रतिवादीचे नात व पत्ना	1) मनीषा उत्तम भोईर पार्टील 50 फ्लॉट लें : - माळा ने : - इमारतीचे नाव : - ब्लॉक ने :- रोड ने : राहजार २०४ दुसरा मजला माई अक्ती को ऑपरेटिव होसिंग सोसायटी ली प्लॉट ने झेंड-४ आणि झेंड - ६ सेक्टर १९ -२० अहावाज गाव सी वी डी वेलापूर नवी मुंबई महाराष्ट्र ठाणे. 400614
.शहरूनांगात करून येजाऱ्या पक्षकारांचे नाव किया दिवाणी न्यायान्याचा हुकुमनामा किया आदण असल्याम प्रतिवादीचे नाव व पना	मोहम्भद आणिक 40 प्लॉट नं : - माळा नं : - इमार्ग्ताचे नाव : - ब्लॉक नं : - रोड नं : राहणार ४०२ बौधा मजला सवा अपार्टमेंट सालुद्दिन स्कुल च्या बाजूला पिराणीपाटा भिवंडी ठाणे महाराष्ट्र THANE. 421302
पट्रस्तापत्र करून दिल्याचा दिनाक	21/03/2023
10 <i>दरन</i> नांदर्णा कल्याचा दिनाक	21/03/2023
। अम्क्रमाक संद व गृष्ट	4067/2023
12 बाजार-गवाद्यमाचे मुद्राक शुल्क	100
। उत्साधारभाषात्रमाण नावर्णाः भ्रम्कः	100
4,अंग	
ल्याबनासाठी विचारात धरानाना नपश्चील	

Agreement Value	Rs. 49,00,000/-	Carpet Area- 436.64/- sq .ft.
Sale Instance Carpet Rate	Rs. 11,222/- Sq. Ft. (Ks. 1,20,793 /- sq.mtr.)	With Out Car Parking
Consider market rate	Rs. 13,100/- Sq. Ft.	With Out Car Parking
		IBBI/



सूची क.2

पुष्पम निर्वचय : दुनि, हामे 9

राम धर्मात्र : 8427/2020

नोरंची : Regn 63m

गापाचे नाव: बेलापुर

स्रासामा

4300000

न्तरवाच्या वावतिसपटटाकार ्रिश्तारित हे बहुद करावे) REPORT OF STREETS

3995722

1) पानिकेचे नाव:नवी मुंबई मनपा इतर वर्षन :, इतर माहिती: फॉट मं-103,1मा मजना स्रोम सपार्टनेंट हाऊन मं-962/02 नी की एस सं-1187 क्षार्ट में 4000 टी एम मे-1187,मध्युँ मे-106/2 नाहवाज नाव नेक्टर-19 वेनापुर नवी मुंबई((SECTOR NUMBER : 19 :))

1) 550 খী.ছুহ

क्र रूपे रेज्यात असेल तेन्हा. ्र _{भव नेवा}-गामिहून ठेवणा-या ल क्षा रिवाची न्यावालवाचा क _{जोते} धनन्याम, प्रतिवादिये नाय य

1): नाव:-महेन मोतीराम कुंबार - वव:-51; पत्ता:-प्लॉट नं: -, बाळा नं: -, इवारतीचे नाव: हाऊन नं-692 , ज्योद नं: वाहवाय नाव भी वी वी बेलापुर नवी मुंबई, रोड नं: -, महाराष्ट्र, राजे. चिन कोड:-400614 पैन मं:-ASOPKT7000

इसन देशना पत्रकाराचे व किंवा क्ष्यरण दुमनामा किंवा मारेग हिटारिये गाय व प्रशा

 ताथ:-पौर्णिमा एम थाउकर - थव:-६8; पठा:-प्लॉट नं: रो ब्राऊस नं-डी-39, माळा नं: -, इनारतीचे नाव: -, ज्लॉक नं: युनिट नं-1 सेक्टर-4 ऐरोजी नवी मुंबई, रोड नं: -, महाराष्ट्र, ठाने. पित कोड:-400708 चैन नं:-AAPPW1878D

तक्य दिनाचा दिनांक

14/10/2020

हिंदे केन्द्राचा दिनांक

14/10/2020

लगर प्र

8427/2020

इकारामें मुद्रोक सुरूक

129000

हराज्यमें गौरणी मुल्क

30000

सह दुव्यम निबंधक वर्ग २ ठाणे क. ९

#विशात पेतनेना तपशीन:-:

:इक्काराना निवहसेमा अनुन्यदेद :- :

(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



टज ज - ४



नवी मुंबई गणनग**रपालिका**

with water, thereign west, th. d. . d. .. of jet von erv.

(1178 B. : 700 00 00

Navi Mumbaj Municipal Corporat

IN PLIKE, MELAPUR HUNYAR CAS. T11. MT1. 2757 70 70

जा.क्र./नर्मुमपा/ ससंनछ नरिय/ प्र.क्र. थी ८१०१/_{२०१}

दिनांक : २०.०६.२०६

भोगवटा प्रमाणपत्र

नवी पुंचई पेचील घर नं. ६९२/०२, सर्व्हे नं. १०६/०२ सि.टी. एस. नं.११८७ शहायान, येलापूर, नं मुंबई या जागेचे मालक भी. महेश मोतीराम कुंधार यांनी जागेवरील बांघकाम दि. ३१.१०.२०० दाखला संबंधीत याम्नुविशास्त्र आकृती **यास्तुविशास्त्र, यांनी सादर केलेला आ**हे. सदर जामेची फहर्ना हैं १५.०५.२०१० रोजी याम्यिकारद करण्यात आलेली आहे. जामेवरील बांधकाम विकास निष्ट नियमावलीतीस तरतृदीनुमार करण्यात आलेले असून **बांग**काम प्रारंभ प्रमाणपत्र दि. ३१.१७.२००७ सर्व नपूर कैलेल्या शर्तीप्रमाणे पुर्वी केलेली **आहे. त्यामुळे सदर जागेत रहियास यापर करण्या**स हेरकड कही.

क्षेत्रफळाची तपत्तील छालीलप्रमाणे आहे.

रहिवासाखालील यांघकाम क्षेत्र : ३२७.६६२ चौ.मी.

एकूण : ३२७.६६२ चौ.मी.

यात्कनीखालील यांचकाम क्षेत्र : १८.८६५ ची.मी.

टब्ब-९ दल्त क. ८४२ ६/२०३ 90/38

जुन्म **अस्मे या मरण आगउनक गेंदिफीकर**म*

IBBURV/ 04/2020 17983

ZA ASSOCIATES

R. Oza Prop.

(ED CONSULTING ENGINEER. PPROVED VALUER, PLANNER, TOR, R.C.C., DESIGNER M123142-6, CAT No. U546/1999-2000. 24333, M.I.C.A., B.F. CIVIL



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

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



FOR STATE BANK OF INDIA Chinchpokli RACPC OF

Mrs. Pournima M. Wadkar

"RESIDENTIAL FLAT"

19°00'51.9"N 73°02'08.7"E

Flat No. 103, 1st Floor, "Om Apartment", House No. 962/02, Shahabaj Village, Sector 19, Village Belapur, Navi Mumbai, Taluka Thane, District Thane 400614

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022-26425387

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

Ref. No. OZAVAL/SBUCCPL/2021-22/ 8905

Date: 16/06/2021

To, State Bank of India, Chinchpokli RACPC, Mumbai

VALUATION REPORT

	GEN	ERAL		
	Purpo	se for which valuation is made	:	To determine the Fair Market Value of the property
	a)	Date of inspection	:	16/06/2021
	b)	Date on which the valuation is made		16/06/2021
	List	of documents produced for perusal	Ė	Agreement for Sale (Dt. 14/10/2020)
		, and the second	'	Index II Rg No. 8427/2020 (Thane 09)
4	Phon	e of the owner(s) and their address(es) with e no. (details to be shared of each owner in of joint ownership)	i	Mrs. Pournima M. Wadkar
5	Brief	description of the property	:	Flat No. 103, 1 st Floor, "Om Apartment". House No. 962/02, Shahabaj Village, Sector 19, Village Belapur, Navi Mumbai, Taluka Thane, District Thane 400614
6	Loca	ation of property		
	a)	Plot No. / Survey No.	1:	Survey No. 106/2
	b)	Door No.	:	
	c)	C.T. S. No. / Village	:	C.T.S No. 1187, Village Belapur
	d)	Ward / Taluka	1:	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	:	-
	i)	Any other comments by our empanelled valuers on authenticity of approved plan	:	Not Provided
7		tal address of the property	:	See 5.
8		/ Town	:	Belapur
	, Inc	idential Area, Commercial Area dustrial Area or Mixed area	:	Residential and Commercial Area
9	Classification of the area			
	i)	High / Middle / Poor	1	Middle Class
	ii)	Urban / Semi Urban / Rural	:	Urban
10	Par	ming under Corporation limit / Village achayat / Municipality	1	Navi Mumbai Municipal Corporation (NMMC) Authority
11	ena	nether covered under any State / Central Govt. ictments (e.g. Urban Land Ceiling Act) or ified under agency area / scheduled area /		No OZA G.A

AASSOCIATES

A. Oza Prop.

D CONSULTING ENGINEER, ROVED VALUER, PLANNER, JR, R.C.C., DESIGNER M123142-6, CAT No. U546/1999-2000. 24333, M.I.C.A., B.E. CIVIL



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	cantonment area			В		
2	Boundaries of the property		Λ			
	Dimensions of the side	:	As per Agreement	As per Site Investigation		
	North	:	-	Road		
	South	:	-	Other Bldg		
	East	:	10+	Lalchand Koli Bldg		
	West	:		Road		
3	Extent of the site	:	N.A.			
4	Latitude, Longitude & Co-ordinates of flat	:	19°00'51.9"N 73°02'0	8.7"E		
15	Extent of the site considered for valuation (least of 13 A & 13 B)	:	N.A.			
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Tenant occupied			
П.	APARTMENT BUILDING					
1	Nature of the Apartment	:	The said property Flat Residential Flat.	No. 103 is a 1 BHK		
2	Location	-				
	C.T.S. No.	1:	C.T.S No. 1187			
	Block No.	1:				
	Ward No.	: -				
	Village / Municipality / Corporation	: Village Belapur, NMMC Authority				
	Door No. Street or Road (PIN Code)	: 400614				
3	Description of the locality (Residential / Commercial / Mixed)	:	Mixed			
4	Year of Construction	:		estigation) (Actual may vary		
5	Number of Floors	1:				
6	Type of Structure	1	RCC Framed Structur	e		
7	Number of Dwelling units in the building	1:				
8	Quality of Construction	:	Good			
9	Appearance of the Building	:	The state of the s			
10	Maintenance of the Building	:	Regular maintenance	required		
11	Facilities Available					
	Lift	:				
	Protected Water Supply	:	Yes			
	Underground Sewerage	: Yes				
	Car Parking - Open / Covered	:	-			
	Is compound wall existing?		Yes			
	Is pavement laid around the building?	=:	Yes			
11		-	1.0			
i	The floor on which the flat is situated	1:	1 st Floor			
2	Door No. of the flat	:	Flat No. 103			
3	Specification of the flat	1	n a a			
	Roof	:	RCC			
	Flooring	1:	Marble & Tiling	Wooden Doors		
	Doors	1:	TW Flush Doors and	Trocticit Devots		
	Windows	1	Aluminum Frame slid	ling windows REG		

LA ASSOCIATES

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	Fittings	:	Concealed
Ì	Finishing	:	Plaster
	House Tax	:	N.A.
	Assessment No.	:	N.A.
	Tax paid in the name of	:	N.A.
1	Tax amount	:	N.A.
	Electricity Service Connection No.	:	N.A.
	Meter Card is in the name of	:	N.A.
	How is the maintenance of the flat?	:	Well maintained
	Sale Deed executed in the name of	:	Mrs. Pournima M. Wadkar
	What is the undivided area of land as per Sale Deed?	:	N.A.
)	What is the plinth area of the flat?	:	Built up Area: 51.10 Sq. Mtr. equivalent to 550.00 Sq. Ft. (As per Agreement)
10	What is the floor space index (approx.)?	:	Not Known
11	What is the Carpet Area of the flat?	:	Carpet Area: 42.58 Sq. Mtr equivalent to 458.33 Sq. Ft.
12	Is it Posh / I class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	Tenant occupied
15	If rented, what is the monthly rent?	:	N.A
IV	MARKETABILITY		
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	-
3	Any negative factors are observed which affect the market value in general?	;	Not Any
V	RATE		
1	After analyzing 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 if available)		Rs. 13,000.00/- to Rs. 21,500.00/- per Sq. Ft. for Carpet Area in the locality for similar type of property (varying based on amenities and location
2	comparing with the specifications and other factors	ted l	basic composite rate of the flat under valuation after in the flat under comparison (give details).
3	Break-up for rate	_	
	Building + Services	:	-
	2. Land + Others	:	P. 78 200 00/ S. Mr. S. D. H.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 78,200.00/- per Sq. Mtr. for Built up Area Rs. 7,264.95/- per Sq. Ft. for Built up Area (As per Govt. Ready Reckoner Year 2021-22)
VI	COMPOSITE RATE ADOPTED AFTER DEPR	REC	TATION
a	Depreciated building rate	:	-
	Replacement cost of flat with services {V(3)i}	:	Rs. 1200.00/- per sq. ft. for the similar type One construction



R. Oza Prop.

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OR. R.C.C., DESIGNER.
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a.t. building	:	8 years (As per Site Investigation)
Age of the building Life of the building estimates	:	52 years residual age if properly maintained
Depreciation percentage assuming the salvage value as 10% Depreciation Ratio of the building	:	90%
Total composite rate arrived for valuation	:	•
Depreciated Building Rate VI (a) Rate for Land & other V (3) ii	:	Rs. 6,822.74/- per sq. ft
	:	550.00 Sq. Ft. built up area
Area Total Composite Rate	:	Rs. 39,95,722.00/- Government Value (As per 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. 13,000.00/- to Rs. 21,500.00/per Sq. Ft. Carpet.
- As per our opinion the fair market value of Rs. 15,000.00/- per Sq. Ft. for Carpet Area of the flat is reasonable and worth. Considering all the factors such as amenities, Location, Special Features, provided and the sale instances in the locality.

Sr	Description	Qty. (Sq. Ft.)	Rate per unit (Rs.)	Estimated Value (Rs.)
No L	Present value of the flat (Inc of	458.33 Sq. Ft.	Rs. 15,000.00/-	Rs. 68,74,950.00/-
i.e.	Car Parking, if any)	Carpet Area		
2.	Interior Decorations which carry a potential value, if any		-	
3.	Others (Allotments/separate purchased car park or extended area etc.)	<u></u>	-	D., 49 74 050 00/
	Total			Rs. 68,74,950.00/-
	Say in Rs/-			Rs. 68,75,000.00/

- i. Realizable Value:- Rs. 68,75,000.00/-
- ii. Rental Value of the Property: Rs. 10,000.00 to Rs. 13,000.00 per month /-
- iii. Insurance Value :- Rs. 5,94,000.00/-





R. Oza Prop.

GED CONSULTING ENGINEER, PROVED VALUER, PLANNER, FOR R.C.C., DESIGNER M123142-6, CAT No. U546/1999-2000. 24333, M.I.C.A., B.E. CIVIL



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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. 68,75,000.00/- (Rupees Sixty Eight Lacs and Seventy Five Thousand only).

Place: Mumbai Date: 16/06/2021



The undersigned has inspected the property detailed in the Valua . We are satisfied that the fair and reasonable	market value of the property is its.
(Rs	only).
Date:	

Signature (Name of the Branch Manager with office seal)

Enclosures:

- Photograph of owner/representative with property in background to be enclosed.
- 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
- Declaration-cum-undertaking from the valuer (Annexure-I)
- Model code of conduct for valuer (Annexure II)



R. Oza Prop.

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(ANNEXURE-I) Format of undertaking to be submitted by Individuals/ proprietor/ partners/ Directors DECLARATION- CUM- UNDERTAKING

1, 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 16/06/2021 is true and correct to the best of my knowledge and belief and I have made animpartial and true valuation of the property.

d. My representative has personally inspected the property on 16/06/2021. 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. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;

k. I am not an undischarged insolvent

l. 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 ofIncometax (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

 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.

0		
	Background information of the asset being valued	+02
2. P	Purpose of valuation and appointing	To determine the Fair Market Value of the property

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ZA ASSOCIATES

R. Oza Prop.

ED CONSULTING ENGINEER, PROVED VALUER, PLANNER, (OR, R.C.C., DESIGNER M123142-6, CAT No. 1/546/1999-2000, 24333, M.I.C.A., B.E. CIVIL



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

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

	authority	
3.	Identity of the valuer and any other experts involved in the valuation	Gopal R. Oza Prop. M/s. Oza Associates
4.	Disclosure of the valuer interest or conflict, if any	I or any of my associates do not have any direct/indirect interest in the assets valued
5.	Date of appointment, valuation date and date of report	Date of report: <u>16/06/2021</u>
6.	Inspections and/or investigations undertaken;	Physical visual inspection of the property
7.	Nature and sources of the information used or relied upon;	Assumptions are made to the best of our knowledge and belief. Reliance is based on the information provided to us by the identifier and the client based on circumstances/information provided/material content
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Market Approach Method adopted where the value is estimates based on instances of sales/quotes of similar assets in the market
9.	Restrictions on use of the report, if any;	The report has been issued on the specific request of the appointing party for the specified purpose and the said report is not valid if the purpose if use and/or the party is different.
1	Major factors that were taken into account	The valuation of the property is undertaken
0	during the valuation;	considering the location, condition, age of the building, amenities and various other infrastructural facilities available at and around the said property
	Major factors that were not taken into	
	1 Caveats limitations and disclaimers to the	extent they explain or elucidate the limitations faced by limiting his responsibility for the valuation report.

DISCLAIMERS

*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 and / or change in circumstances/material content. Valuer shall not be responsible for any kind of consequential damages/losses whatsoever/ of any nature.

*The value given in our report is only an opinion on the Fair Market Value (FMV) as on date. If there is an opinion from others / other Valuers about increase or decrease in the value of assets valued by us, we should not be held responsible as the views vary from Valuer to Valuer and based on circumstances/information provided/material content. The principle of 'BUYERS BEWARE' is applicable in case of sale/purchase of

properties/assets.

*The legal documents pertaining to the ownership of the above said property has been referred to on its face value and it 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 marketability title of any of the parties over the property. Our report does not cover verification of ownership, title clearance or legality and is subject to adequacy of engineering/structural design and that the building is constructed as per building bye-laws and there are no violations whatsoever.

*As regards the authenticity/genuineness/verification of documents, the onus lies with the lender. Our report is valid subject to the said property legally cleared by the lender's panel advocates.

*Our valuation is only for the use of the party to whom it is addressed to and no responsibility is accepted to any 3rd party for the whole or part of its contents. The said report will not hold good/should not be used for any court/legal matters. It is absolutely confidential and legally privileged.

*It is advisable for the lender or the party to go through the contents of the report and discrepancy, if any, should be brought to the notice of M/s. Oza Associates within 15 days and Oza Associates is not responsible for any change in contents after expiry of 15 days from the date of the report.

*Encumbrances of loan, Govt. and other statutory 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 no

CAT-I/546 199**9/2**000 REG. NO. FIV

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Department of Registration & Stamps Government of Maharashtra

नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन बाजारमूल्य दर पत्रक

Home

Year

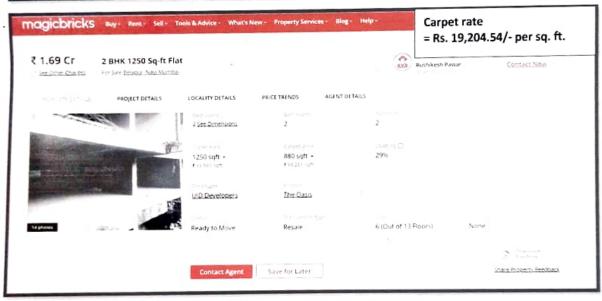
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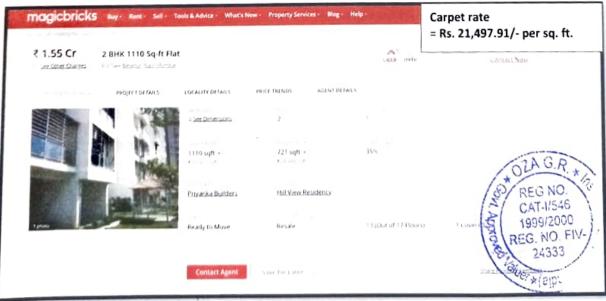
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TYPES OF PROPERTY AND PRICE TREND FROM ONLINE PROPERTY SEARCH

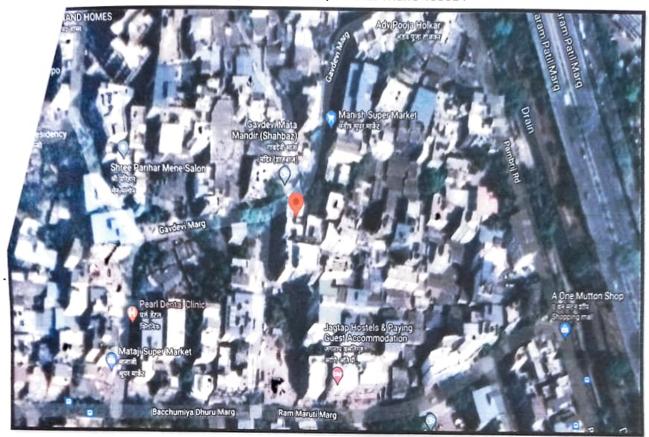






Through Google Maps

1st Floor, "Om Apartment", House No. 962/02, Shahabaj Village, Sector 19, Village Belapur, Navi Mumbai, Taluka Thane, District Thane 400614



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

















