

Valuation Report of the Immovable Property



Copy

Details of the property under consideration:

Name of Owner: **Mr. Suresh Kannan Moorthy**

Residential Flat No. 5, 9th Floor, Building No. A-5, "Millennium Towers", Sector - 9, Sanpada, Navi Mumbai - 400 705, Taluka & District - Thane, State - Maharashtra, Country - India.

Latitude Longitude: 19°03'32.0"N 73°00'42.2"E

Valuation Done for:

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State Bank of India

SME Ekkaduthangal Branch

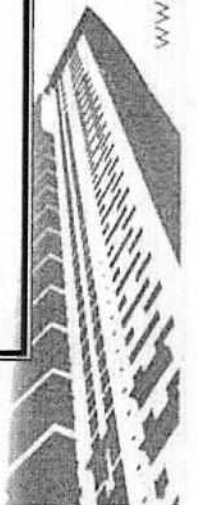
5, Jawaharlal Nehru Road, Ekkaduthangal, Chennai - 600 032,
State - Tamil Nadu, Country - India.

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**VALUATION OPINION REPORT**

This is to certify that the property bearing Residential Flat No. 5, 9th Floor, Building No. A-5, "Millennium Towers", Sector - 9, Sanpada, Navi Mumbai - 400 705, Taluka & District - Thane, State - Maharashtra, Country - India belongs to **Mr. Suresh Kannan Moorthy**.

Boundaries of the property.

North	: Millennium Playground
South	: Sanpada Road / Sanpada Car Shed
East	: Millennium Towers
West	: Millennium Towers Sahyadri CHSL

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 for this particular purpose at ₹ **1,75,68,996.00 (Rupees One Crore Seventy Five Lakh Sixty Eight Thousand Nine Hundred Ninety Six 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

For VASTUKALA CONSULTANTS (I) PVT. LTD.


Director

Manoj B Chalikwar

Registered Valuer

Chartered Engineer (India)

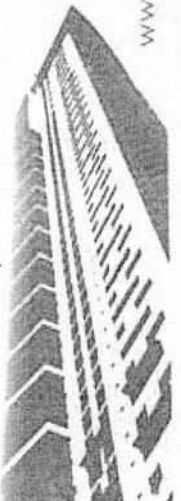
Reg. No. IBBI/RV/07/2018/10366

SBI Empanelment No. - SME/TCC/2021-22/86/3

Encl: Valuation report.



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Mumbai	Delhi NCR	Nanded	Aurangabad
121, 1 st 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	L-306, Sispal Vihar, AWHO Society, Sohna Road, Sector - 49, Gurgaon, Haryana - 122018, INDIA Mobile: +91 9216912225 +91 9819670183 delhinrc@vastukala.org	28, S.G.G.S. - Stadium Complex, Gokul Nagar, Nanded - 431 602, (M.S.), INDIA Tel. : +91 2462 244288 +91 2462 239909 nanded@vastukala.org	Plot No. 106, N-3, CIDCO, Aurangabad - 431 005, (M.S.), INDIA Tel. : +91 240 2485151 Mobile: +91 9167204062 +91 9860863601 aurangabad@vastukala.org

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

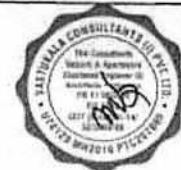
To,
The Branch Manager,
State Bank of India
SME Ekkaduthangal Branch
 5, Jawaharlal Nehru Road,
 Ekkaduthangal, Chennai - 600 032,
 State - Tamil Nadu, Country - India.

VALUATION REPORT (IN RESPECT OF FLAT)

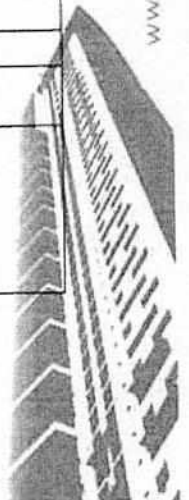
I		General	
1.	Purpose for which the valuation is made	:	To assess value of the property for Housing Loan Purpose.
2.	a) Date of inspection	:	03.08.2021
	b) Date on which the valuation is made	:	04.08.2021
3.	List of documents produced for perusal:		
	i) Copy of Agreement of Sale (20 Pages from document) dated 03.06.2005.		
	ii) Copy of Taking over possession by the allottee dated 03.06.2005 issued by CIDCO.		
	iii) Copy of Approved plan dated 30.04.2005 issued by CIDCO.		
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	:	Mr. Suresh Kannan Moorthy Address: Residential Flat No. 5, 9 th Floor, Building No. A-5, "Millennium Towers", Sector - 9, Sanpada, Navi Mumbai - 400 705, Taluka & District - Thane, State - Maharashtra, Country - India. Contact Person: Mr. Prassana Sattigeri - Tenant Sole Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	The property is a residential flat is located on 9 th floor. The composition of flat is having 2 Bedrooms + Living Room + Kitchen + 1 Toilet + WC + Bath. The property is at 1.1 Km. distance from nearest railway station Sanpada.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Sector - 9
	b) Door No.	:	Residential Flat No. 5
	c) C.T.S. No. / Village	:	Village - Sanpada
	d) Ward / Taluka	:	Taluka - Thane
	e) Mandal / District	:	District - Thane
	f) Date of issue and validity of layout of approved map / plan	:	The property is constructed by CIDCO, hence CIDCO itself is an issuing authority.
	g) Approved map / plan issuing authority	:	
	h) Whether genuineness or authenticity	:	N.A.

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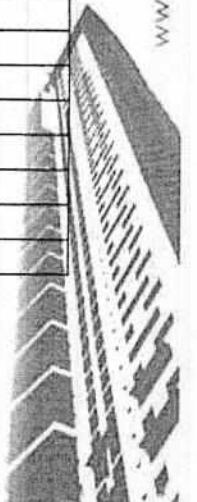
	of approved map/ plan is verified		
	i) Any other comments by our empanelledvaluers on authentic of approved plan	No	
7.	Postal address of the property	Residential Flat No. 5, 9 th Floor, Building No. A-5, "Millennium Towers", Sector - 9, Sanpada, Navi Mumbai - 400 705, Taluka & District - Thane, State - Maharashtra, Country - India.	
8.	City / Town	Sanpada, Navi Mumbai	
	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	Urban	
10.	Coming under Corporation limit / Village Panchayat / Municipality	Village - Sanpada CIDCO	
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.	Boundaries of the property	As per actual Site	As per Agreement
	North	Millennium Playground	Details not provided
	South	Sanpada Road / Sanpada Car Shed	Details not provided
	East	Millennium Towers	Details not provided
	West	Millennium Towers Sahyadri CHSL	Details not provided
13.	Dimensions of the site	N. A. as property under consideration is a flat in an apartment building.	
		A As per the Deed	B Actuals
	North	-	-
	South	-	-
	East	-	-
	West	-	-
14.	Extent of the site	Carpet Area in Sq. Ft. = 676.00 Cupboard Area = 47.00 Sq. Ft. (Area as per actual site measurement) Carpet Area in Sq. Ft. = 691.00	



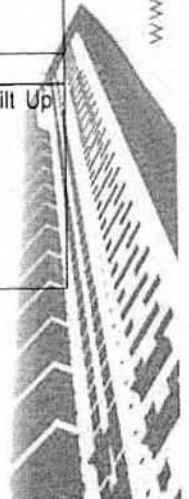
		(Area as per Agreement of Sale) Built Up Area in Sq. Ft. = 921.00 (Area as per Agreement of Sale)
14.1	Latitude, Longitude & Co-ordinates of flat	: 19°03'32.0"N 73°00'42.2"E
15.	Extent of the site considered for Valuation (least of 13A& 13B)	: Built Up Area in Sq. Ft. = 921.00 (Area as per Agreement of Sale)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: Tenant Occupied – Mr. Prassana Sattigeri
II	APARTMENT BUILDING	
1.	Nature of the Apartment	: Residential
2.	Location	:
	C.T.S. No.	: Sector – 9
	Block No.	: -
	Ward No.	: -
	Village / Municipality / Corporation	: Village – Sanpada CIDCO
	Door No., Street or Road (Pin Code)	: Residential Flat No. 5, 9 th Floor, Building No. A-5, "Millennium Towers", Sector – 9, Sanpada, Navi Mumbai – 400 705, Taluka & District – Thane, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	: Residential
4.	Year of Construction	: 2005 (As per Possession Letter)
5.	Number of Floors	: Still + 14 upper floors
6.	Type of Structure	: R.C.C. Framed Structure
7.	Number of Dwelling units in the building	: 6 flats per floor
8.	Quality of Construction	: Good
9.	Appearance of the Building	: Good
10.	Maintenance of the Building	: Good
11.	Facilities Available	
	Lift	: 2 Lift
	Protected Water Supply	: Municipal Water supply
	Underground Sewerage	: Connected to Municipal Sewerage System
	Car parking - Open / Covered	: Still & Open Car Parking
	Is Compound wall existing?	: Yes
	Is pavement laid around the Building	: Yes
III	FLAT	
1	The floor in which the flat is situated	: 9 th Floor
2	Door No. of the flat	: Residential Flat No. 5
3	Specifications of the flat	:
	Roof	: R.C.C. Slab

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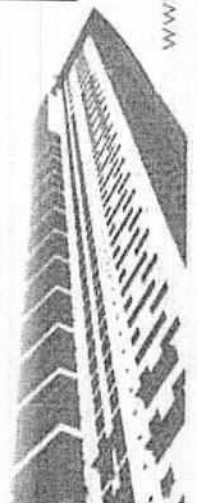
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	Flooring	:	Ceramic tiles flooring
	Doors	:	Teak wood door frame with flush door shutters
	Windows	:	Powder Coated Aluminum Sliding Windows
	Fittings	:	Concealed plumbing with C.P. fittings. Concealed wiring
	Finishing	:	Cement Plastering with POP false ceiling
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:	Details not available
5	Electricity Service connection No.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the flat?	:	Good
7	Sale Deed executed in the name of	:	Mr. Suresh Kannan Moorthy
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the flat?	:	Built Up Area in Sq. Ft. = 921.00 (Area as per Agreement of Sale)
10	What is the floor space index (app.)	:	As per local norms
11	What is the Carpet Area of the flat?	:	Carpet Area in Sq. Ft. = 676.00 Cupboard Area = 47.00 Sq. Ft. (Area as per actual site measurement) Carpet Area in Sq. Ft. = 691.00 (Area as per Agreement of Sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Middle Class
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?	:	₹ 27,000.00 present rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developing area
3	Any negative factors are observed which affect the market value in general?	:	No
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)	:	₹ 18,000.00 to ₹ 20,000.00 Per Sq. Ft. on Built Up Area



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).	: ₹ 19,700.00 per Sq. Ft.
3	Break – up for the rate	:
	I. Building + Services	: ₹ 2,600.00 per Sq. Ft.
	II. Land + others	: ₹ 17,100.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	: ₹ 1,25,790.00 per Sq. M. i.e. ₹ 11,686.00 per Sq. Ft.
	Guideline rate (after depreciation)	: ₹ 1,12,212.00 per Sq. M. i.e. ₹ 10,425.00 per Sq. Ft.
5	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	: It is a foregone conclusion that market value is always more than the RR price. As the RR Rates are Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus, the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	Depreciated building rate	:
	Replacement cost of flat with Services (v(3)i)	: ₹ 2,600.00 per Sq. Ft.
	Age of the building	: 16 Years
	Life of the building estimated	: 44 years, Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	: 24.00%
	Depreciated Ratio of the building	:
b	Total composite rate arrived for Valuation	:
	Depreciated building rate VI (a)	: ₹ 1,976.00 per Sq. Ft.
	Rate for Land & other V (3) ii	: ₹ 17,100.00 per Sq. Ft.
	Total Composite Rate	: ₹ 19,076.00 per Sq. Ft.
	Remarks: As per Site Inspection, Actual Total Carpet area 723.00 Sq. Ft. (Including Cupboard area) is more than Carpet area 691.00 Sq. Ft. mentioned in the documents provided to us. We have considered area mentioned in the documents. Hence, to give proper weightage to the value of the property, higher rate i.e. 19,076/- per Sq. Ft. on Built up is considered.	



Details of Valuation:

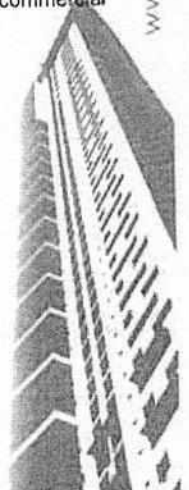
Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the flat (incl. car parking, if provided)	921.00Sq. Ft.	19,076.00	1,75,68,996.00
3	Wardrobes			
4	Showcases /			
5	Kitchen arrangements			
6	Superfine finish			
7	Interior Decorations			
8	Electricity deposits / electrical fittings, etc.			
9	Extra collapsible gates / grill works etc.			
10	Potential value, if any			
11	Others			
	Total/ Realizable Value of the property			1,75,68,996.00
	Insurable value of the property			23,94,600.00
	Guideline Value of the Property (921.00 Sq. Ft. X 10,425.00)			96,01,425.00

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparables available to analyze. As the property is a residential flat, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 18,000.00 to ₹ 20,000.00 Per Sq. Ft. on Built Up Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential application in the locality etc. We estimate ₹ 19,076.00 per Sq. Ft. on Built Up Area for valuation.



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Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future	₹ 27,000.00 present rental income per month
iii) Any likely income it may generate	Rental Income

For VASTUKALA CONSULTANTS (I) PVT. LTD.

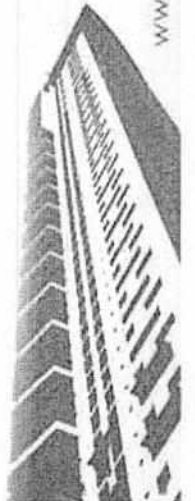
Director
Manoj B Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. IBBI/RV/07/2018/10366
SBI Empanelment No. – SME/TCC/2021-22/86/3

Place: Mumbai
Date: 04.08.2021

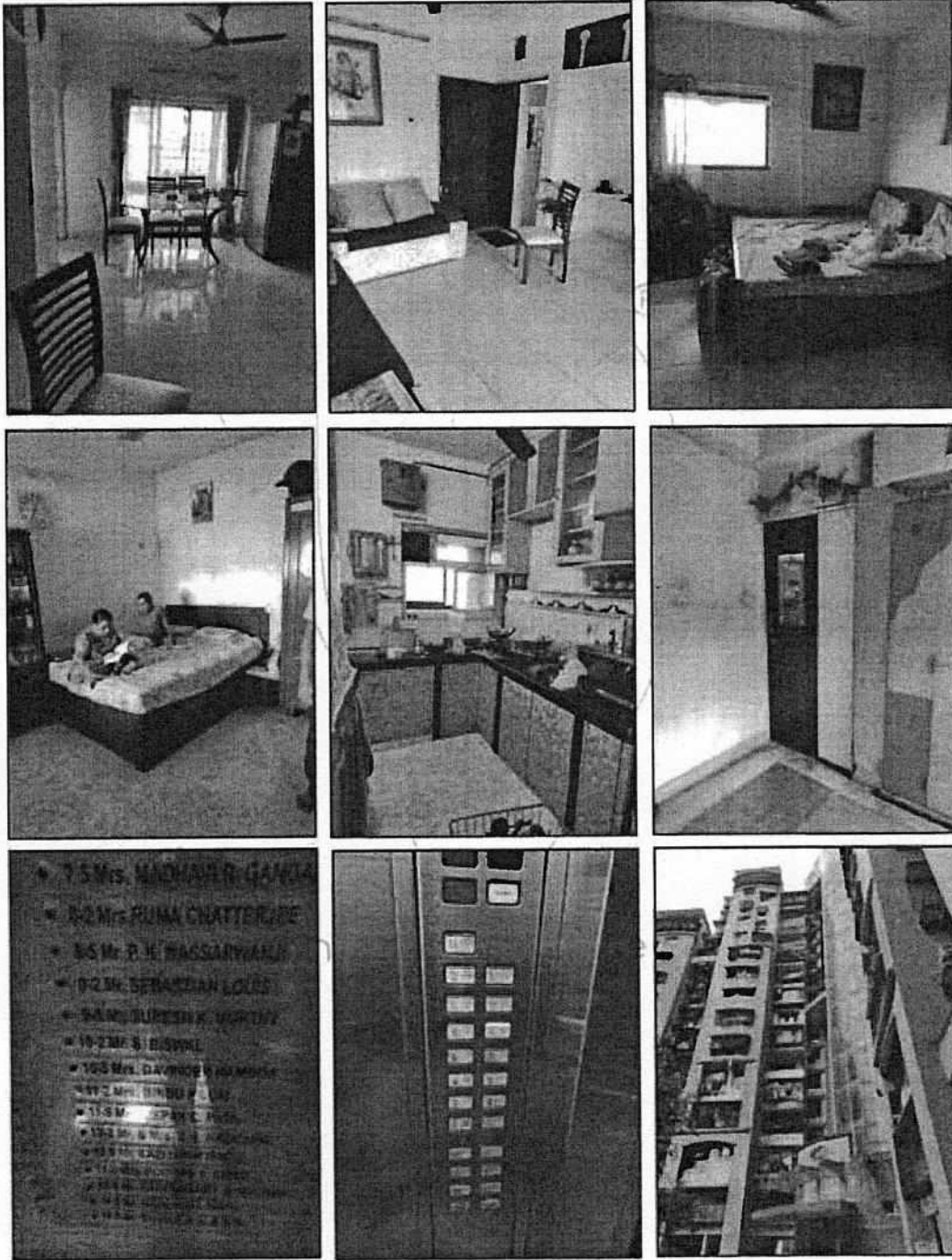


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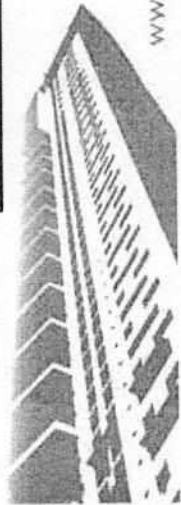
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Actual site photographs

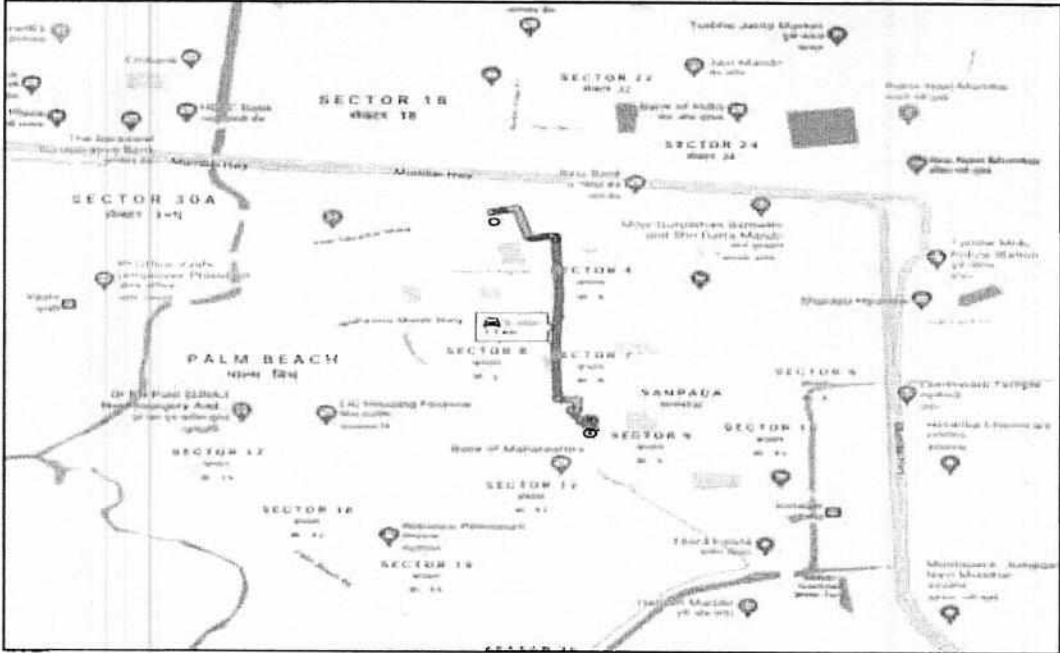
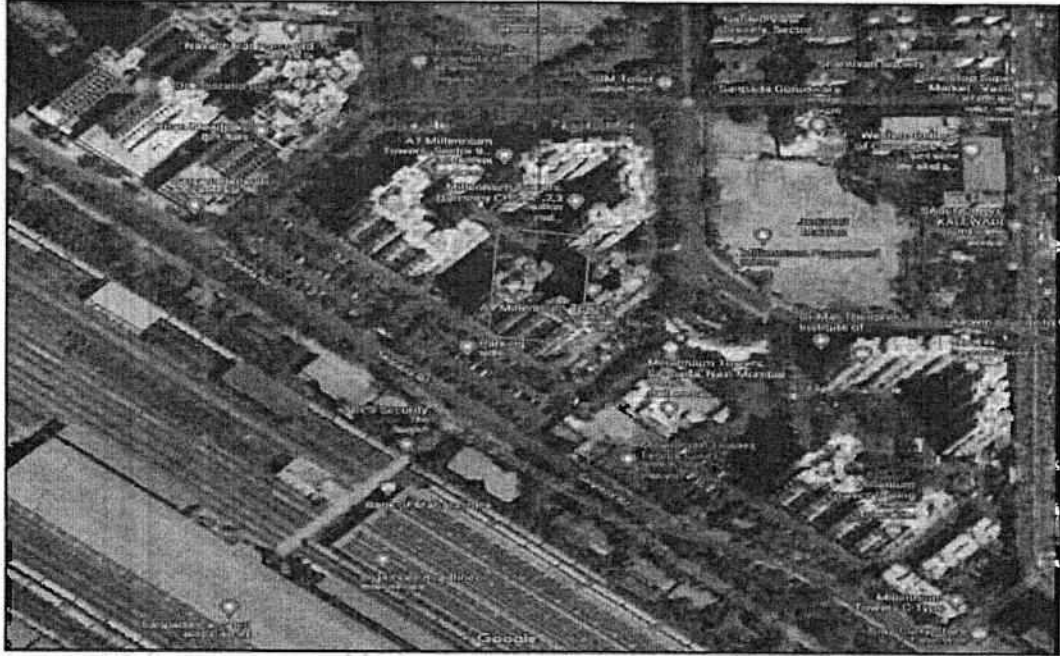


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Route Map of the property

Site u/r

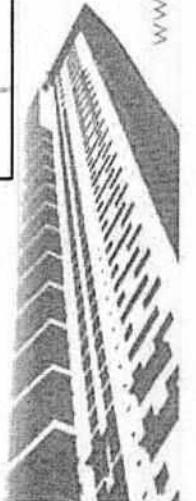


Latitude Longitude: 19°03'32.0"N 73°00'42.2"E


Note: The Blue line shows the route to site from nearest railway station (Sanpada – 1.1 Km.)

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Ready Reckoner Rate



Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
वाजारमूल्य दर पत्रक

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Annual Statement of Rates

Year: 2021/2022
Language: English

Selected District: ठाणे

Select Taluka: ठाणे

Select Village: गावाचे नाव : मानपारा

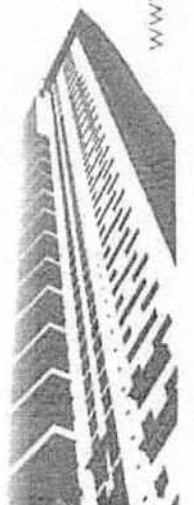
Search By: Survey No Location

Select	गाव/पंचायत	मूळी मती	विवादी मती	जमीन	प्लॉट	श्रीचीटिंग	एक (रु.)
SurveyNo	25 /238-मानपारा नोंद सेक्टर क्र. 6	33700	83400	93400	106200	93400	ची. मीटर
SurveyNo	25 /239-मानपारा नोंद सेक्टर क्र. 7	43100	95400	110400	126700	110400	ची. मीटर
SurveyNo	25 /240-मानपारा नोंद सेक्टर क्र. 8	46100	102700	115300	134300	115300	ची. मीटर
SurveyNo	25 /241-मानपारा नोंद सेक्टर क्र. 9	57900	119800	134100	155600	134100	ची. मीटर
SurveyNo	25 /242-मानपारा नोंद सेक्टर क्र. 10	41300	93500	103700	118400	103700	ची. मीटर
12345678							

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Price Indicators

Buy
All Residential
SEARCH

₹1.72 Cr ₹17,20,000

Estimated Sale ₹1,25,377

₹15-17/G

2BHK 2Baths

Residential Apartments in Eka Sala

CIDCO Millennium Towers Sector-5 Sanpada, Mumbai-Navi

Posted on Jul 26, 2021

Ready to move

Contact Dealer

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Overview

Society

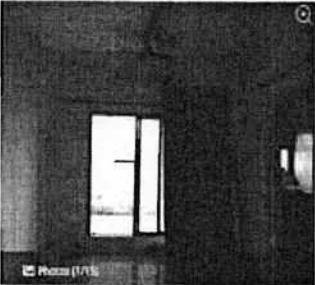
Dealer Details

Recommendations

Price Trends

PROPERTY (1)

SOCIETY (1)



Photos (1/1)

+ Area

Super Built up area: 960 sq.ft. 88.79 sq.m

Built up area: 500 sq.ft. 46.45 sq.m

+ Price

₹1.72 Cr+ Govt Charges & Tax @ 12,316 per sq.ft. View Price Details

+ Floor Number

11th of 14 Floors

+ Overlooking

Park/Garden, Main Road, Club, Pool, Others

+ Configuration

2 Bedrooms, 2 Bathrooms, 2 Balconies with Others

+ Address

CIDCO Millennium Towers Sector-5 Sanpada, Mumbai-Navi

+ Facing

East

+ Project Age

5 to 10 Year Old

Buy
All Residential
SEARCH

₹1.4 Cr ₹14,00,000

Estimated Sale ₹1,11,875

₹15-17/G

2BHK 2Baths

Residential Apartments in Eka Sala

CIDCO Millennium Towers Sector-5 Sanpada, Mumbai-Navi

Posted on Jul 21, 2021

Ready to move

Contact Dealer

Share

Overview

Society

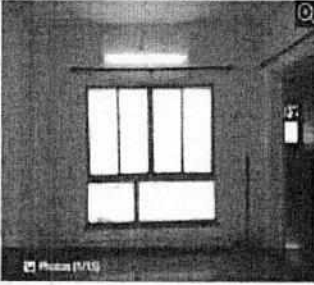
Dealer Details

Recommendations

Price Trends

PROPERTY (1)

SOCIETY (1)



Photos (1/1)

+ Area

Built up area: 880 sq.ft. 81.19 sq.m

Carpet area: 600 sq.ft. 55.74 sq.m

+ Price

₹1.4 Cr+ Govt Charges & Tax @ 18,888 per sq.ft. View Price Details

+ Floor Number

8th of 14 Floors

+ Overlooking

Park/Garden, Club, Pool, Others

+ Configuration

2 Bedrooms, 2 Bathrooms, 1 Balcony with Others

+ Address

CIDCO Millennium Towers Sector-5 Sanpada, Mumbai-Navi

+ Facing

North West

+ Project Age

5 to 10 Year Old

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Sales Instance

गावाचे नाव : सानपाडा	
(1) विलेखना प्रकार	करारनामा
(2) मोबदला	16000000
(3) बाजारभावभाडेपट्टाक्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे.	11429135.64
(4) भू मालक जेदहिसा व परक्याक असल्यास	1) पातिकेचे नाव. नवी मुंबई मनपाइतर वर्णन : इतर माहिती. सदनिका क्र ए-6/11/2, आकारावा मजला, बिल्डिंग न ए-6, मिलेनियम टॉवर्स सिफोनी को अप होसिंग सोसायटी लिमिटेड, सेक्टर 9, सानपाडा, नवी मुंबई 400705 क्षेत्रफळ 913 चौ. फूट विल्टअप : ककर पार्किंग स्पेस ए/6/4 (SECTOR NUMBER - 9 ;)
(5) क्षेत्रफळ	913 चौ फूट
(6) आकारणी किंवा कुडी देण्यात असेल तेव्हा	
(7) दस्तऐवज करून देणा. फा. विहून देवणा. या पत्रकाराचे नाव किंवा दिवाणी न्यायालय या हकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव - विष्णू ईस्वाइल बाह - . वय - 71, पत्ता - फ्लॉट नं ., माळा नं ., इमारतीचे नाव - फ्लॉट नं 1, 404 बीलडिंग नं 47 सीव्हर्स ईस्टेट सीव्हर्स नेरुल नवी मुंबई, ब्लॉक नं ., रोड नं ., महाराष्ट्र, THANE पिन कोड - 400706 पिन नं - AAJPS77100 2) नाव - ईस्वाइल जमल बाह - . वय - 74 पत्ता - फ्लॉट नं ., माळा नं ., इमारतीचे नाव - फ्लॉट नं 1, 404 बीलडिंग नं 47 सीव्हर्स ईस्टेट सीव्हर्स नेरुल नवी मुंबई, ब्लॉक नं ., रोड नं ., महाराष्ट्र, THANE पिन कोड - 400706 पिन नं - AAJPS7700F
(8) दस्तऐवज करून देणा. या पत्रकाराचे व किंवा दिवाणी न्यायालय या हकुमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1) नाव - सामुंद्री सविन गारडे - . वय - 41, पत्ता - फ्लॉट नं ., माळा नं ., इमारतीचे नाव - फ्लॉट नं 10, 2/3 गांधी सीपवॉस लीमीटेड सेक्टर 9 सानपाडा नवी मुंबई, ब्लॉक नं ., रोड नं ., महाराष्ट्र, THANE पिन कोड - 400708 पिन नं - AGSPD9714E 2) नाव - सविन अनंदराव गारडे - . वय - 40, पत्ता - फ्लॉट नं ., माळा नं ., इमारतीचे नाव - फ्लॉट नं 10, 2/3 गांधी सीपवॉस लीमीटेड सेक्टर 9 सानपाडा नवी मुंबई, ब्लॉक नं ., रोड नं ., महाराष्ट्र, ठाणे पिन कोड - 400708 पिन नं - A3PPC6679R
(9) दस्तऐवज करून दिल्याचा दिनांक	31/12/2020
(10) दस्ता नोंदणी केल्याचा दिनांक	06/01/2021
(11) अनुक्रमांक, खंड व पृष्ठ	175/2021
(12) बाजारभावामनाचे मुद्रांक शुल्क	480000
(13) बाजारभावामनाचे नोंदणी शुल्क	30000
(14) नोंदणी	
मुलकातनासाठी विधारात घेतलेला तपशील -	
मुद्रांक शुल्क आकारण्या निवडलेला	(ii) within the limits of any Municipal Council, Nagarpanchayat or

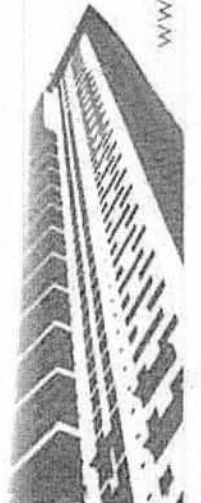
http://freesearch@service.maharashtra.gov.in/sar/TAH/TM/ReportSub/Kranank2_Regive.aspx

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Sales Instance

गावाचे नाव : सानपाडा	
(1) विलेखाणा क्रमांक	करारनामा
(2) मालकी क्रमांक	17000000
(3) बाजारभावात भाडेपट्ट्याच्या बाबत किती मर्यादा आकारणी देणे वी मर्यादावर ती नमुद करावी.	10671185
(4) मू.मान्य फोडहिसा व धरजमनांक असल्यास	1) पातिकेचे नाव: नवी मुंबई मनपाइतर वर्णन : इतर माहिती प्लॉट नं. ए-1/3/5, तिसरा मजला, मिलेनियम टॉवर्स हार्मोनी सी एच एस लिमिटेड, प्लॉट नं. 4, सेक्टर - 9, सानपाडा नवी मुंबई, क्षेत्रफळ 921 चौ फूट बिल्ट अप व कवर्ड कार पार्किंग स्पेस नं. ए 1/10 (Plot Number : 4.)
(5) क्षेत्रफळ	921 चौ. फूट
(6) आकारणी किंवा जुडी देण्यात आलेला ठेका	
(7) दस्तऐवज करून देणाऱ्या विद्वा. देवणाऱ्या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाच्या हुकुमनामा किंवा आदेश असल्यास, प्रतिसादिते नाव व पत्ता.	1) नाव -ओमप्रकाश हंसराज सिंग - वय -44 पत्ता -प्लॉट नं. , पाळा नं. , इमारतीचे नाव -पल्ट नं ए -1/203, रहेजा इटाली सी एच एस लिमिटेड, ठाकूर झिडेज, कोरवली ईस्ट, मुंबई, ब्लॉक नं. , रोड नं. , महाराष्ट्र, मुंबई पिन कोड -400666 पॅन नं. -CBYF833642
(8) दस्तऐवज करून देणाऱ्या पक्षकाराचे व किंवा दिवाणी न्यायालयाच्या हुकुमनामा किंवा आदेश असल्यास, प्रतिसादिते नाव व पत्ता	1) नाव -अनिलचंद्र हरी सुर्वे - वय -41; पत्ता -प्लॉट नं. , पाळा नं. , इमारतीचे नाव. , ब्लॉक नं विडिंग नं. 211, सय नं 8360, कप्रमस नगर - 1, विजोली ईस्ट, मुंबई, रोड नं. , महाराष्ट्र, मुंबई पिन कोड -400083 पॅन नं. -BALP527081
(9) दस्तऐवज करून दिल्याचा दिनांक	26/03/2021
(10) दस्त नोंदणी केलेल्या दिनांक	26/03/2021
(11) अनुक्रमणीक क्र. व पृष्ठ	4826/2021
(12) आकार भावाप्रमाणे मुद्रीक शुल्क	680000
(13) आकार भावाप्रमाणे नोंदणी शुल्क	30000
(14) सैरा	
मुद्रांकनासाठी विचारात घेतलेला तापणीत .	
मुद्रांक शुल्क आकारणाना निघडलेला अनुषंगे .	(ii) within the limits of any Municipal Council, Nagarpanchayat or Cantonment Area annexed to it, or any rural area within the limits of the Mumbai Metropolitan Region Development Authority or any other Urban area not mentioned in sub clause (i), or the Influence Areas as per the Annual Statement of Rates published under the Maharashtra Stamp (Determination of True Market Value of Property) Rules, 1995.

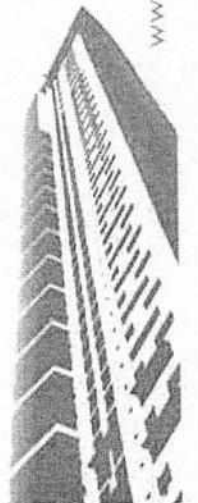
https://www.e-search-service.maharashtra.gov.in/cantact/TML/Recon/Such/Kramank2_RegLive.aspx

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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 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.

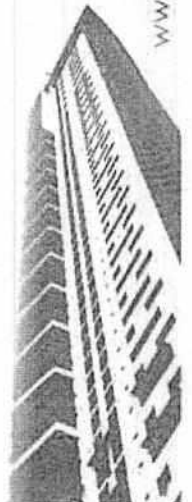
In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

We Hope this will satisfy your requirements.



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As a result of my appraisal and analysis, it is my considered opinion that the above property in the prevailing condition with aforesaid specifications is ₹ 1,75,68,996.00 (Rupees One Crore Seventy Five Lakh Sixty Eight Thousand Nine Hundred Ninety Six Only).

Place: Mumbai

Date: 04.08.2021

For VASTUKALA CONSULTANTS (I) PVT. LTD.


Director
Manoj B Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. IBBI/RV/07/2018/10366
SBI Empanelment No. – SME/TCC/2021-22/86/3



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 is ₹ _____ (Rupees

_____ only).

Date

Signature
(Name & Designation of the Inspecting Official/s)

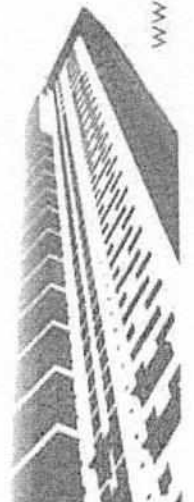
Countersigned
(BRANCH MANAGER)

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Enclosures	
Declaration-cum-undertaking from the valuer (Annexure- I)	Attached
Model code of conduct for valuer - (Annexure II)	Attached

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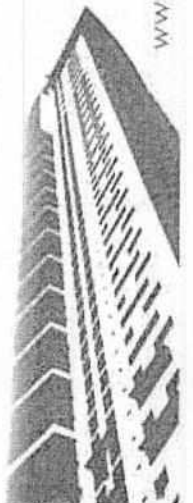
(Annexure-I)

DECLARATION-CUM-UNDERTAKING

I, Manoj Chalikwar son of Shri. Baburao Chalikwardo 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 04.08.2021 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. If my authorized representative have personally inspected the property on 03.08.2021. 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

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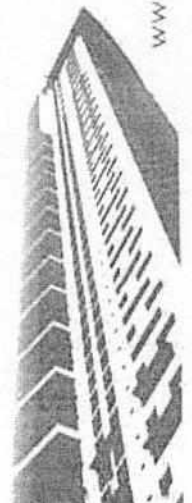


- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- 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 valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Chairman & Managing Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.



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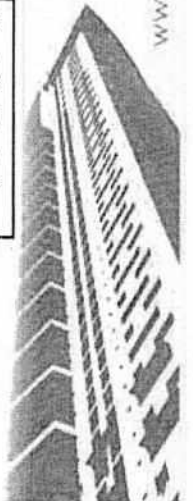
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Sr. No.	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was purchased by Mr. Suresh Kannan Moorthy from City And Industrial Development Corporation of Maharashtra Limited Vide Agreement of Sale dated 03.06.2005.
2.	Purpose of valuation and appointing authority	As per the request from State Bank of India, SME Ekkaduthangal Branch, Mumbai to assess value of the property for Banking purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Rajesh Ghadi – Valuation Engineer Shamal Bodke – Processing Officer
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 – 03.08.2021 Valuation Date – 04.08.2021 Date of Report – 04.08.2021
6.	Inspections and/or investigations undertaken;	Physical Inspection done on 03.08.2021
7.	Nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • 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;	Sales Comparative 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.

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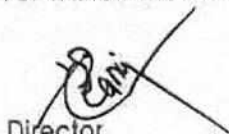
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10.	Major factors that were taken into account during the valuation;	Current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and residential 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

Date: 04.08.2021
Place: Mumbai

For VASTUKALA CONSULTANTS (I) PVT. LTD.


Director

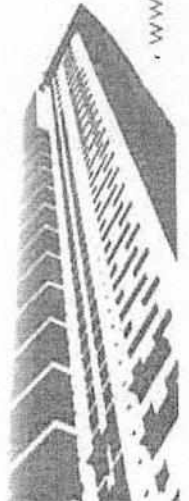
Manoj B Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. IBBI/RV/07/2018/10366
SBI Empanelment No. – SME/TCC/2021-22/86/3



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Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **4th August 2021** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advice because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

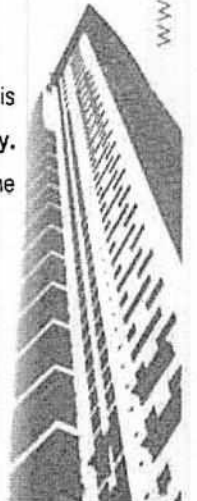
Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Built Up Area in Sq. Ft. = 921.00** in the name of **Mr. Suresh Kannan Moorthy**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

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Property Title

Based on our discussion with the Client, we understand that the subject property is owned by **Mr. Suresh Kannan Moorthy**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring **Built Up Area in Sq. Ft. = 921.00.**

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

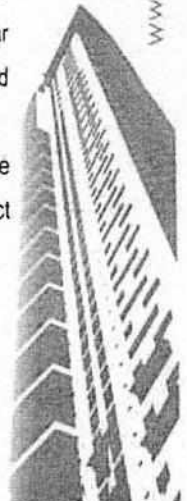
For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what buyers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the flat and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject

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micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Built Up Area in Sq. Ft. = 921.00.**

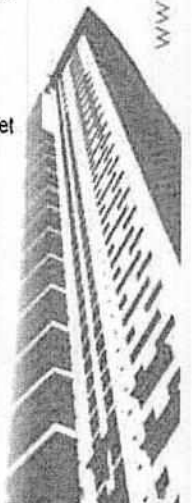
ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.



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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.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
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

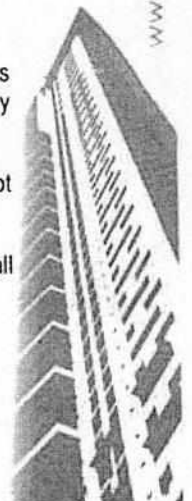
6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from 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.

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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 valuations" in order to cater to 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 prior engagement 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 inspections and investigations carried out by the authority, any person authorised 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 his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (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.

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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 properly 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 devote adequate 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 organisation discredits the profession.

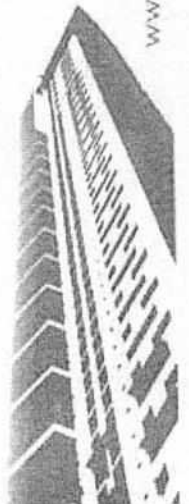
Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.



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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess the property under reference as on 4th August 2021.

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.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

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 neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at ₹ 1,75,68,996.00 (Rupees One Crore Seventy Five Lakh Sixty Eight Thousand Nine Hundred Ninety Six Only).

For VASTUKALA CONSULTANTS (I) PVT. LTD.


Director

Manoj B Chalikwar
Registered Valuer
Chartered Engineer (India)
Reg. No. IBB/RV/07/2018/10366
SBI Empanelment No. – SME/TCC/2021-22/86/3



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