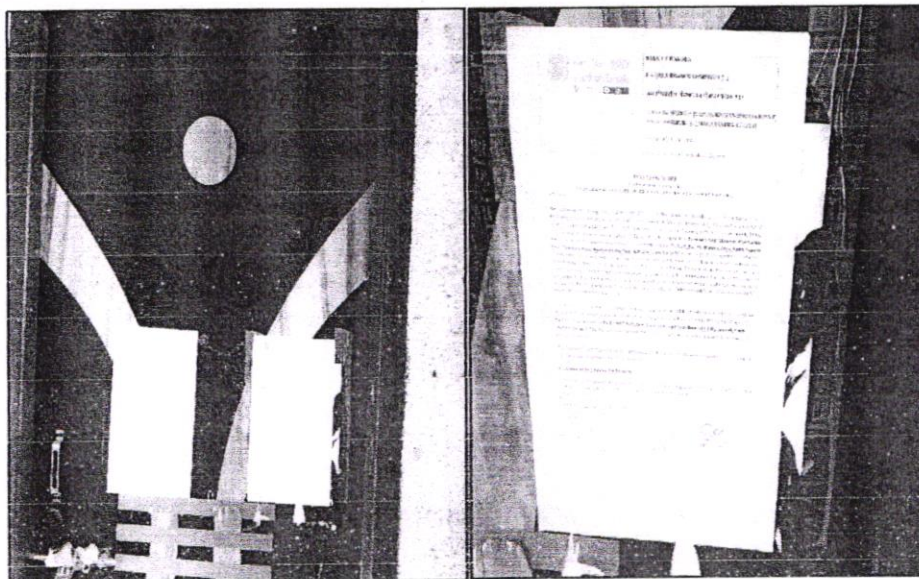
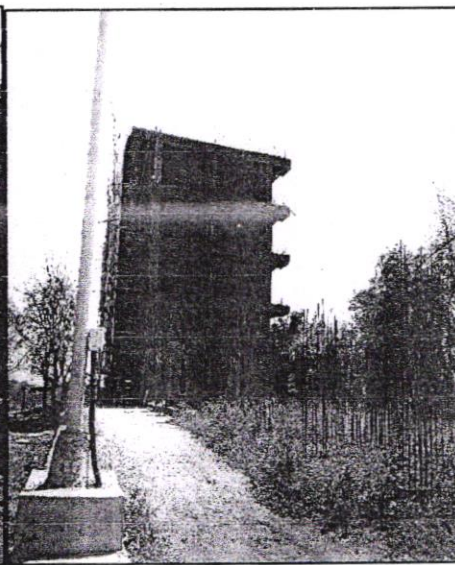
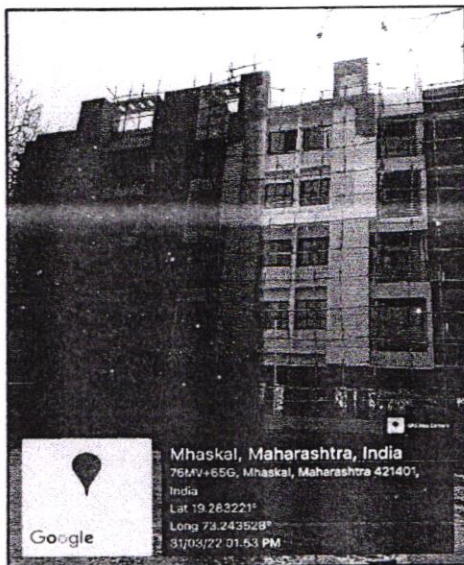
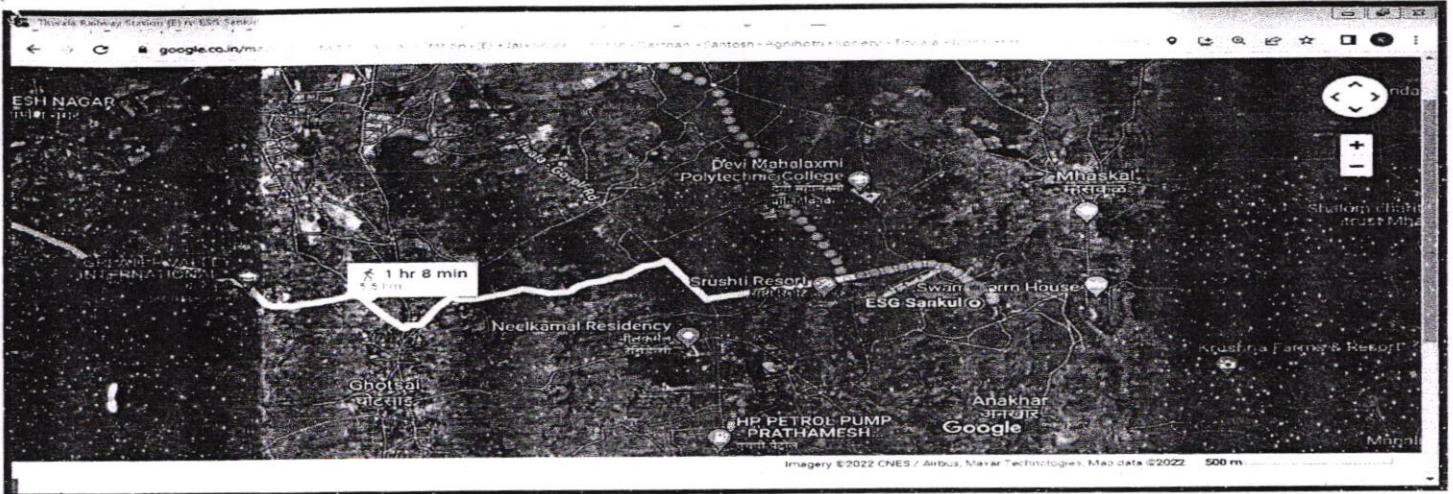


Residential Flat No.401,4th Floor, Bldg No.A-7, "S.N.Blair" Complex, Near ESG Sankul, MhaskalPhata, off KalyanGoveli Road, Vill.Ankhar, Titwala (East) Dist.Thane.



MAHESH THAKKAR B.E. (CIVIL), M.I.E., F.I.V.

Report No. MKT/M/21-22/100

Date of Inspection: 31-03-2022



MAHESH THAKKAR

B. E. (Civil), M.I.E., F.I.V.

Chartered Engineer
Govt. Registered Valuer

061282

Vadodara Office: 406, 4th Floor, Siddharth Up Scale, Opp. Bina Nagar, Vasna Road, Vadodara - 390007

Mumbai Office: Office No.1026/L, 10th Flr, Bldg No.3, Navjivan Commercial Premises, Dr. D. B. Marg, Mumbai Central, Mumbai - 400008.

MKT/M/21-22/BOB/44

Date: 31-03-2022

To,

The Branch Manager,
Bank of Baroda, Phadke Road Branch,
Vaishampayan Building,
Phadke Road, Dombivli (East).

Sir/Madam,

In pursuance of the instruction received, the residential property situated at Residential Flat No.401, 4th Floor, Bldg. No. A-7, "S. N. Blair" Complex, Near ESG Sankul, Mhaskal Phata, off Kalyan Goveli Road, Village Ankhar, Titwala (East), Tal. Kalyan, Dist. Thane. was inspected and valuation report is prepared and value of the property arrived at as under:

| | |
|--------------------------|---|
| NAME OF OWNER/S | Mr. Avinash Kori |
| NAME OF BORROWER/S | Mr. Avinash Kori |
| LOCATION OF PROPERTY | Residential Flat No.401, 4 th Floor, Bldg. No. A-7, "S. N. Blair" Complex, Near ESG Sankul, Mhaskal Phata, off Kalyan Goveli Road, Village Ankhar, Titwala (East), Taluka Kalyan, Dist. Thane. |
| FAIR MARKET VALUE | Rs.9,72,000.00 |
| REALLIZEABLE SALE VALUE | Rs.8,74,800.00 (90% of F.M.V.) |
| DISTRESS SALE VALUE | Rs.7,77,600.00 (80% of F.M.V.) |
| Govt. Registration Value | Rs.9,04,500.00 |
| Value for Insurance | Rs.6,07,500.00 |

MAHESH THAKKAR

Govt. Registered Valuer

Enclosure: Detail Valuation Report
Photographs of the property



Page 1 of 6



MAHESH THAKKAR

B. E. (Civil), M.I.E., F.I.V.

Chartered Engineer
Govt. Registered Valuer

Vadodara Office: 406, 4th Floor, Siddharth Up Scale, Opp. Bina Nagar, Vasna Road, Vadodara - 390007

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MKT/M/21-22/BOB/44

Date: 31-03-2022

Format – C

REPORT OF VALUATION OF IMMOVABLE PROPERTY

NAME OF REGISTERED VALUER: MAHESH THAKKAR

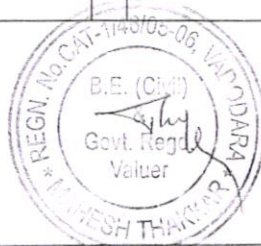
Registration no.: CAT / 1 / 46 / 2005 – 06 / Vadodara

To,

The Branch Manager,
Bank of Baroda, Phadke Road Branch,
Vaishampayan Building,
Phadke Road, Dombivli (East).

VALUATION REPORT

| | | |
|-----|----------------------------|---|
| 1) | Purpose of Valuation | : To ascertain the Fair Market Value of Property for Bank of Baroda |
| 2) | Name of the owners/holders | : Mr. Avinash Kori |
| 3) | Address of the property | : Residential Flat No.401, 4 th Floor, Bldg. No. A-7, "S. N. Blair" Complex, Near ESG Sankul, Mhaskal Phata, off Kalyan Goveli Road, Village Ankhar, Titwala (East), Taluka Kalyan, Dist. Thane. |
| 4) | Survey nos. | : S.No.84, Hissa No.7 Village Ankhar |
| 5) | Current possession with | : Possession is with the bank. |
| 6) | Latitude and Longitude | : Latitude Longitude: 19.282591, 73.243676 |
| 7) | Type of the property | : The property under valuation is a Residential Flat |
| 8) | Requested by | : The valuation is initiated by The Branch Manager, Bank of Baroda, Dombivli Branch, Phadke Road. |
| 9) | Date of Inspection | : 30/03/2022 |
| 10) | Location | : The Property is situated in Residential area. |
| 11) | Type of locality | : It is a Residential Area |
| 12) | Class | : Middle Class |
| 13) | Nearest Station | : Titwala Railway station. |
| 14) | Distance from Station | : It is 5.5 Km from Titwala Railway Station. |
| 15) | Civic amenities | : Civic amenities are available within 3 to 5 km distance from the property. |
| 16) | Landmark | : Near ESG Sankul |
| 17) | Building Details | : RCC Structure |
| 18) | Type of Land | : Free Hold (Please refer legal opinion) |



Page 2 of 6



Vadodara Office: 406, 4th Floor, Siddharth Up Scale, Opp. Bina Nagar, Vasna Road, Vadodara - 390007

Mumbai Office: Office No.1026/L, 10th Flr, Bldg No.3, Navjivan Commercial Premises, Dr. D. B. Marg, Mumbai Central, Mumbai - 400008.

MKT/M/21-22/BOB/44

Date: 31-03-2022

| | | | |
|---------------------------|---|---|--|
| 19) | <u>Plot Boundaries</u> | | |
| | North | : | By Open Space |
| | South | : | By Village Road |
| | East | : | By Open Plot |
| | West | : | By ESG Sankul |
| 20) | Type of occupation – ownership / tenanted | : | Single Ownership. Possession is with the bank |
| 21) | Type of structure | : | RCC Structure |
| 22) | No. of floors in Bldg. | : | G+4 Upper Floor |
| 23) | No. of lifts | : | No Lift. (Lift yet to be installed) |
| 24) | Floor (This property) | : | 4 th Floor |
| 25) | Area of Property | : | As Per Previous Valuation Report Carpet Area= 270.00 Sq. Ft. Built up area= 324.00 Sq. Ft. Super Built up area = 405.00 Sq. Ft. |
| 26) | Completeness of Project | : | Completed. |
| 27) | Exterior | : | Cement Paint over cement mortar plaster. |
| 28) | Interior | : | Good |
| TECHNICAL ANNEXURE | | | |
| a. | Type of Construction | : | RCC structure |
| b. | Completion status | : | Completed |
| c. | No. of stories | : | G+4 Upper Floor |
| d. | Type of Foundation | : | RCC Foundation. |
| E | Superstructure walls | : | Bricks masonry walls. |
| F | Internal Finish | : | Paint over smooth cement plaster |
| G | External Finish | : | Cement Paint. |
| h. | Type of Flooring | : | Internal Inspection Not done |
| i. | Type of Roof | : | RCC slab. |
| j. | Type of Paint | : | Cement paint. |
| k. | Electrification | : | Internal Inspection Not done |
| l. | Plumbing | : | Internal Inspection Not done |
| m. | Bathroom details | : | Internal Inspection Not done |
| n. | Door details | : | Wooden Door |
| o. | Window details | : | Internal Inspection Not done |
| p. | Overall Appearance | : | Good |
| q. | Architecture Quality | : | Average |
| r. | Other Details | : | No |
| s. | Special Amenities | : | Not Available |





MAHESH THAKKAR
B. E. (Civil), M.I.E., F.I.V.

Chartered Engineer
Govt. Registered Valuer

Vadodara Office: 406, 4th Floor, Siddharth Up Scale, Opp. Bina Nagar, Vasna Road, Vadodara - 390007

Mumbai Office: Office No.1026/L, 10th Flr, Bldg No.3, Navjivan Commercial Premises, Dr. D. B. Marg, Mumbai Central, Mumbai - 400008.

MKT/M/21-22/BOB/44

Date: 31-03-2022

| | | | |
|-----|---|---|--|
| 29) | Quality of Construction | : | Good |
| 30) | Under construction | : | Not Applicable |
| 31) | Complete | : | Yes |
| 32) | Age of the property | : | The building is Approx. 04 years old. |
| 33) | Residual (future) life | : | Looking to good maintenance level of the property, it has balance use full life of about 56 years, if maintained properly and periodically and no damages occurs due to natural calamities or structural failure |
| 34) | Ind. Bldg./Complex of | : | Under construction Complex |
| 35) | Separate compound | : | Yes |
| 36) | Garden | : | Not Available |
| 37) | Paving | : | Concrete block pavement |
| 38) | Car parking | : | Stilt Car Parking. |
| 38) | Maintenance/first impression | : | The Structure is well maintained. |
| 39) | Plans approved by | : | Plan copy not provided |
| 40) | Society Registration No. | : | Details Not Provided |
| 41) | Property Tax | : | Details Not Provided |
| 42) | Water availability | : | Available. |
| 43) | Compliance to sanctioned plans | : | Plan copy not provided |
| 44) | Valuation method | : | Adopted Composite Rate Method for valuation |
| 45) | Fair Market Rate of property as on date | : | Considering the location and age of the property, rate adopted is Rs.3000.00 per Sq. Ft of Built Up Area. Fair Market Value of Flat = Built Up Area of Flat x Market Rate Adopted = 324.00 Sq. Ft x Rs.3000.00 = Rs.9,72,000.00 |
| 46) | Realizable Value as on date | : | = 90% of FMV = Rs.12,15,000.00 x 0.90 = Rs.8,74,800.00 |
| 47) | Forced/Distress Sale Value as on date | : | = 80% of FMV = Rs.12,15,000.00 x 0.80 = Rs.7,77,600.00 |
| 48) | Basis for recommended rate | : | Local enquiry with estate agents and comparing on going rates of other similar properties in the vicinity, Our own data base, secondary research. |





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MKT/M/21-22/BOB/44

Date: 31-03-2022

| | | | |
|-----|---|---|---|
| 49) | Suggested sum assured for Fire Insurance cover (Replacement Cost) | : | Value = Area of Unit x Rate Adopted = 324.00 Sq. Ft x Rs.2500.00 = Rs.8,10,000.00 |
| 50) | Government Value | : | Ready Reckoner rate - Rs.3350.00 per Sq. Ft of Built up Area. (Based on sale instance registered wide no.1311/2021 Dtd.01-02-2021 – copy attached) Estimated Govt. Registration Value = 270.00 Sq. Ft x Rs.3350.00 per Sq. Ft = Rs.9,04,500.00 |
| 51) | Documents seen | : | Previous Valuation Report by Ranade and Associates.21/05/ 2016 |
| 52) | Remark | : | Project is Still under construction. Lift is not provided yet. As the flat under valuation is situated at 4th floor rate of Rs.3000.00 per Sq. Ft. on built up area is adopted though sale instance is registered at the rate of @ Rs.3300.00 per Sq. Ft. on built up area for flat at ground floor. Copy of INDEX II for registered sale instance is attached here with. |

Notes:

1. This report is prepared on the basis of papers/data/information furnished by the owner / bank.
2. Property was inspected in presence of Owner
3. I/we have made certain assumptions to the best of my knowledge and technical experiences whenever relevant data is not available.
4. It is assumed that the property and its value unaffected by any matters which would be revealed by inspection of the property records or by statutory notice and that neither the property nor its condition, nor its use is or will be unlawful.
5. I/we have not carried out structural survey and I am unable to report that property is free from any structural fault or defect of any other nature including inherent weakness due to use of delirious materials in construction of the building.
6. All the legal matters are to be verified by the bank before disbursement against the property valued vide this valuation report.
7. The valuation findings are subjective and they are time frame related.





Vadodara Office: 406, 4th Floor, Siddharth Up Scale, Opp. Bina Nagar, Vasna Road, Vadodara - 390007
Mumbai Office: Office No.1026/L, 10th Flr, Bldg No.3, Navjivan Commercial Premises, Dr. D. B. Marg, Mumbai Central, Mumbai - 400008.

MKT/M/21-22/BOB/44

Date: 31-03-2022

8. Valuation amount calculated is an opinion as on date of the valuation. This may vary in future as per market trend prevailing at the time when property may be kept for sale or as per need of a probable buyer and seller.

9. Any clarification regarding the details provided in this report or value arrived at may please be asked within 10 working days of submission of this report or before disbursement of any loan on the basis of this valuation report.

10. Valuation varies with time and purpose. This valuation report shall not be referred for the purpose other than mentioned in the report.

11. Built up area of unit is considered as per referred report

As a result of my appraisal and analysis, it is my considered opinion that values of the above property in the prevailing condition with aforesaid specifications are as under:

| | |
|----------------------------------|--------------------------------|
| Fair Market Value as on date | Rs.9,72,000.00 |
| Realizable Sale Value as on date | Rs.8,74,800.00 (90% of F.M.V.) |
| Distress Sale Value as on date | Rs.7,77,600.00 (80% of F.M.V.) |
| Insurance Value | Rs.6,07,500.00 |

Place: Mumbai

Date: 31-03-2022



MAHESH THAKKAR

B.E. (Civil), M.I.E., F.I.V.

The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____. We are satisfied that the fair and reasonable market value of the property as on date is Rs.9,72,000.00 (Rupees Nine Lakh Seventy Two Thousand only)

Date:

(Name of branch manager with official seal)

131170

सूची क्र.2

दुय्यम निबंधक : दु.नि. कल्याण 1

02/04/2022

दस्त क्रमांक : 1311/2021

Note:-Generated Through eSearch Module,For original report please contact concern SRO office.

नोंदणी :

Regn:63m

गावाचे नाव : अनखर

| | |
|---|--|
| (1)विलेखाचा प्रकार | करारनामा |
| (2)मोबदला | 1250000 |
| (3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे) | 1249000 |
| (4) भू.मापन,पोटहिस्सा व घरक्रमांक(असल्यास) | 1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन :, इतर माहिती: मौजे अनखर येथील सर्वे क्र.84,हिस्सा क्र.7 या जागेवरील एस.एन.ब्लेअर या इमारतीमधील सदनिका क्र.003,अप्पर तळमजला,बिल्डींग नं.ए/4-,क्षेत्रफळ372 चौ.फूट कार्पेट.((Survey Number : 84 ;)) |
| (5) क्षेत्रफळ | 372 चौ.फूट |
| (6)आकारणी किंवा जुडी देण्यात असेल तेव्हा. | |
| (7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता. | 1): नाव:-मेसर्स एस एन रीअल्टी तर्फे भागीदार सनवर अली शाह - - वय:-46 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: देवी महालक्ष्मी पोलीटेक्निक कॉलेज जवळ,महसकर फाटा,कल्याण गोवेली रोड,अनखर,टीटवाळा पूर्व, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421201 पॅन नं:- ACSFS6989C |
| (8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता | 1): नाव:-सुनिता संजय सिंग - - वय:-36; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: रूम क्र.11,बसंत पाल चाळ,पी.एन. रोड,अमोरकर विद्यालय,भांडूप पश्चिम, रोड नं: -, महाराष्ट्र, मुंबई. पिन कोड:-400078 पॅन नं:-BXXPS6770A |
| (9) दस्तऐवज करून दिल्याचा दिनांक | 30/12/2020 |
| (10)दस्त नोंदणी केल्याचा दिनांक | 01/02/2021 |
| (11)अनुक्रमांक,खंड व पृष्ठ | 1311/2021 |
| (12)बाजारभावाप्रमाणे मुद्रांक शुल्क | 37500 |
| (13)बाजारभावाप्रमाणे नोंदणी शुल्क | 12500 |
| (14)शेरा | |
| मुल्यांकनासाठी विचारात घेतलेला तपशील:-: | |
| मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-: | (i) within the limits of any Municipal Corporation or any Cantonment area annexed to it. |