

Details of the property under consideration:

Name of Owner: Mr. Sanjay Patnaik

Residential Flat No. 1702, 16th Floor, Wing - B, "Rustomjee Seasons ", MIG Colony ,Gandhi Nagar , Bandra (East), Mumbai, PIN Code - 400 051, State - Maharashtra, Country - India

Latitude Longitude: 19°03'27.6"N 72°51'01.2"E

Valuation Done for:

State Bank of India RACPC Rourkela

U - 108, Sector- 17, Rourkela, District - Sundergarh, PIN Code - 769 003, Odisha, Country - India

Vastukala Consultants (I) Pvt. Ltd.

Mumbai · Delhi NCR · Aurangabad · Nanded



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Vastu/Mumbai/05/2019/014587/30090

08/05-36-P/SH

Date: 08.05.2019

VALUATION OPINION REPORT

The property bearing Residential Flat No. 1702, 16th Floor, Wing - B, "Rustomjee Seasons", MIG Colony ,Gandhi Nagar , Bandra (East), Mumbai, PIN Code - 400 051, State - Maharashtra, Country -India belongs to Mr. Sanjay Patnaik.

Boundaries of the property:

North

Road

South

Wing - C

East

Under Construction Building

West

Under Construction Building

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for Housing Loan purpose at ₹ 7,59,34,500.00 (Rupees Seven Crore Fifty Nine Lac Thirty Four Thousand Five Hundred Only).

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

Hence certified

For VASTUKALA CONSULTANTS (I)

B. Chalikwar

Sharadkumar Digitally signed by Sharadkumar B. Chalikwar DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou, email=sharad@vastukala. org, c=IN Date: 2019.05.08 17:23:36 +05'30

Director

C.M.D. Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193

Encl.: Valuation report

Mumbai -

121, 1" Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA

> Tel.: +91 22 28371325 Fax: +91 22 28371324 mumbai@vastukala.org

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28, S.G.G.S. -Stadium Complex. Gokul Nagar, Nanded - 431 602, (M.S.), INDIA

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Aurangabad

Plot No. 106, N-3, CIDCO, Aurangabad - 431 005, (M.S), INDIA

: +91 240 2485151 Mobile: +91 9167204062 +91 9860863601 aurangabad@vastukala.org **Valuation Report of Immovable Property**

1.	Introduction	
a	Name of the Property Owner (with address & phone nos.)	Name of Owner: Mr. Sanjay Patnaik Residential Flat No. 1702, 16th Floor, Wing - B, "Rustomjee Seasons", MIG Colony, Gandhi Nagar, Bandra (East), Mumbai, PIN Code - 400 051, State - Maharashtra, Country - India Mr. Prashant (Assistant Sales Manager Mobile No. 9833410902) has shown the property.
b	Purpose of Valuation	As per the request from State Bank of India, RACPC Rourkela Branch to assess fair market value of the property for Housing Loan purpose
С	Date of Inspection of Property	07.05.2019
d	Date of Valuation Report	08.05.2019
е	Name of the Developer of Property (in case of developer built properties)	M/s. Rustomjee Constructions Pvt. Ltd.
2.	Physical Characteristics of the Prop	erty
a)	Location of the Property	Residential Flat No. 1702, 16th Floor, Wing - B, "Rustomjee Seasons", MIG Colony, Gandhi Nagar, Bandra (East), Mumbai, PIN Code - 400 051, State - Maharashtra, Country - India
	Brief description of the property	
The property is located in a developed area having good infrastru Auto, Bus, Private Vehicles, Railway. The immovable property com located on 16th Floor in the building known as Rustomjee Seas 3 Basement + Ground +22 upper floors. The property is at 1.3 Ki station Bandra. The Composition of Residential Flat is 4 Bedrooms + 4 Toilet + Balcony Area. Along with One Car Parking Space.		The immovable property comprises of Residential Flat known as Rustomjee Seasons . The building is of rs. The property is at 1.3 Km. from nearest railway sidential Flat is 4 Bedrooms + Living Room + Kitchen +
		Car Parking Space.
	Nearby landmark	Opposite Jade Garden Complex
	Nearby landmark Postal Address of the Property	Opposite Jade Garden Complex Residential Flat No. 1702, 16th Floor, Wing - B, "Rustomjee Seasons", MIG Colony ,Gandhi Nagar ,
		Opposite Jade Garden Complex Residential Flat No. 1702, 16th Floor, Wing - B, "Rustomjee Seasons", MIG Colony ,Gandhi Nagar , Bandra (East), Mumbai, PIN Code - 400 051, State -
	Postal Address of the Property Area of the plot/land (supported by a	Opposite Jade Garden Complex Residential Flat No. 1702, 16th Floor, Wing - B, "Rustomjee Seasons", MIG Colony ,Gandhi Nagar , Bandra (East), Mumbai, PIN Code - 400 051, State - Maharashtra, Country - India
	Postal Address of the Property Area of the plot/land (supported by a plan) Type of Land: Solid, Rocky, Marsh land, reclaimed land, Water-logged, Land	Opposite Jade Garden Complex Residential Flat No. 1702, 16th Floor, Wing - B, "Rustomjee Seasons", MIG Colony, Gandhi Nagar, Bandra (East), Mumbai, PIN Code - 400 051, State - Maharashtra, Country - India N.A.Residential Flat located on 16th Floor Solid Land
	Postal Address of the Property Area of the plot/land (supported by a plan) Type of Land: Solid, Rocky, Marsh land, reclaimed land, Water-logged, Land locked. Independent access/approach to the	Opposite Jade Garden Complex Residential Flat No. 1702, 16th Floor, Wing - B, "Rustomjee Seasons", MIG Colony, Gandhi Nagar, Bandra (East), Mumbai, PIN Code - 400 051, State - Maharashtra, Country - India N.A.Residential Flat located on 16 th Floor Solid Land Yes Provided
	Postal Address of the Property Area of the plot/land (supported by a plan) Type of Land: Solid, Rocky, Marsh land, reclaimed land, Water-logged, Land locked. Independent access/approach to the property etc. Google Map Location of the Property	Opposite Jade Garden Complex Residential Flat No. 1702, 16th Floor, Wing - B, "Rustomjee Seasons", MIG Colony ,Gandhi Nagar , Bandra (East), Mumbai, PIN Code - 400 051, State - Maharashtra, Country - India N.A.Residential Flat located on 16 th Floor Solid Land Yes Provided

	Plot No. Survey No. CTS No. Ward/Village/Taluka		C.T.S. No. 648, 648 (1 to 6), Survey No. 341 (Part) of Village - Bandra Village - Bandra, Taluka - Andheri		
	Sub-Registry/Block	y/Block		0. 2	
	District Any other aspect B) Plinth Area, Built up Area, and Saleable are to be mentioned separately and clarified		Mumbai Suburban D	istrict	
			Nil		
b)			Carpet Area = 1328.00 Balcony Area = 53.00 Total Carpet Area = 1381.00 (Area as per Actual Site Measurement) Carpet Area = 1,371.00 (Area as per Agreement for Sale) Built up area in Sq. Ft. = 1,645.20 Saleable Area in Sq. Ft = 2,139.00		
c)	Boundaries of the Plot	As p	per document	As per site visit	
	North	Deta	ails not provided	Road	
	South	Deta	ails not provided	Wing - C	
	East	Deta	ails not provided	Under Construction Building	
	V -		ails not provided	Under Construction Building	
3.	Town Planning parameters				
a)	Master Plan provisions related to property in terms of land use		Residential Flat		
	FAR- Floor Area Rise/FSI- Floor Space Index permitted & consumed		FSI Permitted:As per MCGM DCR FSI Consumed:Information not available		
	Ground coverage Think Inn		Information not available		
	Comment on whether OC- Occupancy Certificate has been issued or not		Information not available		
	Comment on unauthorized constructions if any		No		
	Transferability of developmental rights if any, Building by-laws provision as applicable to the property viz. setbacks, height restriction etc.		As per MCGM DCR	TEV Consultants Valuers & Appraisars Chartered Engineer (I) Architects + Interior FEF F11022.6 FIV 3883 CCIT (N)CCIT/1-14 \$2,2008-89	
	Planning area/zone		Residential Residential		
	Developmental controls		Municipal Corporation of Greater Mumbai		
	Zoning regulations		As per MCGM DCR		

	Comment on the surrounding land uses and adjoining properties in terms of uses	Residential purpose		
	Comment on demolition proceedings if any	Nil		
	Comment on compounding / regularization proceedings	Nil		
	Any other Aspect	Nil		
4.	Document Details and Legal Aspects	s of Property		
a	Ownership Documents			
	Sale Deed, Gift Deed, Lease Deed			
	I. Copy of Agreement For Sale (7 pages f	from document) dated 04.10.2016		
	II. Copy of Allotment Letter dated 17.09.	2016		
	TIR of the Property	Not Provided		
b	Name of the Owner/s	Mr. Sanjay Patnaik		
С	Ordinary status of freehold or leasehold including restrictions on transfer	Free Hold		
d	Agreement of easement if any	Not Apparent from documents provided		
е	Notification of acquisition if any	Not Apparent from documents provided		
f	Notification of road widening if any	Not Apparent from documents provided		
g	Heritage restriction, if any	No		
h	Comment on transferability of the property ownership	Yes		
i	Comment on existing mortgages/charges/encumbrances on the property, if any	Details not available. The bank is requested to independently verify the same		
j	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	Details not available. The bank is requested to independently verify the same		
k	Building plan sanction: Authority approving the plan - Name of the office of the Authority - Any violation from the approved Building Plan	Approved Building plans were not provided and not verified.		
,Î	Whether Property is Agricultural Land if yes, any conversion is contemplated	N.A. Residential Flat located on 16 th Floor		
m	Whether the property is SARFAESI compliant	Yes TEV Consultants Valuers & Appraisers		

n	a. All legal documents, receipts related to electricity, Water tax, Municipal tax and other building taxes to be verified and copies as applicable to be enclosed with the report. b. Observation on Dispute or Dues if any in payment of bills/taxes to be reported.	All the provided documents are enclosed with the valuation report.	
0	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged.	Information not available	
р	Qualification in TIR/mitigation suggested if any.	Copy of TIR not provided & not verified	
q	Any other aspect	Nil	
5.	Economic Aspects of the Property	®	
	Reasonable letting value	₹ 1,58,000.00 expected rental income per month	
	If property is occupied by tenant	Vacant	
	Number of tenants	N.A.	
	Since how long (tenant- wise)	N.A.	
	Status of tenancy right	N.A.	
	Rent received per month (tenant-wise) with a comparison of existing market rent	N.A.	
	Taxes and other outings	Information not available	
	Property Insurance	Information not available	
	Monthly maintenance charges	Information not available	
	Security charges	Information not available	
	Any other aspect		
6.	Socio-cultural Aspects of the Proper	ty	
a	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby, etc.	Developed Residential Locality, Higher class	
b	Whether property belongs to social infrastructure like hospital, school, old age homes etc.	No Liconsultants	
7.	Functional and Utilitarian Aspects of the Property Valuer & Appraisers Chartered Engineer (1) Architects a Interior		
	Description of the functionality and utility of the property in terms of	FIE F110326, 6 PI 9963 CCIT (1) CCIT/1-14 SS 52/2006-09 CS 52/2006-09	
	Space allocation	Provided	

b.	Material & technology used	Good Consultants (I) Pyt Ltd			
a.	Type of construction	R.C.C. Framed Structure			
10.	Engineering and Technology Asp	> FIE F110026/11			
	Any other aspect which has relevant on the value or marketability of the property	TEV Consultants			
	Comparable sale prices in the localit	y Price Indicators from online property portals attached.			
	Demand and supply of the kind of subject property	Good			
	Scarcity	Good			
	Locational attributes	Located in developed area			
	Marketability of the property in term of Think.Ir	nnovate.Create			
9.	Marketability of the Property				
	Social infrastructure in terms of i. School ii. Medical facilities iii. Recreational facility in terms of parks and open space	All available near by			
	Availability of other public utilities nearby	All available near by			
	Road and public transport connectiv	ity Auto, Bus, Private Vehicles, Railway			
	Electricity	Yes			
	infrastructure facilities viz. Solid waste management	Yes			
	Description of other physical	7			
	Storm water drainage	Yes			
	Sewerage/sanitation System Underground or Open	Connected to Municipal Sewerage System			
	Water supply	Municipal Water Supply			
	Description of aqua infrastructure availability in terms of				
8.	Infrastructure Availability				
	Any other aspect	Nil			
	Balconies, etc.	Yes			
	building Car Parking facility	Along with One Car Parking space			
	Utility spaces provided within the	Provided			
	Storage Spaces	Provided			

c.	Specifications	I.S. Specification	
d.	Maintenance issues	No	
e.	Age of the building	1 year (approx.)	
f.	Total life of the building	60 years	
g.	Extent of deterioration	59 years Subject to proper, preventive periodic Maintenance & structural repairs	
h.	Structural safety	Designed as per I.S. codes	
i.	Protection against natural disaster viz. earthquakes	Yes	
j.	Visible damage in the building	The quality of construction is Good. Well maintained.	
k.	System of air-conditioning	Yes	
l.	Provision of firefighting	Yes	
m.	Copies of the plan and elevation of the building to be included	Approved Building plans were not provided and no verified.	
11.	Environmental Factors		
a.	Use of environment friendly building materials, Green Building techniques if any	Information not available	
b.	Provision of rain water harvesting	Information not available	
c.	Use of solar heating and lightening systems, etc.	Information not available	
d.	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	Not significant	
12.	Architectural and asthetic quality o	f the Property	
a)	Descriptive account on whether the building is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	Modern Looking	
13.	Valuation		
a.	Methodology of valuation Procedures adopted for arriving at the valuation. Valuers may consider various approaches and state explicitly the reason for adopting particular approach and assumptions made, basis adopted	Composite Method is used for this valuation report.	



and assumptions made, basis adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is

arrived at.

b.			₹ 34,000.00/- to ₹ 37,000.00/- per Sq. Ft. Considering			
	Prevailing Market Rate/Price trend of the Property in the locality/city from property search sites viz magickbricks.com, 99acres.com, makaan.com etc. if available		the rate with attached report, current market conditions, demand and supply position, Commercial Building size, location, upswing in real estate prices, sustained demand for commercial building, all round development of commercial and residential application in the locality etc. We estimate ₹ 35,500.00/- per Sq. Ft. (Including Car Parking)			
c.	Guideline Rate obtained from th Stamp Duty Ready Reckoner	ie		₹ 3,18,890.00per Sq. M.i.e. ₹ 29,626.00 per Sq. Ft.		
d.	Summary of Valuation					
	i. Guideline Value					
		Are	a in Sq. Ft.	Rate	Value	
	Built up area	1,64	15.20	₹ 29,626.00	₹ 4,87,40,695.00	
	ii. Fair Market Value		1			
	Particulars	Are	ea in Sq. Ft.	Rate	Value	
	Saleable area 2,1		39.00	₹ 35,500.00	₹ 7,59,34,500.00	
	Total				₹ 7,59,34,500.00	
	Summary of Valuation					
	Total Value of the Property	₹ 7,59,34,500.00 (Including Car Parking)				
	Realizable Value		₹ 6,83,41,050.00			
	Forced/ Distress Sale value.		₹ 6,07,47,600.00			
	Insurable value of the property		₹ 47,71,080.00			
e.	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given. Details of last two transactions in the locality/area to be provided, if available. Remarks		Please refer J Page No. 17	ustification letter At	ttached on	
			Please refer Page No. 14	Price Indicators Atta	ached on	
14.	. Declaration				Λ	





I hereby declare that:

- I. The information provided is true and correct to the best of my knowledge and belief.
- II. The analysis and conclusions are limited by the reported assumptions and conditions.
- III. I have read the Handbook on Policy, Standard and Procedures for Real Estate Valuation by Banks and HFIs in India, 2011, issued by IBA and NHB, fully understood the provisions of the same and followed the provisions of the same to the best of my ability and this report is in conformity to the Standards of Reporting enshrined in the above Handbook.
- IV. I have no direct or indirect interest in the above property valued.
- V. I/ my authorized representative, has inspected the subject property on 07.05.2019
- VI. I am a registered Valuer under Section 34AB of Wealth Tax Act, 1957, Category-I for valuing property up to no limit
- VII. I am an approved Valuer under SARFAESI ACT-2002 and am approved by the Bank.
- VIII. I have not been depanelled or removed from any Bank/Financial Institution/Government Organization at any point of time in the past.
- IX. I have submitted the Valuation Report (s) directly to the Bank.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Digitally signed by Sharadkumar 8. Sharadkumar DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt. Ltd., ou, email≃sharad@vastukala. B. Chalikwar org, c=IN Date: 2019.05.08 17:23:57 +05'30'

C.M.D Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193

Address:

Vastukala Consultants (I) Pvt. Ltd.

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

Name of Valuer association of which I am a bonafide member in good standing: Institution of Valuers & Practicing Valuers Association of India.

Date: 08.05.2019

Tel No. - +91 22 28371324 /25 Mobile No. - +91 98195 97579 Email Id mumbai@vastukala.org

	■ 11 × 2 ▼ 2 × 2 × 2 × 2 × 2 × 2 × 2 × 2 × 2	
15.	Enclosures	

a.	Layout plan sketch of the area in which the property is located with latitude and longitude	Latitude and longitude provided along with satellite image of the building
b.	Building Plan	Not Provided
c.	Floor Plan	Not Provided
d.	Site Photograph of the property	Site photographs of the property is provided
e.	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Not Provided
f.	Google Map location of the property	Provided
g.	Any other relevant documents/ extracts	Provided Valuers & Appraisers Chartered Engineer (i) Applied to Integrate (i)
	li .	et Orenitacts a Interiors 1

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Actual Site Photographs















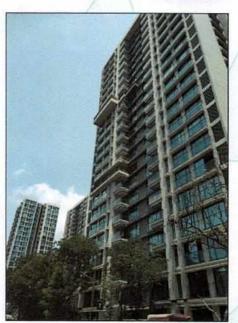




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Actual Site Photographs







Think.Innovate.Create



Route Map of the property

(Note: shows location)





Latitude Longitude - 19°03'27.6"N 72°51'01.2"E

Note:: The Blue line shows the route to site from nearest railway station (Bandra 1.3 Km.)



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Price Indicator

06-05-2019 Note-Generalist Through eSearch Module, For original report please contact concern SRO office सूची इ.2

दुष्टम निकाम सह दू मि. अंधेरी 7 **SER NATE: 1516 2019** नंदर्ग

Regn 63m

माबाधे नाद: 1) बांद्रा

BULLER \$1058397 ्रामोबद्दान वास्त्रभाव भावेग्टरवाच्या व्यक्तितग्रहामा आमारणे देतो मी पटदेवार ते तस्त्र मार्थः

। भू-भाषन चेटहिस्सा व परकर्माक असल्यास

1) पानिकेचे नात Mumbai Manapa इतर वर्णन ... इतर नाहिती. सदनिका न-४०५ मजला -4 विंग- वी. इस्तमजी सीजन्स, गांधी नगर, बोडा पूर्व मुंबई 400051--सी.टी एस. न-६४६,६४६ १ १० ६ व्हिसेज- बोटा

पूर्व --- सदिनावाचे एक्ना क्षेत्र - 1459 38 ची कृट कारपेट स्हणलेच 135 58 ची सी कारपेट ---सोबत 2 वाहसताक (C.T.S. Number : 648,648 1to6 :))

(६)आक्सरणी मिना जुडी देण्यात असेन तेव्हा.

आदेश असल्याम,परिवादिये माव व परमा.

(१,८स्टोंकर काम वेता-य परकारचे व किया दिवानी स्वायातवाचा हुक्समामा किया आदेश

असन्याम प्रतिशद्धि नाव व पन्त इस्लोक्ड काम दिल्याचा दिनाक

(१/इस मेट्रा) केरवार दिसंब ा। अस्कार्यक ग्रंड व परंठ (12 कारासकायको मुझक शुरू ()) बाह्यसम्बद्धमार्ग संदर्ग शुरु

ा हिस्तीयक करने देगा न्या स्थित देशाना न्या प्रकारण हे ताव निया देशाणी न्यायानाया हुमानाम निया 🔃 नाग निप्तित प्रवाद में प्रदेश पान देश से स्थापन देश में हरून है पुरस्कर गीता में का निपत्न प्रतास निवास ने एक स्थापन है जिस के प्रवास निवास नि #\$#.-400069 \$##.-AAACK2499Q

> 🕦 मार वींक और बड़ीटा में समाम मैनेसा कुल सूचन गूनतः - दक:11, पराग -मॉर्ट सं -, मारा सं -, दुसारतीये साद वरोडा कीचीट संबट, कार्य सं हो 🖰 ने मार्ग कर्या कुली कीन्यांकर बांचा पूर्व मुंबई, रोड स-, महाच्यू, मुखई - पिस MTE-400051 FREE-AAACBISSAF

04/02/2019 05/02/2019 4053200

न्यान पुरूष अकारताना नियानेना अनुपरिद

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

1945533 Note -Generated Through eSearch Module For original report please contact concern SRO office

दस्त कमोक: 1945 2019 Regn 53m

दुष्यम निकंपण: सह दू नि. अंधेरी 2

गावाचे नाव : 1) बांद्रा

सूची क.2

करारमामा ्र भौडरस

वाजानमध्य माईनटटयाच्या बावतितन्यट्टामार आस्तरणी देतो की पटटेटार ते नमद करावे।

1) पानिकेचे साव मुंबई मनपाइतर वर्णन ् इतर माहितीः सदनिका न- 103,तेयहतः - 1 मी.विंग - सी.रस्तमानी सीजन्स,गांधीनगर बांद्य पूर्व - सी.टी एस. न- 648 पार्ट व 648. 1 ते 6 व्हिकेन- बांद्य पूर्व - सोबत दोन वाहनतळ.(सदनिकेचे देशप्रमाने एकून क्षेत्ररूक 1254:38 ची कुट कारपेट स्ट्रणजेच 119:34 ची सी कारपेट) (C.T.S. Number : 648, 648:1 to 6 ;))

ि साथ अभीवा विकासी सिनिदे हे औरतेहरे सिनेदरी सनेदरी सनेद कुमा सैकलाव -- वय-12 पाल-राज में 161, . आवेश हास्त, आवेश सर्म बावा, सावित्र महावाद, द्वारक केले; 10.EEX.XSETA XXSEX Xia-Green

ਹਿਏਕਰ 1) 131.27 ची.मीटर

(तिकासारों किंद्र हो। देन्यत असे तेव्ह

आहेत असल्यान परिवारित नव व पत्ता

्रिक्रानंत्रत कार केलावा चलकार्य व किंद्र दिवानी स्वायास्थ्य हुन्मसाम किंद्र अदेश

असम्बास प्रतिकदिये सक व परत

(१) दस्तीवज्ञ कान दिन्याचा दिनाक 25/02/2019 1945/2019 (11)अनुकर्माक,खंड व पृष्ठ 3647800 12 बाजसभवयमार्गे महीक शस्त्र 30000 (15 बाजरभावापमाणे संदर्गे शस्त्र

मुज्यांकनासकी विचायत चेततेमा तत्राधितः

मुद्रोत धूनक आकारतामा निवासेना अनुपर्वेद 🗵

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

मुम्बई, फिन क्रोड:-XXXXX फेन सं:-AAACXCXXXXQ

Florete 422011 Floret-AABCA92921

NSULTANTS

Justification for price /rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

We Hope this will satisfy your requirements.



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference for Housing Loan purpose as on dated 8th May 2019.

The term Fair Market Value is defined as

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

Fundamental assumptions and conditions presumed in this definition are:

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

UNDERLYING ASSUMPTIONS

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

B. Chalikwar Ltd., ou, emall=sharad@vas

Sharadkumar Chalikwar DN: cn=Sharadkumar B. Chalikwar,

org, c=IN Date: 2019.05.08 17:24:14 +05'30' C.M.D.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME / TCC / 2016-17 / 156 / Sr. No. - 193





DECLARATION OF PROFESSIONAL FEES CHARGED

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

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for Banking Purpose as on day for ₹ 7,59,34,500.00 (Rupees Seven Crore Fifty Nine Lac Thirty Four Thousand Five Hundred Only).

STATEMENT OF LIMITING CONDITIONS

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

ovate.Create

For VASTUKALA CONSULTANTS (I) PVT. LTD

Sharadkumar Digitally signed by Sharadkumar B. Chalikwar DN: cn=Sharadkumar B. Chalikwar,

o=Vastukala Consultants (I) Pvt. B. Chalikwar Ltd., ou, email=sharad@vastukala. org, c=IN Date: 2019.05.08 17:24:32 +05'30'

Director

C.M.D.

Sharadkumar B. Chalikwar

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

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