

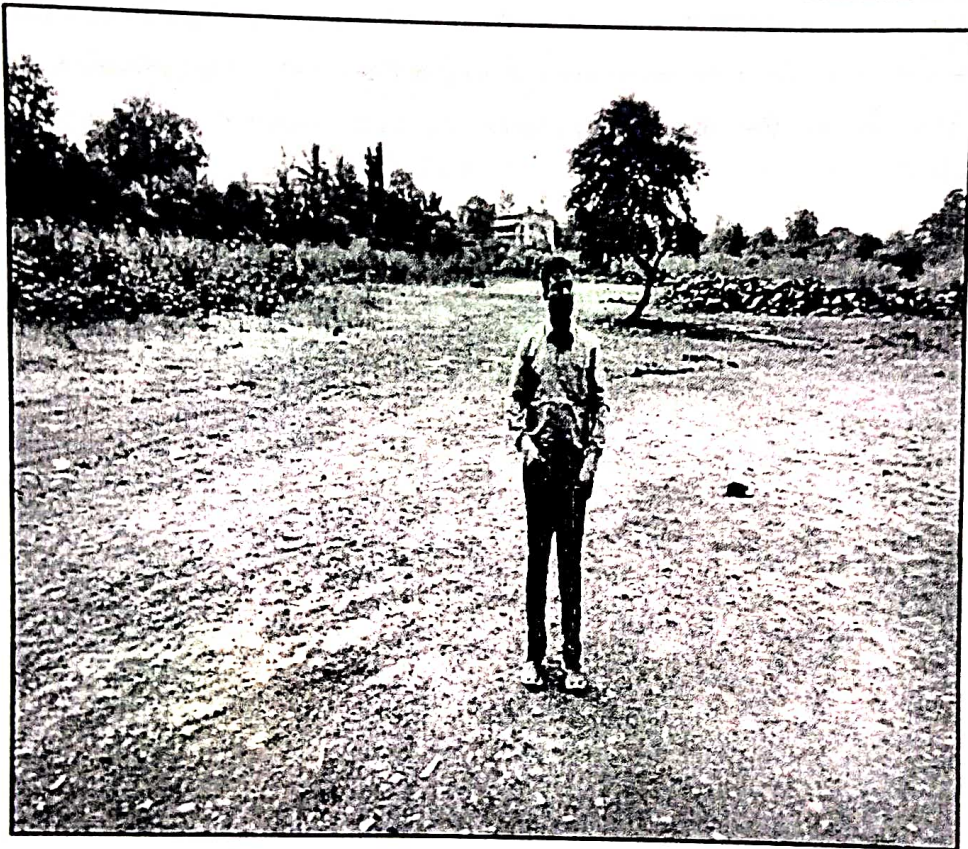
VALUATION REPORT OF

IMMOVABLE PROPERTY FOR

MR. HARSHAD NANDKUMAR GANDHE.

PROPERTY ADDRESS

LAND BEARING SURVEY NO. 221/18, SUYOG NAGAR, BEHIND BUS STAND,
WADA-EKTANAGAR ROAD, VILLAGE WADA, TALUKA WADA,
DISTRICT PALGHAR - 421 303.



SUBMITTED TO
STATE BANK OF INDIA
BTI, VASAI (E) BRANCH

VALUATION OPINION REPORT

This is to certify that the property Land bearing on Land Bearing Survey No. 221/18, Suyog Nagar, Behind Bus Stand, Wada-Ektanagar Road, Village Wada, Taluka Wada, District Palghar - 421 303.

Boundaries of the property.

North : Road
South : Open plot
East : Road
West : Bungalow

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and Valued for this particular purpose at -

Fair Market Value:

Rs. 3,60,00,000/- (Rupees Three Crore Sixty Lakhs Only)

Realizable Sale Value (FMV X 90%):

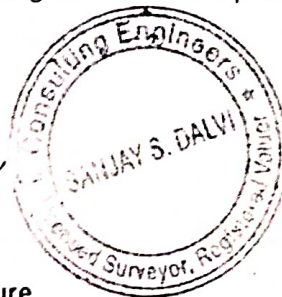
Rs. 3,24,00,000/- (Rupees Three Crore Twenty Four Lakhs Only)

Distress Sale Value (RSV X 80%):

Rs. 2,88,00,000/- (Rupees Two Crore Eighty Eight Lakhs 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 valuation report.

Hence certified



Signature

(Name and Official Seal of the Approved Valuer)

Office Address : 307,3rd Floor,
Hanuman Industrial Estate,
Near Wadala Ram Mandir,
G.D.Ambekar Marg, Wadala(W),

Mumbai - 400031

SANJAY S. DALVI(CAT-1/378 OF 1988)

REGISTERED VALUERS, CONSULTING ENGINEERS & SURVEYORS

Office Address : 307, 3rd Floor, Hanuman Industrial Estate, Near Wadala Ram Mandir,
G.D. Ambekar Marg, Wadala(W), Mumbai - 400031.

Sanjay S. Dalvi
REGISTERED VALUERS, CONSULTING ENGINEERS & SURVEYORS

Office Address : 307, 3rd Floor, Hanuman Industrial Estate, Near Wadala Ram Mandir,
 G.D. Ambekar Marg, Wadala(W), Mumbai – 400031.

Phone : +91-99877 79889; Email Id :- sanjaydalvi201801@gmail.com

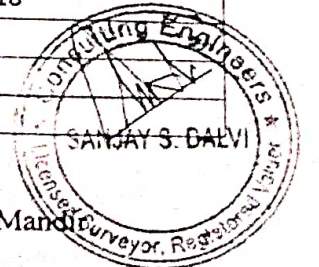
VALUATION REPORT (IN RESPECT OF LAND)

General			
1.	Purpose for which the valuation is made	:	To assess Fair Market value of the property for Banking Purpose.
2.	a)	Date of inspection	03/12/2021
	b)	Date on which the valuation is made	06/12/2021
3.	List of documents produced for perusal		Mr. Harshad Nandkumar Gandhe.
	i) Copy of 7/12 Extract in the name of Mr. Harshad Nandkumar Gandhe. ii) Copy of N.A. Permission No. Mahsul/Kaksh.1/T.2/NAP/SR-11/12 Dated: 16/05/2012 issued by Collector of Thane. (Order for S. No. 268/4 Part & 221/2 pt)		
4.	Name of the owner(s) and his / their present address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	NAME OF OWNER: MR. HARSHAD NANDKUMAR GANDHE. Address – Shree Gajanan Prasad K.D, Gandhe Road, At. Post. Wada, Taluka Wada, District Palghar. Contact Person - Mr. Harshad Nandkumar Gandhe. Contact No. 8007111222 / 9270345688.
5.	Brief description of the property which is valued (Including Leasehold / freehold etc.)	:	The said land is located on Land Bearing Survey No. 221/18 , Suyog Nagar, Behind Bus Stand, Wada-Ektanagar Road, Village Wada, Taluka Wada, District Palghar - 421 303, which is approx. 0.5 km on Wada Bus Stand. The said property is Land.
PROPERTY / LAND			
The above immovable property comprises of Non Agricultural Land thereof. The property is located in a developing area having good infrastructure, well connected by road and train. It is located at about 0.5 km from Wada Bus Stand. This property is in the form of Freehold N.A. land situated in Wada. The area is having all basic infrastructure facilities such as good approach roads, water supply, electricity etc. The Land is topographically flat terrain land. It is well demarcated on site & it is provided with boundary wall.			
6.	Location of property	:	Wada-Ektanagar Road, Wada.
	a)	Plot No. / Survey No.	Survey No. 221/18
	b)	Door No.	Not applicable
	c)	T.S. No. / Village	Village Wada
	d)	Ward / Taluka	Wada

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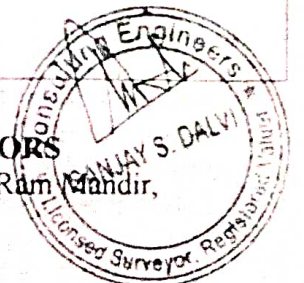


e)	Mandal / District	:	Palghar	
7.	Postal address of the property	:	Land Bearing Survey No. 221/18, Suyog Nagar, Behind Bus Stand, Wada-Ektanagar Road, Village Wada, Taluka Wada, District Palghar - 421 303.	
8.	City / Town	:	City.	
	Residential area	:	Yes.	
	Commercial area	:	No.	
	Industrial area	:	No.	
9.	Classification of the area	:		
	i) High / Middle / Poor	:	Middle Class	
	ii) Urban / Semi Urban / Rural	:	Semi Urban.	
10.	Coming under Corporation limit / Village Panchayat / Municipality	:	Grampanchayat Wada.	
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No.	
12.	In Case it is Agricultural land, any conversion to house site plots is contemplated	:	N.A.	
13.	Boundaries of the property			
	AS PER AGREEMENT			
	North		-	
	South		-	
	East		-	
	West		-	
	AS PER SITE INSPECTION			
	North	:	Road	
	South	:	Open plot	
	East	:	Road	
	West	:	Bungalow	
14.1	DIMENSIONS OF THE SITE			
			A As per the Deed	B Actual
	North	:	-	Road
	South	:	-	Open plot
	East	:	-	Road
	West	:	-	Bungalow
14.2	Latitude, Longitude & Co-ordinates of property	:	19.654863,73.145094	
14.3	Extent of the site	:	Total Land area = 4000 Sq. Mtr	
15.	Extent of the site considered for Valuation (least of 14A & 14B)	:		

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16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Land is occupied by owner (At present vacant land at site)
II CHARACTERISTICS OF THE SITE			
1.	Classification of locality	:	Middle class.
2.	Development of surrounding areas	:	Normal.
3.	Possibility of frequent flooding/ sub-merging	:	No.
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	All available near by
5.	Level of land with topographical conditions	:	Level land.
6.	Type of land	:	Solid (Non Agricultural Land).
7.	Type of use to which it can be put	:	Vacant.
8.	Any usage restriction	:	No.
9.	Is plot in town planning approved layout?	:	Detail not available.
10.	Corner plot or intermittent plot?	:	Corner.
11.	Road facilities	:	Yes.
12.	Type of road available at present	:	Dirt Road.
13.	Width of road – is it below 20 ft. or more than 20 ft.	:	Below 20 Ft.
14.	Is it a Land – Locked land?	:	No.
15.	Water potentiality	:	Yes.
16.	Underground sewerage system	:	N.A.
17.	Is Power supply is available in the site	:	Yes.
18.	Advantages of the site	:	Located in developing area.
19.	Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc.(Distance from sea-cost / tidal level must be incorporated)	:	No.
Part – A (Valuation of land)			
1	Size of land	:	Total Land area = 4000 Sq. Mtr
	North & South	:	-
	East & West	:	-
2	Total extent of the land	:	Total Land area = 4000 Sq. Mtr.
3	Prevailing market rate (Along With details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	Rs. 8,500 to 9,500 per Sq. mtr. as per market enquiry Details of recent transactions/online listings are attached with the report.
4	Guidelines Rates from Government Portal (an evidence thereof to be enclosed)	:	Land = Rs. 2,290/- per Sq. Mtr.
5	Assessed / adopted rate of valuation	:	Rs. 9,000/- per Sq. Mtr.
6	Estimated value of land	:	4000 Sq. Mtr. X Rs. 9,000/- = Rs. 3,60,00,000/-

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GOVERNMENT VALUE

Particulars	Area	Rate	Value in Rs.
Land	4000 Sq. mtr.	Rs. 2,290/- per Sq. mtr.	91,60,000/-

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part - A	Land	:	Area	Rate	Value
				4000 Sq. mtr.	9,000/-
	Total Fair Market Value	:		Rs. 3,60,00,000/-	
	Realizable value	:		Rs. 3,24,00,000/-	
	Distress value	:		Rs. 2,88,00,000/-	
Remarks	<ol style="list-style-type: none">1. We have considered Land area as mentioned in N.A. Order & 7/12 Extract.2. This Valuation Report is not a Certificate of Title, Ownership, Approvals, or encumbrances / litigation, if any. The Bank is requested to independently verify all the above legal & technical documents by their end.3. This value is potential value to the applicant Subject to the project. This is not to be mistaken as today's fair market value at which a prospective buyer may buy this at an arm's length transaction.4. Bank has to verify all legal & technical documents by their end.				

The cost approach is a Real Property Valuation method which considers the value of a property as the cost of the land plus the replacement cost of the building (construction costs) minus the physical and functional depreciation.

This approach is most commonly used for real estate properties that are not easily sold like schools, hospitals, and government buildings.

Land cost can be estimated using the Sales Comparison Approach by studying recent sales of land close to the subject property, and these sales should be comparable in size and location with subject property.

There are different ways to estimate replacement costs, the most common being finding out the cost to build a square foot of comparable properties multiplied by the total square footage of the building. The cost approach is commonly used for Residential Bungalow, Industrial Building and properties mentioned above.

As the property is land thereof, we have adopted Cost approach /Land Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of Rs. 8,500/- to Rs. 9,500/- per Sq. M. for land Considering the rate with attached report, current market conditions, demand and supply position, Land size, location, sustained demand for Bungalow/ Plot, all round development of Residential application in the locality etc. We estimate Rs. 9,000/- per Sq. M. for Land including land development with appropriate cost of construction for valuation.

The salability of the property is :Normal

Likely rental values in future in: N.A.

Any likely income it may generate: N.A

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RECKONOR RATE



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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Annual Statement of Rates

Language
English

Year
2021-2022

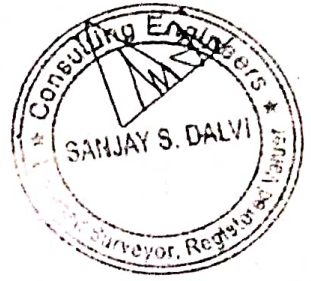
Selected District:

Select Taluka:

Select Village:

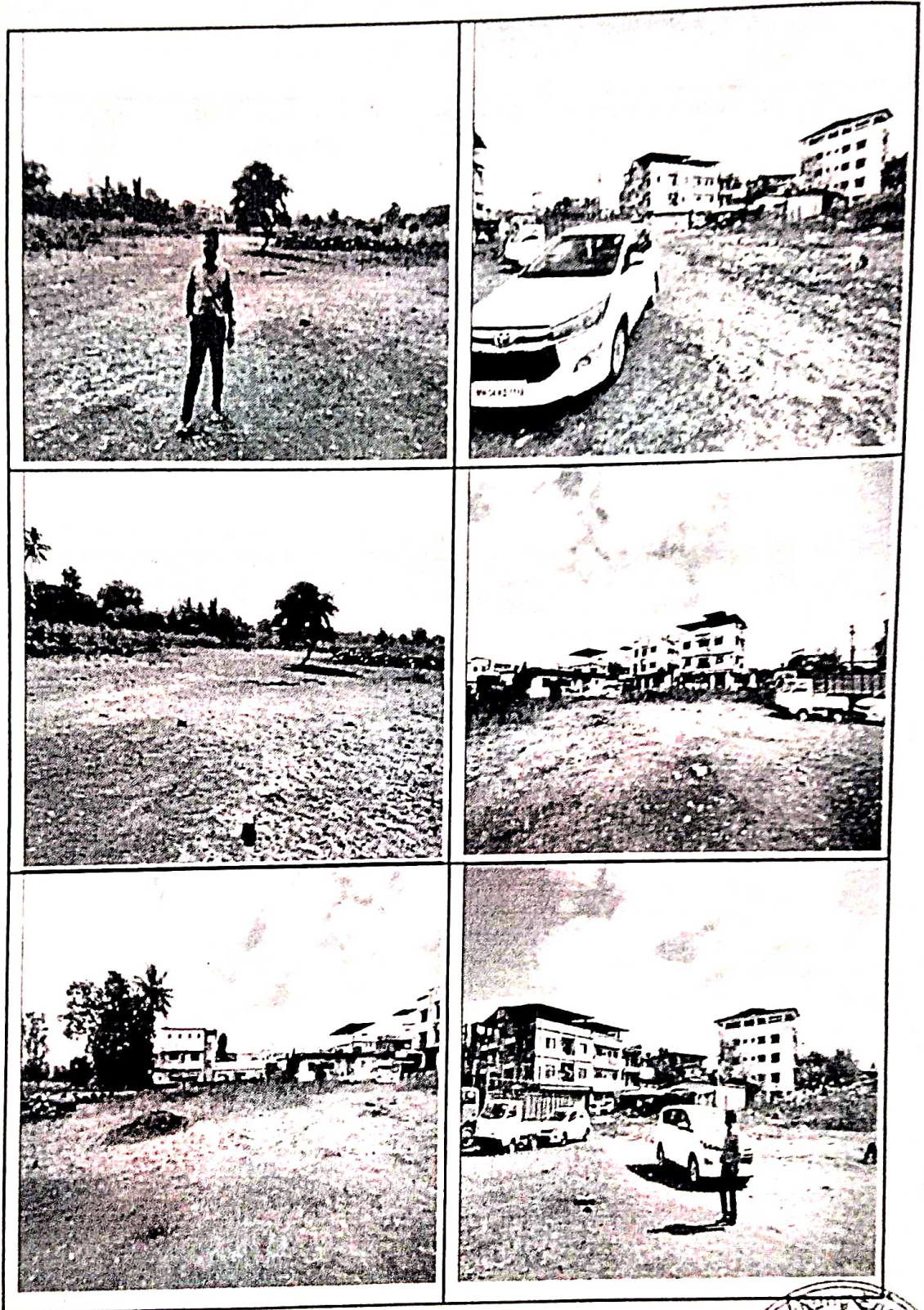
Search By: Survey Location

Sl. No.	Description	2020	2021	2022	2023	2024	2025
1.1	महामुद्रांकित तहसील व इतर बाजारमूल्य विभागात वसती	2290	27500	32500	35900	32500	← संपूर्ण
1.2	महामुद्रांकित तहसील व इतर बाजारमूल्य विभागात वसती	1270	27500	32000	35900	32000	← संपूर्ण
1.3	महामुद्रांकित तहसील व इतर बाजारमूल्य विभागात वसती	500	0	0	0	0	← संपूर्ण
2.1	इतर महामुद्रांकित तहसील व इतर बाजारमूल्य विभागात वसती	2230	27500	32000	35900	32000	← संपूर्ण
2.2	इतर महामुद्रांकित तहसील व इतर बाजारमूल्य विभागात वसती	1240	27200	32000	35900	32000	← संपूर्ण



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PHOTOGRAPHS

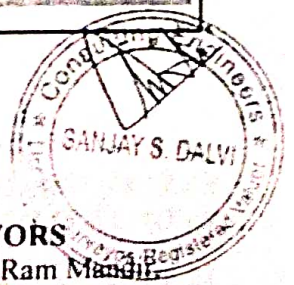


SANJAY S. DALVI (CAT-1/378 OF 1988)

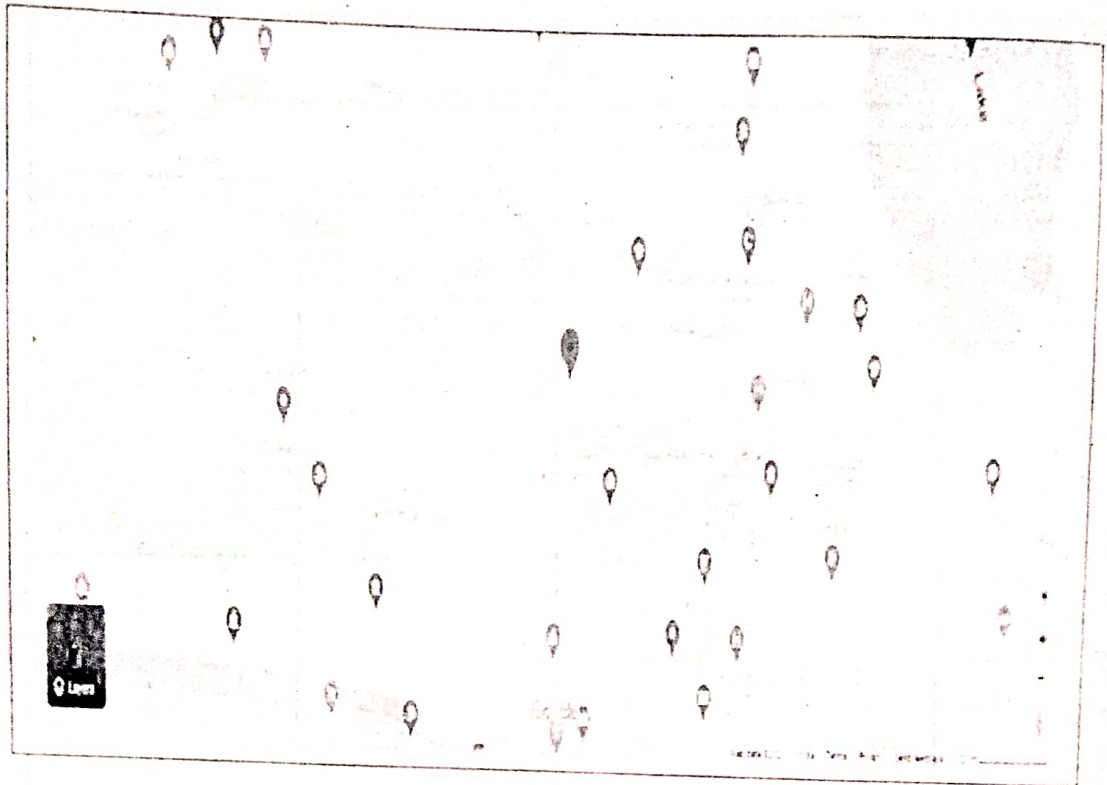
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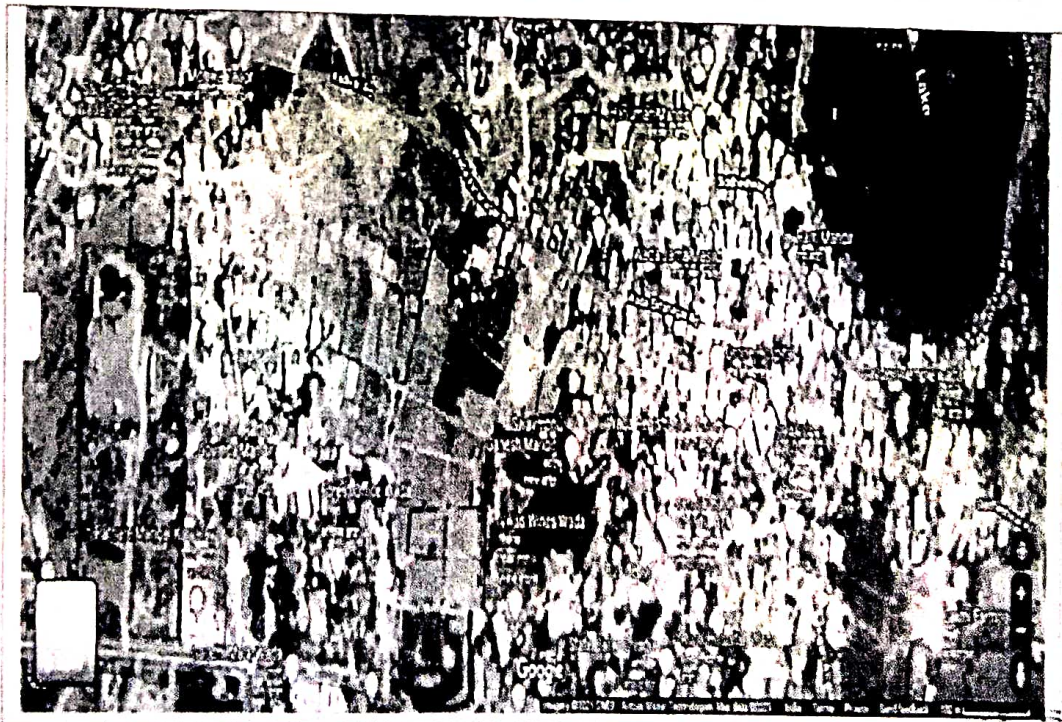
G.D. Ambekar Marg, Wadala(W), Mumbai - 400031.



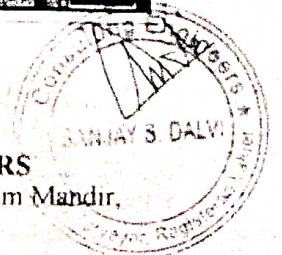
LOCATION PLAN



SATELLITE VIEW



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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 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.

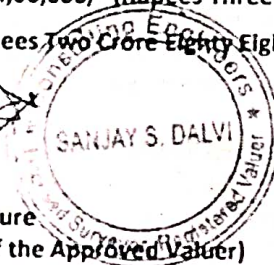
We hope this will satisfy your requirements. As a result of my appraisal and analysis, it is my considered opinion that the Fair Market Value of the above property in the prevailing condition with aforesaid specification Rs. 3,60,00,000/- (Rupees Three Crore Sixty Lakhs Only).

The Realizable Value of the above property is Rs. 3,24,00,000/- (Rupees Three Crore Twenty Four Lakhs Only) and The Distress value is Rs. 2,88,00,000/- (Rupees Two Crore Eighty Eight Lakhs Only).



Signature

(Name and Official Seal of the Approved Valuer)



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(ANNEXURE-I)

DECLARATION-CUM-UNDERTAKING

I, Sanjay S. Dalvi son of Shri. Shrikant Dalvi 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 as 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 06/12/2021 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. I/my authorized representative have personally inspected the property on 03/12/2021. 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 by other 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 my professional capacity.
- j. 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;
- l. 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
- n. 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 Card number as applicable is _____
- p. I undertake to keep you informed of any events or happenings which would materially affect the valuation.

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me ineligible for empanelment as a valuer

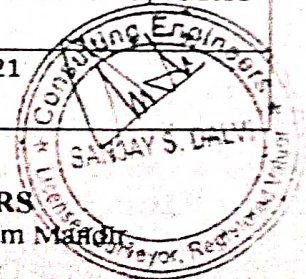
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined 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 asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. 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.
- v. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- w. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- x. I am Chairman & Managing Director of the 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.
- z. Further, I hereby provide the following information.

	Particulars	Valuer comment
1.	Background information of the asset being valued;	MR. HARSHAD NANDKUMAR GANDHE.
2.	Purpose of valuation and appointing authority	As per the request from State Bank of India, Dahanu Branch to assess Fair Market value of the property for Banking purpose.
3.	Identity of the Valuer and any other experts involved in the valuation;	Self
4.	Disclosure of Valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	Date of appointment, valuation date and date of report;	Date of Appointment -03/12/2021 Valuation Date -03/12/2021

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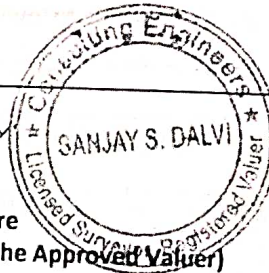


		Date of Report – 06/12/2021
6.	Inspections and/or Investigations undertaken;	Physical Inspection done on date 03/12/2021
7.	Nature and sources of the information used or relied upon;	Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Land method.
9.	Restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	Major factors that were taken into account during the valuation;	Current market conditions, demand and supply position, industrial land size, location, sustained demand for industrial land, all round development of commercial and industrial application in the locality etc.
11.	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.	Attached.



Signature

(Name and Official Seal of the Approved Valuer)



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गाव नमुना सात

अधिकार अभिलेख पत्रक

(महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवहया (तयार करणे व सुस्थितीत ठेवणे) नियम,
१९७१ यातील नियम ३, ५, ६ आणि ७)

गाव :- वाडा

तालुका :- वाडा

जिल्हा :- पालघर

प्रलंबित फेरफार क्र. : 6209

गट क्रमांक व भुधारणा पद्धती उपविभाग 221/18 भोगवटादार वर्ग -1	भोगवटदाराचे नांव	
शेतीचे स्थानिक नांव	क्षेत्र आकारआणे पै पो.ख. फे.फा	खाते क्रमांक
क्षेत्र एकक हे.आर.चौ.मी	हर्षद नंदकुमार गंधे	0.40.00 2.69 (232) 2792) कुळाचे नाव इतर अधिकार [बोजा - सहकारी बँक] (6178) [बँसिन कॅथोलिक को.ऑ.बँक लि.पापडी शाखा] (6178) [गौखीवरे चा र.रु.700000/- चा बोजा] (6178)
जिरायत 0.40.00		
बागायत -		
तरी -		
वरकस -		
इतर -		
एकूण क्षेत्र 0.40.00		
पोटखराब (लागवडीस अयोग्य)		
वर्ग (अ) -		
वर्ग (ब) -		
एकूण पो 0.00.00		
ख		
आकारणी 2.69		
जुडी किंवा -		
विशेष		
आकारणी		

For Jeldi

एकूण क्षेत्र

- ४४४८.०० चौ.मी.

(4427),(5603),(5604)	सीमा आणि भुमापन चिन्हे
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सुचना : या संकेतस्थळावर दर्शविलेली माहिती ही कोणत्याही शासकीय अथवा कायदेशीर बाबींसाठी वापरता येणार नाही.

गाव नमुना बारा

अधिकार अभिलेख पत्रक

(महाराष्ट्र जमीन महसूल अधिकार अभिलेख आणि नोंदवहया (तयार करणे व सुस्थितीत ठेवणे) नियम, १९७१ यातील नियम २९)

गाव: वाडा

तालुका: वाडा

जिल्हा: पालघर

वर्ष	हंगाम	पिकाखालील क्षेत्राचा तपशील									निर्भळपिकाखालील लागवडीसाठी उपलब्ध नसलेली जमीन	जल सिंचनाचे साधन	शेरा
		मिश्र पिकाखालील क्षेत्र						निर्भळ पिकाखालील क्षेत्र					
		मिश्रणाचा संकेत क्रमांक		घटक पिके व प्रत्येकाखालील क्षेत्र									
2015-16	खरीप							भात		0.4000			
2016-17	खरीप							भात		0.4000			
2017-18	खरीप							भात		0.4000			

सुचना : या संकेतस्थळावर दर्शविलेली माहिती ही कोणत्याही शासकीय अथवा कायदेशीर बाबींसाठी वापरता येणार नाही.