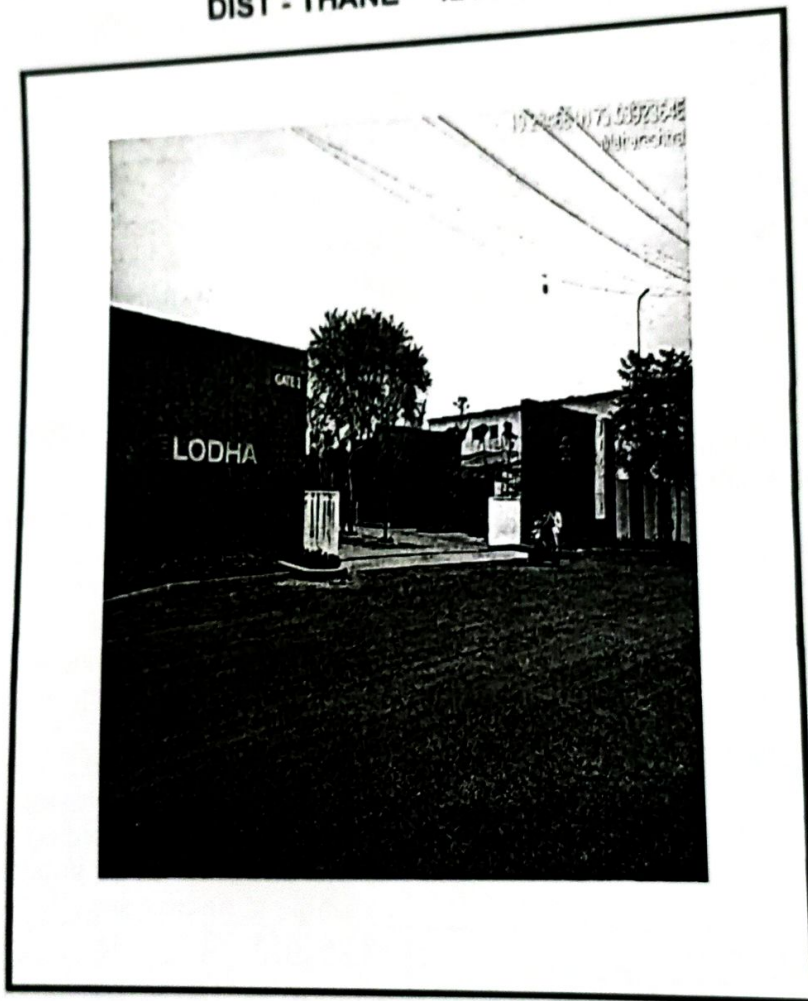


VALUATION REPORT OF
IMMOVABLE PROPERTY FOR

MRS. SATYAVIJAYA BINOD SHARMA
MR. BINOD K. SHARMA

PROPERTY ADDRESS

**FLAT NO - 1504, 15TH FLOOR, F WING, WOODLANDS LODHA UPPER, MUMBAI,
NASHIK HIGHWAY, NEAR LODHA DHAM, VILLAGE - ANJUR , TAL - BHIWANDI ,
DIST - THANE - 421302.**



SUBMITTED TO
BANK OF BARODA
SPECIALISED MORTGAGE STORE (MMER)

Sanjay S. Dalvi

REGISTERED VALUERS, CONSULTING ENGINEERS & SURVEYORS

**Off Address : 1/7, Municipal Labour Camp, Mumbai Marathi Granth Sanghralay Marg, Near
Sharda Cinema, Naigaon, Dadar (East) Mumbai:- 400014**

VALUATION REPORT OF IMMOVABLE PROPERTY VALUATION FOR HOUSING LOAN

Sr.No.	PARTICULAR	
1.	Name of Registered Valuer	SANJAY SHRIKANT DALVI Registration No CAT. I /378 of 1988
	Bank & Branch	Valuation Report For Specialized Mortgage Store (MMER) Bank of Baroda
	Purpose for which made	Fair Market Value for Revaluation Purposes.
	Date of Valuation/Inspection	05/01/2021
	Name of the Owner / purchaser Person/s accompanying / available at the site at the time of visit	Person met at site – Rajendra Giri
	If property is under joint Ownership / share of each owner. Is the share undivided?	Joint - owned
2.	PROPERTY DETAILS	
	Name of the owner	MRS. SATYAVIJAYA BINOD SHARMA MR. BINOD K. SHARMA
	Address	Flat No - 1504, 15 TH Floor, F Wing, Woodlands Lodha Upper, Mumbai, Nashik Highway, Near Lodha Dham, Village –Anjur , Tal – Bhiwandi , Dist - Thane – 421302.
	Land mark Location, CST No, Sr. No., Village, Street, Ward No.	Near Lodha Dham, Bearing Survey No. 239,253,254,255,256,263,265,266,269,270,271,272,275,276,291,293,298,12,14,15,17,19,21,22,23,24,25,26,27,28,34,35,37,39,40,41,45,47,48,49,51,52,53,54,55,56,57,58,60,62,63,65,66,67,68B Lying being and situated at Village – Anjur, Tal – Bhiwandi , Dist - Thane – 421302.
	Brief description of the property	Residential flat situated in multi storied apartment of Gr + 19 Residential Upper floors building. The Building location is Near Lodha Dham. All basic amenities are available in nearby area.
	Google location	19.247844, 73.052344
3.	DOCUMENTS DETAILS	
	Agreement Details	Agreement dated 11 th December 2018, MRS. SATYAVIJAYA BINOD SHARMA MR. BINOD K. SHARMA purchased the captioned flat from M/S LODHA DEVELOPERS LIMITED (EALIER KNOWN AS AJITNATH HI-TECH BUILDERS PVT. LTD.) Rs. 73,54,370/-
	Document Amount	

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Commencement / Occupancy Details	Yes, Copy of Index - II No:- 10314/2018, Dated :- 11/12/2018 Copy of CC No. SROT/BSNA/2501/BP/AMENDED/ITP - Anjur, Mankoli & Surai/1117/2018 Dated 02/07/2018 from MMRDA	
Sanction Plan Details	SROT/BSNA/2501/BP/AMENDED/ITP - Anjur, Mankoli & Surai/1668/2019 Dated 30/08/2019	
Project Registration No	RERA No - P51700018107, Dated - 18/05/2020. From - Mumbai.	
Approval Authority	Bhivandi Nizampur Municipal Corporation	
Compliance to plan	Building is under construction.	
4. PHYSICAL DETAILS		
Site boundaries	As per Flat	As per Site/Building
North	Fire Staircase	G & H Wing
South	Open Space	Road
East	Flat No. 1503	E Wing
West	Flat No. 1505	Road
Boundaries match	Building is under construction.	
Approval land use	Non agricultural	
Is it freehold or leasehold land	Freehold	
If leasehold, the name of Lesser /Lessee, Nature of lease, dated of commencements and date of termination of lease.	N.A.	
Plot demarked	No	
Type of property	Flat 2 BHK used as an Residential flat. In the Residential flat there is Living + 1 Kitchen + Dining Area + 2 Bedrooms + 1 Utility room + 2 Toilets + Passage	
Total no. of floors	Gr + 19 Upper Floors	
Floor on which the property is located	15 th Floor	
Type of structure	RCC frame structure	
Is the property situated in residential / Commercial / mixed area / industrial area	Residential flat	
Classification of Locality- high class/ Middle class/poor class	Middle class	
Is the property owner- occupied / tenanted / both?	Under Construction Building	
Since how long he is occupying the house/ building	---	
If partly owner-occupied, specify portion and extent of area under owner-occupation	---	
Name & registration No of Co-op Housing Society	The Said Building Is Owned By, F Wing, "Woodlands Lodha Upper"	

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4.A	FACILITES AVAILABLE	2 Lifts
	Lifts	Bhivandi Nizampur Municipal Corporation
	Water supply	Yes
	Underground sewerage	Covered Parking
	Car parking open/covered	Yes for the Full Layout
	Does compound wall exist	Yes
	Pavement laid around the building	
5.	TENURE OCCUPANCY DETAILS	
	Status of tenure	Under Construction Building
	No. of years of occupancy	Under Construction Building
	Relationship of tenant to owner	----
	Monthly rent	----
6.	Technical Details	
	RCC Slab Complete Up To	Upto 19 th Floor
	B/W Complete Up To	Upto 19 th Floor
	Internal Plaster Completed Up To	Yet to Commence.
	External Plaster Completed Up To	Yet to Commence.
	Flooring	Flooring work in Progress.
	Plumbing / Electric / Lift Installation	Work not commenced
7.	Building	
	Class of Construction	RCC Frame
	Foundation	RCC
	Superstructure	BBC Masonry Walls
	Staircase	---
	Lift	Yes, 2 Lifts
	Subject Unit	
	Building	
	No Buildings / Wings in Complex	--
	Class Of Construction	RCC Frame
	Position	--
	TECHNICAL DETAILS	
8.	Roof	
	Name On Society Board	RCC Slab
	Height Of Subject Unit	--
	Roof	3.20 mtr.
	Main Door	RCC
	Internal Finish	Under Construction Building
	Windows	Under Construction Building
	Floor	Under Construction Building
	Internal Finish	Under Construction Building
	External Finish	Under Construction Building
	Sewage System	Under Construction Building
	Toilet	Under Construction Building
	Electrification	Yet Not Connected to Municipal Sewage
	Plumbing	Under Construction Building
	Internal Finish	Under Construction Building
	Windows	Under Construction Building
	Floor	Under Construction Building

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9.	Internal Finish	Under Construction Building
	Engineering and technology aspects	
	Description of engineering and technology aspects to include	
	Type of construction	
	Materials and technology used	RCC frame structure
	Specifications	Details not made available
	Maintenance issues	Details not made available
	Age of the Building	New construction
	Total life of the building	00 year
	Extent of deterioration	60 years-
	Structural safety	New building
	Expected Completion Date	Bldg is under Construction
		30/09/2023
10.	VALUATION	
	Basis of present valuation	
	Present depreciated value	Nil
	Area of the flat	Total Carpet area is 663.00 sq.ft (as per Agreement) i.e. Built up Area is 796.00 sq.ft
	Area of the Flat as per Actual Measurements	Internal Measurements were not allowed.
	Rate adopted	Rs 10,000/- per sq. ft. on Built up area
	Market value	796.00 sq.ft x Rs. 10,000/- = Rs.79,60,000/- (Seventy Nine Lakhs Sixty Thousand Only)
	Present Stage Value	796.00 sq.ft x Rs. 10,000/- X 70% = Rs.55,72,000/- (Fifty Five Lakhs Seventy Two Thousand Only)
	Realizable value (90%)	Rs. 71,64,000/- (Seventy One Lakhs Sixty Four Thousand Only)
	Forced sale value (80%)	Rs. 63,68,000/- (Sixty Three Lakhs Sixty Eight Thousand Only)
	Insurance Value	Rs. 2,500/- X 796.00 sq.ft = Rs.19,90,000 /-
	Basis for the adopted rates	Market value basis
	Whether the adopted rates are commensurate with the rates adopted by the Register's office ? in case of wide variation, Please specify reasons .	We have given the valuation based on current market rate in the said locality, Market inquiries, knowledge, experience & Judgment
	Whether the adopted rates have any relationship with those adopted by the IT department	No
	Whether the rates are based on prevalent rates in the area , if so the basis for accepting the same	Yes, we have given the valuation based on current market rate in the said locality, Market inquiries, knowledge, experience & Judgment.
	Value of property based as per guidance / circle value/ approved Govt. rate	2183 sq.ft
	Value of property based on recent sale transaction (not more than 6	—

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SEEN & NOTED
 देखा और नोट किया

SAMIR SHAH
 CHIEF MANAGER
 SMS HEAD MMER
 EC NO. 060820

	months) for similar property in the same location	
	Insurable value	Rs.19,90,000 /- (Rupees Nineteen Lakhs Ninety Thousand Only)
11.	REMARKS:- 1.Under Construction Building. Color, windows, Door Fittings & finishing work is remaining 2. Internal ,External photos &Measurements were not allowed. My Site Engineer was denied entry Into the Site.	
12.	Notes & Limitations:- Market rates in the area range between Rs.9,500/- to Rs.10,000/- per sq.ft. on Built Up area. The work is 70% Completed on the Site as per information gathered from the Sales Team This report does not certify valid or legal or marketable title of any of the parties over the property. Our report does not cover verification of ownership, title clearance or legality. The report is issued at the specific request of the party for specific purpose and the said report is not valid if the purpose of use and party is different. Our valuation is based on our experience and knowledge & this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed, due to any emergency, in future. The valuation report is based on documents produced by bank official. The property was inspected by us on 05 th January 2021 in the address provided by you and mentioned in the documents. This valuation report is given on the request of the Bank Officials.	



DECLARATION

I, hereby declare that :

- The information provided is true and correct to the best of my knowledge and belief.
- The analysis and conclusions are limited by the reported assumptions and conditions.
- I have no direct or indirect interest in the asset valued.
- I/my authorized representative by the name of **Mr. Nikhil Sonawane** has inspected the subject property on **05/01/2021**.
- I am a valuer as per the existing provisions in Category I (Land & Building) and fulfill the education, experience and other criteria laid out therein
- No complaints have been registered against me with CBI, serious fraud investigation cell and courts and also not listed by any other Bank.

Name and address of the valuer – Mr. Sanjay S. Dalvi

REGISTERED VALUERS, CONSULTING ENGINEERS & SURVEYORS
Off Address :- 1/7, Municipal Labour Camp, Mumbai Marathi Granth Sanghralay Marg, Near Sharda Cinema, Naigaon, Dadar (East), Mumbai - 400014.

Name of the valuer Association of which I am a bonafide member in good standing :
Practicing Valuers
Association (INDIA)
Membership Number: - C.A.T -1/378 of 1988

Signature of the valuer :

Date :- 06/01/2021

Mobile No:- 09987779889

Email Id:- dalvisanjay2015@gmail.com



Enclosures :

- Photographs of the property being valued

Note: The above documents as provided by the client for perusal are enclosed with this report.

Sanjay S. Dalvi

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