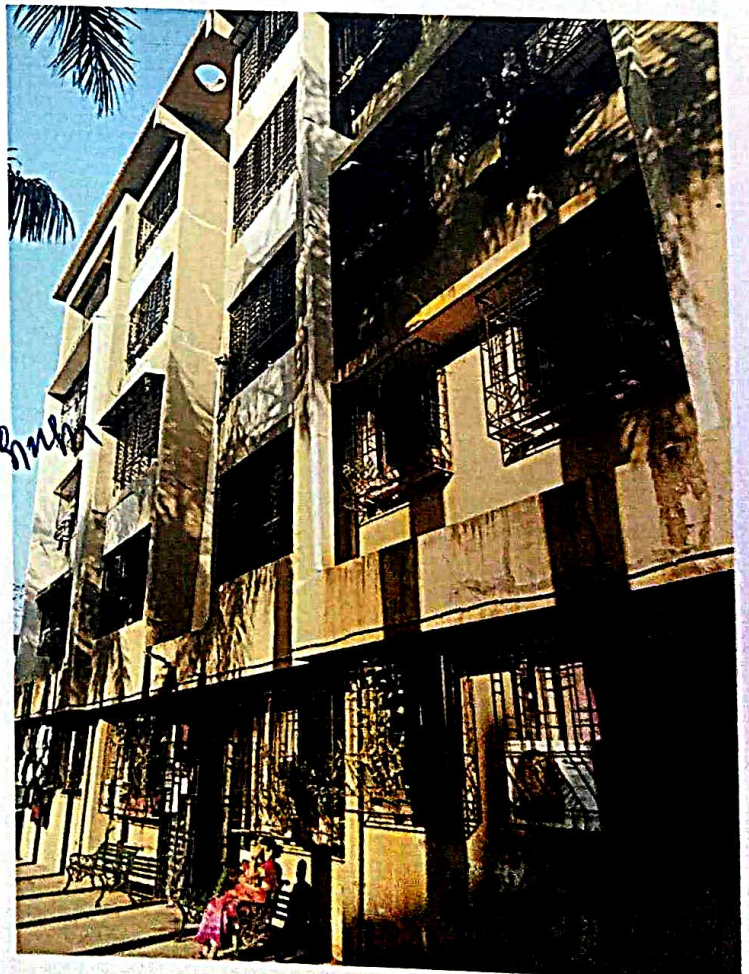
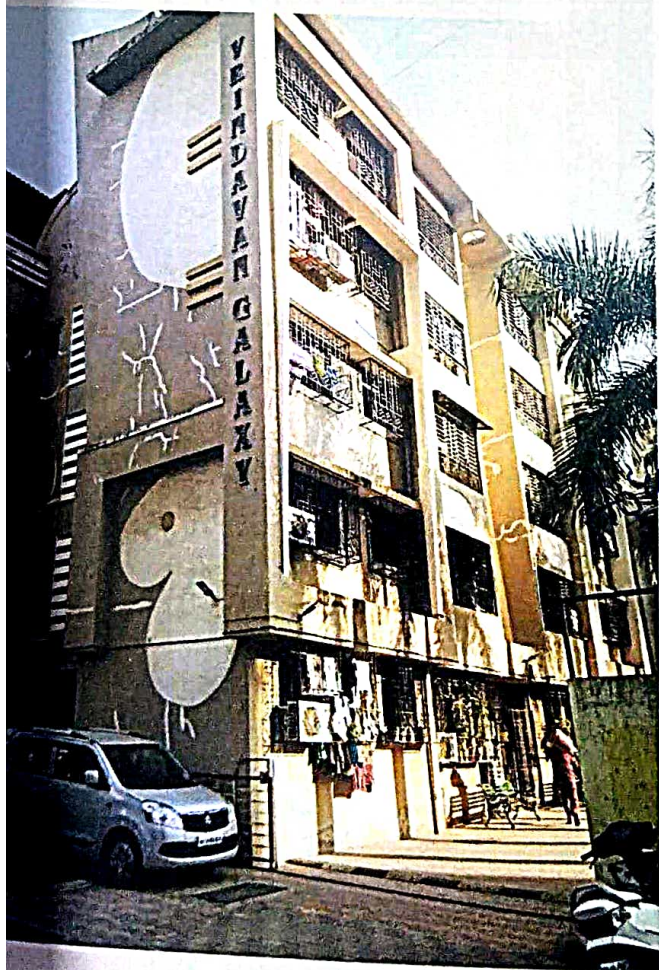
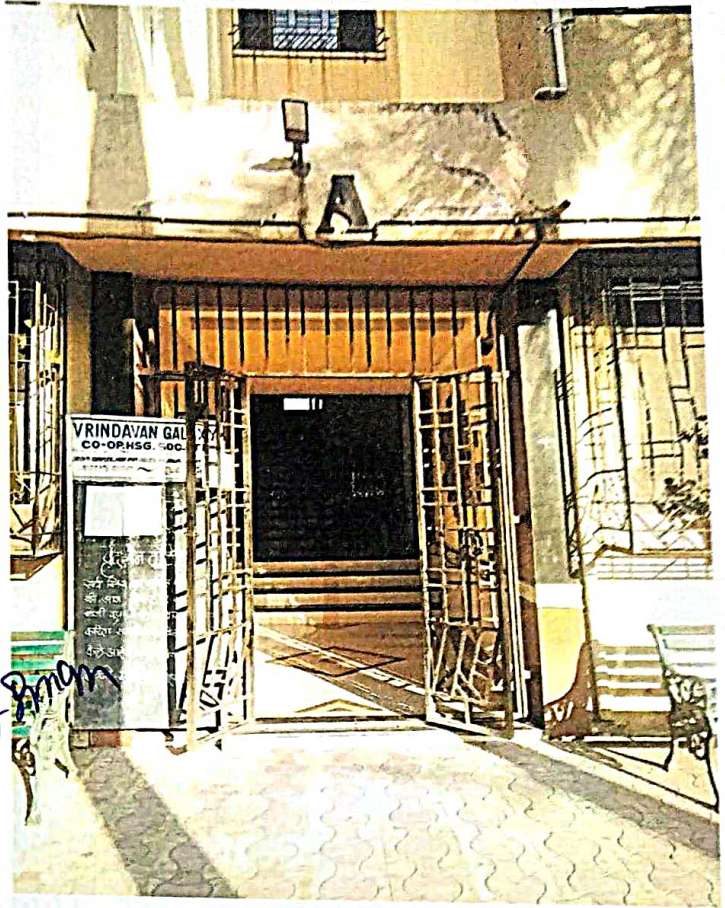


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S. D. THAKRE
CAY/1249

VRINDAVAN GALAXY A-WING	
GROUND FLOOR	
002 DHIRU KUMAR L. PANDEY	003 AJAY B. SINGH
	004 DHANESH C. KHOLKAR
FIRST FLOOR	
101 DILIPKUMAR M. GUPTA	102 NEMAL M. VAKHARIA
103 NILIMA N. THAKUR	104 GAJANAN L. KAMBLE
SECOND FLOOR	
201 SANTOSH A. AYARE	202 PATIL JAGANNATH HIRA
203 ARVIND K. SHAH	204 KANDA S. SELVARAJ
THIRD FLOOR	
301 PRARASH E. SARANG	302 CHANDAN K. DUBEY
303 REKHA DUBEY	304 MAHESH J. MALI
FOURTH FLOOR	
401 SATYAN S. HALVE	402 PRARASH S. JOYTEL

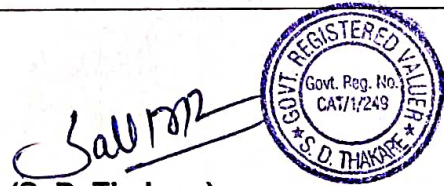
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Govt. Reg. No. CA/1/243
S. D. THAKRE

15. Enclosures.		
a)	Layout plan Sketch of the area in which the property is Located with Latitude and Longitude.	Latitude = 19° 45' 91.379"N Longitude = 72° 80' 22.964"E
b)	Commencement Certificate	Commencement Certificate No. CIDCO/VVSR/CC/BP-3022 & 3466/W/2614 Dated: 01/12/2005. issued by CIDCO.
c)	Occupation Certificate	Occupation Certificate No. CIDCO/VVSR/POC/BP- 3022 & 3466/W/2825 Dated: 06/07/2007. issued by CIDCO. (For Type G (1 No.) Gr. + 4/pt.)
d)	Building Plan.	N.A.
e)	Floor Plan	N.A.
f)	Photography of the property (Including geo-stamping with date) And owner (in case of Bank Loans, if borrower is available) including a "Selfie" of the Valuer at the Site.	Photographs Enclosed
g)	Certified Copy of the approved/ sanctioned plan wherever applicable from the concerned office.	N.A.
h)	Google Map Location of the Property	Enclosed.
i)	Price trend of the Property in the Locality/City from property search sites viz Magick brick. Com, 99 Acres.com, Makan.com etc.	N.A.
j)	Any other relevant documents/ extracts.	N.A.



(S. D. Thakare)
Architect and Govt.Regd.Valuer.
Reg.No.CAT/1/249

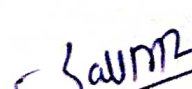
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S. D. Thakare

Aarch Consultants & Valuers

Realizable Value (90% F.M.V.)	Rs. 21,92,400/-
Forced / Distress sale Value. (80% F.M.V.)	Rs. 19,48,800/-
Rental Value	Rs. 4,060/- Say.... = Rs. 4,000/- Per Month (Rupees Four Thousand Per Month.)
i. 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.	N.A.
Details of last two transactions in the locality / area to be provided, if available.	
Declaration.	
<p>i. The information provided is true and correct to the best of my knowledge and belief.</p> <p>ii. The analysis and conclusions are limited by the reported assumptions and conditions.</p> <p>iii. I have read the Handbook on Policy, Standard an 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.</p> <p>iv. I have no direct or indirect interest in the above property valued.</p> <p>v. My authorized representative by the name of Mr. Samit has inspected the subject property on 04/02/2020.</p> <p>vi. I am a registered Valuer under Section 34AB of Wealth Tax 1957.</p> <p>vii. I am / am not an approved valuer under SARFAESI ACT- 2002 and am approved by the Bank.</p> <p>viii. I have not been de-panelled or removed from any Bank / Financial Institution / Government Organization at any point of time in the past.</p> <p>I Have Submitted the Valuation Report (S) Directly to the Bank. Name and address of the Valuer.</p>	


(S. D. Thakare)
Architect and Govt.Regd.Valuer.
Reg.No.CAT/I/249



	Provision of rain water harvesting	N.A
	Use of solar heating and lightening System, etc.	N.A
	Presence of environmental pollution in the vicinity of the property in terms of industry, heavy traffic etc.	N.A
12	Architectural and aesthetic quality of the property	
	Descriptive account on whether the building is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	Good.
	Valuation	
	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 with supporting data, comparable, sales, and reconciliation of various factors on which final value judgment is arrived at.	Rs. 5,250/- per Sq. Ft. of Built up area
	Prevailing Market Rate / Price trend of the Property in the locality / city from property search sites vizmagickbricks. Com, 99 acres.com, makkan.com etc. if available.	Rs. 5,250/- per Sq. Ft. of Built up area
	Guideline Rate obtained from Registrar's office /State Govt. Gazette/ Income Tax Notification	BUA = 464 Sq. Ft. x Rs. 4,477/- Per Sq. Ft. x 0.80 Depreciation Factor = Rs. 16,61,862/- (Considering Depreciated Value Factor 80% for 12 Years Old Building)
	Summary of Valuation	
	Guideline Value	Rs. 16,61,862/-
	Land	
	Building Built up area is 464 Sq. Ft. x Rs. 5,250/- Per Sq. Ft.= Rs. 24,36,000/- Say... = Rs. 24,36,000/- (Rupees Twenty Four Lakhs Thirty Six Thousand Only)	
	Fair market Value	Rs. 24,36,000/-



	Storm water drainage	Provided
b)	Description of other physical infrastructure facilities viz.	
	Solid waste management	Provided
	Electricity	Provided
	Road and public transport connectivity	Provided
	Availability of other public utilities nearby	Provided
c)	Social infrastructure in terms of	
	School	Available nearby.
	Medical Facilities.	Available nearby.
	Recreational facility in terms of parks and open space	Available nearby.
9.	Marketability of the Property	
	Locational attributes	Well developed location.
	Scarcity	Yes
	Demand and supply of the kind of subject property	Supply more than demand & hence sale prices are on downtrend.
	Comparable sale prices in the locality.	Sale prices range from Rs. 4,500/- to 5,500/- per Sq. Ft. Hence average price @ Rs. 5,250/- per Sq. Ft. Considered.
	Engineering and Technology Aspects of the property	
	Type of construction	RCC Framed Structure.
	Material & technology used	N.A
	Specifications,	N.A
	Maintenance issues	N.A
	Age of the building	Building Construction Year is about 2007. (Age 12 Years)
	Total no. of floors	Building is with <u>Ground + 4th</u> Upper Floors without Lift.
	Total life of the building.	The future life of the building can be said about 48 years . If repaired & Maintained regularly & properly.
	Extent of deterioration,	N.A
	Structural safety	The building is in well maintained condition.
	Protection against natural disaster viz, earthquakes.	Yes.
	Visible damage in the building.	N.A
	System of air – conditioning	N.A
	Provision of firefighting	Provided.
	Copies of the plan and elevation of Thebuilding to be included	-
11	Environmental Factors	
	Use of environment friendly building materials, Green Building techniques if any	N.A

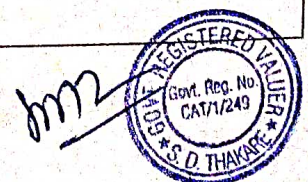


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p)	Qualification in TIR / mitigation suggested if any.	-
q)	Any other aspect	-
5. Economic Aspects of the Property		
i. Reasonable letting value		
ii. if property is occupied by tenant - Number of Tenant - Since how Long (Tenant - wise) - Status of Tenancy Right		Owner Occupied Flat. (1 BHK)
- Rent Received per month (tenant – wise) with a comparison of existing market rent		- -
ii. Taxes and other outings iv. property Insurance v. Monthly maintenance charges vi. Security charges vii. Any other aspect		
6 Socio-cultural Aspects of the Property		
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.		Middle Class Locality.
Whether property belongs to social infrastructure like hospital school, oldagehomes etc.		Yes, Available
7 Functional and Utilitarian Aspects of the Property		
Description of the functionality and utility of the property in terms of :- Space allocation Storage Spaces Utility Spaces provided within the building Car parking facility Balconies etc.		As per Rules. As per Rules. Provided. Common Car Parking Space Provided.
8 Infrastructure Availability		
a) Description of aqua infrastructure availability in terms of		
Water Supply		Municipal Water
Sewerage / Sanitation System Underground or Open		Municipal Sewerage

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 REGISTERED VALUER
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 S. D. THAYATRE

	regularization proceeding.	
	xiii. Any other Aspect	N.A
4.	Documents Details and Legal Aspects of Property	
a)	Ownership Documents i. Sale Deed, Gifts Deed, Lease Deed. ii. TIR of the property	a) Agreement For Sale Dated: 01/06/2012. b) Index II Sr. No. 5468/2012 Dated: 01/06/2012. c) Electricity Bill Dated: 24/12/2019.
b)	Name of the Owner/s	Ajay Brijnath Singh (Applicant/Owner)
c)	Ordinary status of freehold or leasehold including restriction on transfer.	Freehold Land.
d)	Agreement of easement if any	Agreement For Sale Dated: 01/06/2012.
e)	Notification of acquisition if any	N.A
f)	Notification of road widening if any	N.A
g)	Heritage restriction, if any	Nil.
h)	Comment transferability of the property ownership	N.A.
i)	Comment on existing mortgages / charges / encumbrances of the property, if any.	N.A
j)	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	N.A
k)	Building plan Sanction : Authority approving the plan. Name of the office of the Authority Any violation from the approved Building Plan.	a) Bldg. Plan Sanctioned by MBMC. b) Occupation Certificate No. CIDCO/VVSR/POC/ BP- 3022 & 3466/W/2825 Dated: 06/07/2007. issued by CIDCO. (For Type G (1 No.) Gr. + 4/pt.) c) Commencement Certificate No. CIDCO/VVSR/CC/BP-3022 & 3466/W/2614 Dated: 01/12/2005. issued by CIDCO.
l)	Whether property is Agriculture Land if yes, any conversation is contemplated.	No.
m)	Whether the Property is SARFAESI compliant.	N.A
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.	a) Agreement For Sale Dated: 01/06/2012. b) Index II Sr. No. 54682012 Dated: 01/06/2012. c) Electricity Bill Dated: 24/12/2019. Not Known.
o)	Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgage.	Flat No. 003 to be Mortgaged with bank.



vii) Details of roads abutting the property.	Off. Narangi Bypass Road Virar (West), Taluka Vasai & District Palghar 401 303.		
viii) Description of adjoining property	-		
ix) Plot No. Survey No.	S. No. 354 Part and Plot No. 1 to 6 of Village Bolinj, Near State Bank of India, Virar (West), Taluka Vasai & District Palghar 401 303.		
x) Ward / Village / Taluka.	Village Bolinj, Taluka Vasai.		
xi) Sub-Registry / Block.	-		
xii) District.	Palghar.		
xiii) Any other aspect.	N.A.		
b) Plinth Area, Carpet Area, and Area to be mentioned separately and clarified.	a) Carpet area is 387 Sq. Ft. (36.00 Sq. Mt.) as per Agreement for sale Dated: 01/06/2012 b) Built up area is 464 Sq. Ft. (43.11 Sq. Mt.) is Considered for Valuation.		
Boundaries of the Plot	As per Sale Deed / TIR	Actual	
	North	N.A.	Yashwant Yash Building
	South	N.A.	B Wing
	East	N.A.	Open Plot
	West	N.A.	Road
3. Town Planning Parameters			
i. Master Plan provisions related to property in terms of land use.	Residential Flat.		
ii. FAR- Floor area Rise / FSI- Floor Space Index permitted & consumed	FSI Fully utilized		
iii. Ground coverage.	Ground coverage with open spaces as per rule all around.		
iv. Comment on whether OC-Occupancy Certificate has been issued or not.	a) Occupation Certificate No. CIDCO/VVSR/POC/BP-3022 & 3466/W/2825 Dated: 06/07/2007. issued by CIDCO. (For Type G (1 No.) Gr. + 4/pt.) b) Commencement Certificate No. CIDCO/VVSR/CC/BP-3022 & 3466/W/2614 Dated: 01/12/2005. issued by CIDCO.		
v. Comment on unauthorized construction if any.	Details not available for inspection.		
vi. Transferability of Developmental rights if any, Building by-laws provision as applicable of the property viz. restriction etc.	Details not available for inspection.		
vii. Planning area zone.	Residential Zone.		
viii. Developmental controls.	Developmental controls as per Municipal Rules.		
ix. Zoning regulation.	Residential Zone.		
x. Comment on the surrounding land uses and adjoining properties in terms of uses.	Surrounding lands used for Residential Purpose.		
xi. Comment on demolition proceedings if any.	N.A.		
xii. Comment on Compounding /	N.A.		



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S. D. Thakare

Aarch Consultants & Valuers

B.E. Hons. [Bran.] AMIE AIV

Govt. Reg. Valuers, Architectural, Engineering
Interior, Enviro, Repairs & Project Consultants

Off.: 1, Shree Chamunda Apt., Liberty Garden, Cross Rd No. 2, Opp. Mehta Estate, Malad [West] Mumbai - 400 054.

PNB Charkop Branch / Ajay Brijnath Singh /38983

Date: 05/02/2020

To,
The Manager,
Punjab National Bank,
RAPC Charkop Branch,
Kandivali (West),
Mumbai.

VALUATION REPORT

Name of Address of Branch

: Punjab National Bank, RAPC Charkop
Branch, Kandivali (West), Mumbai.

Name of Owner (s)

: Ajay Brijnath Singh (Applicant/Owner)

1. Introduction.

a)	Name of the property Applicant (with address & phone nos.)	Ajay Brijnath Singh (Applicant/Owner)
	Name of the property Owner	Ajay Brijnath Singh (Applicant/Owner)
b)	Purpose of Valuation	For Bank Loan Purpose.
c)	Date of Inspection of Property	04/02/2020
d)	Date of Valuation Report	05/02/2020
e)	Name of the Developer of property (in case of developer built property)	N.A.

2. Physical Characteristics of the Property

	Location of the Property	Situated at S. No. 354 Part and Plot No. 1 to 6 of Village Bolinj, Near State Bank of India, Virar (West), Taluka Vasai & District Palghar 401 303.
i)	Nearby Land Mark	Near State Bank of India, Virar (West), Taluka Vasai & District Palghar 401 303.
ii)	Postal address of the property	Flat No. A/003 on Ground Floor, 'A' Wing, Building Type G Known as "VRINDAVAN GALAXY Co-Op. Hsg. Soc. Ltd." in "SRISHTI Complex" in Township known as "VRINDAVAN TOWNSHIP", Situated at S. No. 354 Part and Plot No. 1 to 6 of Village Bolinj, Near State Bank of India, Virar (West), Taluka Vasai & District Palghar 401 303.
iii)	Area of the plot / land (supported by a plan)	N.A.
iv)	Type of Land: Solid, Rocky, Marsh Land, Reclaimed land, Water-logged, Land Locked.	Solid Land.
v)	Independent Access / approach to the property etc.	Independent Access.
vi)	Google map Location of the property with a neighborhood layout map.	Google Map Attached.

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Phones:

Off. :91 (22) 2882 6937

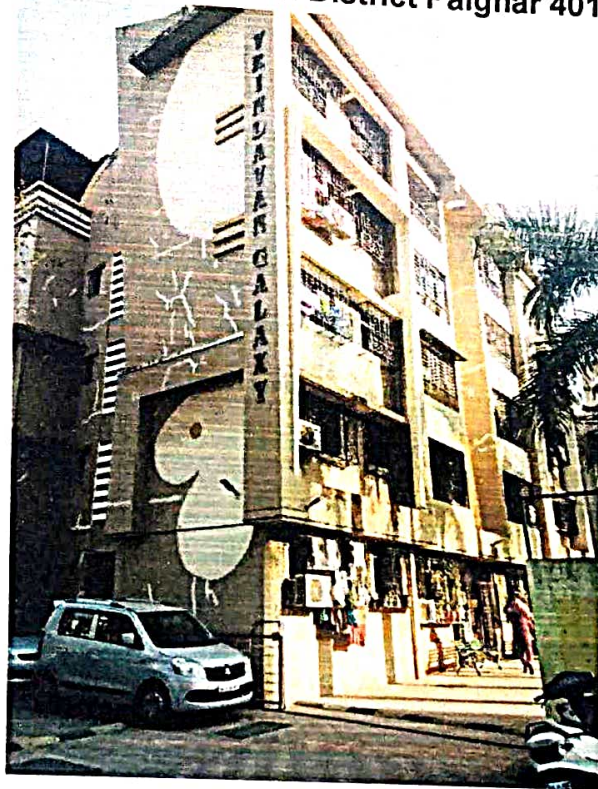
S. D. Thakare

Aarch Consultants & Valuers

VALUATION OF IMMOVABLE PROPERTY

For Bank Loan Purpose
For Punjab National Bank, RAPC Charkop Branch, Kandivali (West),
Mumbai.

At
Flat No. A/003 on Ground Floor, 'A' Wing, Building Type G Known as
"VRINDAVAN GALAXY Co-Op. Hsg. Soc. Ltd." in "SRISHTI Complex" in
Township known as "VRINDAVAN TOWNSHIP", Situated at S. No. 354
Part and Plot No. 1 to 6 of Village Bolinj, Near State Bank of India, Virar
(West), Taluka Vasai & District Palghar 401 303.



In the case of
Ajay Brijnath Singh (Applicant/Owner)

Prepared By
S. D. Thakare

Aarch Consultants & Valuers

Architects, Engineers, Govt. Regd. Valuers

1, Shree Chamunda Apt.,

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