

VALUATION OF IMMOVABLE PROPERTY

For Bank Loan Purpose.

For Union Bank of India, M.S. Marg Branch, Mumbai.

At

Flat No. 231 on 23rd Floor, Building known as "Urvashi Apartment" In Society Known as "Urvashi Co. Op. Hsg. Society Ltd." Formerly Known as "Malabar Co. Op. Hsg. Society Ltd.", Situated at C. S. No. 356, of Village Malabar, Near Priyadarshini, Plot No. 66, Nepeansea Road, Malabar Hill, Mumbai 400 006.

(Along With 2 Car Parking Spaces)



In the case of

Madhavi Umesh Vora (Applicant / Owner)

Prepared By

S. D. Thakare

Aarch Consultants & Valuers

Architects, Engineers, Govt. Regd. Valuers

1, Shree Chamunda Apt.,

Liberty Garden Cross Road No.2,

Opp. Mehta Industrial Estate,

Malad (West), Mumbai-400064.

Tel. No. 28825635/28826937

Mobile: 9869003273/9833599876

Email: aarchconsultants@gmail.com

Off. :- 91(22)2882 6937
 Tel. Fax :- 91(22)2882 6937/28825635
 Mob. :- 9220856554
 9833599876
 Email :- aarchconsultants@gmail.com

Aarch Consultants & Valuers
 Architects, Engineers, Govt. Reg. Valuers
 Repair, Enviro. Interior & Project Consultants

Off-1, Shree Chamunda Apt., Liberty Garden, Cross Lane No 2., Opp. Mehta Estate, Malad [West], Mumbai. -400 064.

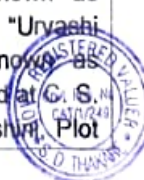
UBI M.S. Marg Branch / Madhavi Umesh Vora / 44838

Date: 23/06/2021.

To,
 The AGM,
 Union Bank of India,
 M.S. Marg Branch,
 Mumbai.

"Valuation Report of Immovable Property"

I	GENERAL	
1.	Purpose for which the valuation is made	For assessment of fair market value of the property for Bank Loan Purpose.
2.	a. Date of Inspection	11/06/2021.
	b. Date on which the valuation is made	23/06/2021.
3.	List of documents produced for perusal	
	Document	a) Deed Of Release and Relinquishment Dated: 22/03/2021 b) Index II Sr. No. 3819/2021 Dated: 22/03/2021 c) Share Certificate No. 98 Dated: 07/08/2016 d) Electricity Bill Consumer No. 100 022 499 Dated: 14/06/2021 in name of Umesh Laldas Vora e) Society Maintenance Bill No. 045 Dated: 01/04/2021 In Name Of Madhavi Vora
4.	Name of the Purchaser's and his / their address (s) with phone no.	Madhavi Umesh Vora (Applicant / Owner) Residing at, Flat No. 231 on 23rd Floor, Building known as "Urvashi Apartment" In Society Known as "Urvashi Co. Op. Hsg. Society Ltd." Formerly Known as "Malabar Co. Op. Hsg. Society Ltd.", Situated at C. S. No. 356, of Village Malabar, Near Priyadarshini, Plot No. 66, Nepeansea Road, Malabar Hill, Mumbai 400 006. (Along With 2 Car Parking Spaces)
4a.	Name of the Owner's	Madhavi Umesh Vora (Applicant / Owner)
5.	Brief descriptions of the property	Flat No. 231 on 23rd Floor, Building known as "Urvashi Apartment" In Society Known as "Urvashi Co. Op. Hsg. Society Ltd." Formerly Known as "Malabar Co. Op. Hsg. Society Ltd.", Situated at C. S. No. 356, of Village Malabar, Near Priyadarshini, Plot No. 66, Nepeansea Road, Malabar Hill, Mumbai 400 006.
6.	Location of property	
	a. Plot No. / Survey No.	Plot No. 66
	b. Door No.	Flat No. 231 on 23rd Floor
	c. C.T.S. No. / Village	C. S. No. 356 Village Malabar
	d. Ward / Taluka	Mumbai
	e. Mandal / District	Mumbai
7.	Postal address of the property	Flat No. 231 on 23rd Floor, Building known as "Urvashi Apartment" In Society Known as "Urvashi Co. Op. Hsg. Society Ltd." Formerly Known as "Malabar Co. Op. Hsg. Society Ltd.", Situated at C. S. No. 356, of Village Malabar, Near Priyadarshini, Plot

mm
 REGISTERED VALUER
 C. S. No. 356
 Plot No. 66

		No. 66, Nepeansea Road, Malabar Hill, Mumbai 400 006.	
8.	City / Town	City.	
	Residential Area	Yes.	
	Commercial Area	--	
	Industrial Area	--	
9.	Classification of the Area		
	i. High / Middle / Poor	Middle Class Locality.	
	ii. Urban / Semi Urban / Rural	Urban.	
10.	Coming under Corporation limit / Village Panchayat / Municipality	MCGM	
11.	Whether covered under any State / Central Govt. enactment (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area.	N.A.	
12.	Boundaries of the property		
	North	Petit Hall & Silver Arch	
	South	Rambha Apartment	
	East	Nepeansea Road	
	West	Parking	
13.	Dimension of the site	As per Agreement	As per Actual
	North	N.A.	Petit Hall & Silver Arch
	South	N.A.	Rambha Apartment
	East	N.A.	Nepeansea Road
	West	N.A.	Parking
14.	Extent of the site	a) Carpet Area is about 2820 Sq. Ft. (261.98 Sq. Mt.) As Per Deed Of Release and Relinquishment Dated: 22/03/2021 b) Built up Area is about 3384 Sq. Ft. (314.38 Sq. Mt.) c) Salable Built Up Area is 4512 Sq. Ft. (419.17 Sq. Mt.) Is Considered for valuation	
15.	Extent of the site considered for valuation (least of 14b)	Salable Built Up Area is 4512 Sq. Ft. (419.17 Sq. Mt.) Is Considered for valuation	
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	Owner Occupied Flat.	
II	FLAT BUILDING		
Sr. No	Description	Remarks.	
1.	Nature of the Flat	Residential Flat is with (3 BHK)	
	Distance from Nearest Railway Station	Approx. 3 KM. From Grant Road Railway Station	
	Near By Landmark	Near Priyadarshini	
2.	Location	Near Priyadarshini, Plot No. 66, Nepeansea Road, Malabar Hill, Mumbai 400 006.	
	C.T.S. No.	C. S. No. 356	
	Block No.	-	
	Ward No.	-	
	Village / Municipality / Corporation	Village Malabar / MCGM Limits.	
	Door No., Street Road (Pin code)	Flat No. 231/ Pin Code 400 064	
3.	Descriptions of the locality Residential / Commercial / Mixed	Residential Locality.	
4.	Year of Construction	About 1979 (42 Years)	
5.	Number of Floors	Building is with P2 + PL + 1st to 24th Upper Floors With 3 Lifts.	



6.	Type of Structure	R.C.C. framed structure.
7.	Number of dwelling units in the building	2 Residential Flats On Each floor of the building.
8.	Quality of Construction	Good
9.	Appearance of the building	Good
10.	Maintenance of the building	Good
11.	Facilities available	
	Lifts	3 Lifts.
	Protected Water Supply	Municipal Water.
	Underground Sewerage	Yes.
	Car parking - Open / Covered	Yes, 2 Car Parking Space Provided.
	Is compound walls existing?	Yes.
	Is pavement Idai around the building?	Yes.
III	FLAT	
1.	The floor in which the Flat is situated	23rd Floor.
2.	Door No. of the Flat	Flat No. 231 on 23rd Floor
3.	Specification of the Flat	
	Roof	R.C.C Slab Roof.
	Flooring	Marble Flooring.
	Doors	Teak Wood Doors.
	Windows	Aluminum Sliding Windows.
	Fittings	Concealed.
	Finishing	Plastered & Distempered.
4.	House Tax	Details not available.
	Assessment No.	Details not available.
	Tax paid in the name of	Details not available.
	Tax amount	Details not available.
5.	Electricity service connection no.	100 022 499
	Meter card is in the name of	Umesh Laldas Vora
6.	How is the maintenance of the Flat?	Good.
7.	Sale Deed executed in the name of	Gautam Umesh Vora (Releasor) Aditya Umesh Vora (Releasor) Madhavi Umesh Vora (Releasee) As per Deed Of Release and Relinquishment Dated: 22/03/2021
8.	What is the undivided area of land as per Sale deed?	N.A.
9.	What is the plinth area of the Flat?	Carpet Area is about 2820 Sq. Ft. (261.98 Sq. Mt.) As Per Deed Of Release and Relinquishment Dated: 22/03/2021
10.	What is the floor space index (FSI) (app)	As per Rules & Regulation.
11.	What is the Built up area of the Flat?	a) Built up Area is about 3384 Sq. Ft. (314.38 Sq. Mt.) b) Salable Built Up Area is 4512 Sq. Ft. (419.17 Sq. Mt.) Is Considered for valuation
12.	Is it Posh / I Class / Medium / Ordinary?	Medium Class.
13.	Is it being used for Residential or Commercial purpose?	Residential Area.
14.	Is it Owner occupied or Let out?	Owner Occupied Flat.
15.	If rented, what is the monthly rent?	N.A.
IV	MARKETABILITY	
1.	How is the marketability?	Good.
2.	What are the factors favoring for an extra Potential Value?	Well-developed Residential Locality.
3.	Any negative factors that are observed which affect the market value in general?	N.A.
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?	Rs.48,000/- per Sq. Ft. on Salable 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 specification and other factors with the Flat under comparison (given details)	Around Rs. 48,000/-per Sq. Ft. on Salable Built up area.
3.	Break - up for the rate	
	i. Building + Services	Rs. 3,000/-
	ii. Land + Others	Rs. 45,000/-
4.	Guidelines rate obtained from the Registrar's Flat (an evidence thereof to be enclosed)	BUA is 3384 Sq. Ft. X Rs. 80,788/- per Sq. Ft X 0.50 Depreciation Factor = Rs. 13,52,39,112/- (Considering Depreciated Value for 50 % for 42 year old Building)
VI COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a.	Depreciation building rate	Comparable Sale method
	Replacement cost of Flat with services (v(3)i)	Comparable Sale method
	Age of the building	42 Year
	Residual age of the building	18 Years. (If repaired & maintained properly & regularly)
	Depreciation percentage assuming the salvage value as 10%	N.A
	Depreciation Ratio of the building	N.A
b.	Total composite rate arrived for valuation	Rs. 48,000/- per Sq. Ft. on Built up area.
	Depreciation building rate VI (a)	--
	Rate for land & other V (3) ii	--
	Total Composite Rate	--
DETAILS OF VALUATION		
1.	Fair Market value of the Flat	Salable Built up area is 4512 Sq. Ft. X Rs. 48,000/- Per Sq. Ft. = Rs. 21,65,76,000/- (Along With 2 Car Parking)
2.	Showcase	Provided
3.	Kitchen arrangements	Black Granite Kitchen Platform.
4.	Superfine finish	Good
5.	Interior Decoration	Good
6.	Electricity deposits / electrical fittings, etc.	Concealed.
7.	Extra collapsible gates / grill works etc.	Provided
8.	Potential value, if any	N.A.
9.	Others	
	Total	Rs. 21,65,76,000/- (Along With 1 Car Parking) (Rupees Twenty One Crore Sixty Five Lakhs Seventy Six Thousand Only)
10.	Remark	Building is 100% Completed.



As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is

a) Fair Market Value	= Rs. 21,65,76,000/-
b) The Realizable sale Value of the Property 95% of F.M.V.	= Rs. 20,57,47,200/-
c) The Distress Value of the Property 80% of F.M.V.	= Rs. 17,32,60,800/-
d) Insurance Value	= Rs. 2,25,60,000/-
e) Rental Value	= Rs. 5,41,000/- Per Month.

• **I hereby declare that**

- 1) The information furnished in this report is true and correct to the best of my knowledge and Belief.
- 2) I have no direct or indirect interest in the property valued:
- 3) My Representative **Mr. Mahendra** has personally inspected the property on **11/06/2021**.
- 4) Our report does not cover check of ownership, title clearance or legality. This valuation is purely an opinion & has no legal or contractual obligations on our part. The rates are based on current market condition as per our enquiries & opinion and the value may change with time.
- 5) In no event shall the consultant / Valuer be held responsible in respect of any one or series of event of the actual loss or damage sustained or liable for special, indirect or consequential damages as assignment has been completed on best effort and knowledge & Personal Opinion.
- 6) The Valuation is Subject to Clear & Marketable Transferable Title & Adequacy of Engineering / Structural design & authentic approvals from approving authorities.
- 7) This valuation is given subject to clear titles & legality & approved status of building.

For Aarch Consultants & Valuers

Date: 23/06/2021.

Place: Malad (West), Mumbai.



(S. D. Thakare)
Govt. Regd. Valuers
Reg. No. CAT// 249.



MAHESH SHETTY CONSULTANTS & VALUERS

D-1, Aero View CHS Ltd., Church Pakhadi Lane No. 2, Near Our Lady of Health Church,
Sahar Village, Sahar Road, Andheri (E), Mumbai - 400 099.
Tel No. : 022-26829214 / 28311113 • Mobile No. : 98703 71113 / 98334 78845.
Website : www.maheshvaluer.in / E-mail : mahesh.valuer@gmail.com

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UNION BANK OF INDIA, MS MARG BRANCH

VALUATION REPORT (IN RESPECT OF FLAT / SHOP / UNIT)

I	GENERAL	
1.	Purpose for which the valuation is made	: To ascertain present FMV
2.	a) Date of Inspection	: 02.11.2021
	b) Date on which the valuation is made	: 03.11.2021
3.	List of documents produced for perusal	: 1) Xerox Copy of Agreement for Sale Dtd. 29.03.1972 between M/s. The Malabar Industries Pvt. Ltd. (Builders) and Mr. Umesh Laldas Vora (The Flat holder) 2) Share Certificate Issued By Malabar CHS. Ltd Transferred In The Name of Mrs. Madhavi U vora
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).	: Mrs. Madhavi Umesh Vora Flat No. 231, 23 rd floor, Building No. B, Urvashi Apartments, Malabar CHS. Ltd., Nepean Sea Road, Malabar Hill Division, Mumbai 400006
5.	Brief Description of the property	: The Residential property under reference Flat No. 231, 23 rd floor, Building No. B, Urvashi Apartments, Malabar CHS. Ltd., situated at above address is about 2.7 km from Grant road railway station. The area is developed and Prime Residential location having all civic and infrastructure facilities are nearby and within easy reach. The location is well connected by roads & railways to Mumbai areas and another destination. The Residential Building under reference is of Stilt + 2 level Podium + 24 upper floors having RCC frame structure with RCC columns, slabs, beams, projection etc. having 1 RCC staircase & 3 lifts to access upper floors.



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Mahesh Shetty Consultants & Valuers (P) Ltd.

		<p>Landmark: Near Petit Hall.</p> <p>Boundaries:</p> <p>East : Nepean Sea road West : Tahnee Heights North : Silver Arch building South : Brij Kutir building</p> <table border="1" style="width: 100%; margin-left: 20px;"> <tr> <td style="width: 30%;">Latitude</td> <td style="width: 10%;">:</td> <td style="width: 60%;">18°57'17.7"N</td> </tr> <tr> <td>Longitude</td> <td>:</td> <td>72°47'53.4"E</td> </tr> </table> <p>Accommodation:</p> <p>Accommodation provided Flat No. 231, 23rd floor consists of Hall, Kitchen, 3 Bedrooms & Toilets (i.e. 3 BHK)</p> <p>Accommodation:</p> <p>Italian Marble Flooring, Granite kitchen platform, Ceramic with full dado ceramic in Toilets Wooden flush door & Aluminum Sliding windows provided.</p> <p>Area:</p> <p>As per Measurement Carpet Area is 2289 sq. ft.</p> <p>As per Agreement Area is 2820 sq. ft. Giving which is considered for valuation.</p>	Latitude	:	18°57'17.7"N	Longitude	:	72°47'53.4"E
Latitude	:	18°57'17.7"N						
Longitude	:	72°47'53.4"E						
6.	Location of the property	:						
	a) Plot No./ Survey No.	:						
	b) Door No./ Property No.	:						
	c) T. S. No/ Village	:						
	d) Ward/ Taluka	:						
	e) Mandal/ District	:						
	f) Dated of issue and Validity of approved Map / Plan	:						
	g) Approved Map / Plan issuing Authority	:						
	h) Whether Genuineness or Authenticity of Approved Map/ Plan is verified	:						



	i) Any Other Comments By our Empanelled Valuer On Authentic of approved Plan	No.					
7.	Postal address of the property	:	Flat No. 231, 23rd floor, Building No. B, Urvashi Apartments, Malabar CHS. Ltd., Nepean Sea Road, Malabar Hill Division, Mumbai 400 006				
8	City/ Town	:					
	Residential Area	:	Yes				
	Commercial Area	:	N.A.				
	Industrial Area	:	N.A.				
9	Classification of Area	:					
	i) High/ Middle/ Poor	:	High Class.				
	ii) Urban/ Semi-Urban/ Rural	:	Urban Area.				
10	Coming under Corporation limit/ Village Panchayant/Municipality.	:	Municipal Corporation of Greater Mumbai limits.				
11	Whether covered under any State/ Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area/ scheduled area/cantonment area.	:	N.A.				
14	Boundaries of the property	:					
	East	:	Nepean Sea road				
	West	:	Tahnee Heights				
	North	:	Silver Arch building				
	South	:	Brij Kutir building				
12	Dimensions of the site	:	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">A</td> <td style="width: 50%; text-align: center;">B</td> </tr> <tr> <td style="text-align: center;">As per Document</td> <td style="text-align: center;">Actuals</td> </tr> </table>	A	B	As per Document	Actuals
A	B						
As per Document	Actuals						
13	Extent of the site	:	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Area is 2820 sq. ft.</td> <td style="width: 50%;">Carpet Area is 2289 sq. ft.</td> </tr> </table>	Area is 2820 sq. ft.	Carpet Area is 2289 sq. ft.		
Area is 2820 sq. ft.	Carpet Area is 2289 sq. ft.						
14	Extent of the site considered for Valuation	:	Area is 2820 sq. ft. (As per Agreement)				



15	Whether occupied by the owner/tenant? If occupied by tenant since how long? Rent received per month.	: Occupied by Owner
II APARTMENT BUILDING		
1.	Nature of the Apartment	: Residential.
2.	Location	:
	T. S. No.	: N.A.
	Block No.	: N.A.
	Ward No.	: D Ward
	Village/Municipality/Corporation	: Municipal Corporation of Greater Mumbai.
	Door No. Street or Road (Pin Code)	: Nepean Sea road, Malabar Hill Division, Mumbai 400006
3.	Description of the Locality Residential/ Commercial/ Mixed.	: Residential.
4.	Year of Construction	: 1979
5.	Number of floors	: Stilt + 2 level Basement + 24 upper floors
6.	Type of structure	: RCC framed structure
7.	Number of Dwelling Units in the Building.	: 48 Flats
8.	Quality of Construction	: Good.
9.	Appearance of the Building	: Good.
10.	Maintenance of the Building	: Good.
11.	Facilities available.	:
	Lift	: 3 Lifts
	Protected Water Supply	: Municipal water supply.
	Underground Sewerage	: Connected to Public sewerage line.
	Car Parking—Open/ Covered	: Stilt Parking.
	Is Compound wall existing ?	: Yes.
	Is pavement laid around the Building?	: Chequered tiles pavement.



II	FLAT / SHOP / UNIT	
1.	The floor in which the property is situated	: Flat No. 231
2.	Door No. of the property	: 23rd floor
3.	Specifications of the property	:
	Roof	: RCC slab roofing.
	Flooring	: Italian Marble tiles flooring
	Doors	: Wooden Flush Doors
	Windows	: Aluminium Sliding window
	Fittings	: Concealed.
	Finishing	: Good.
4.	House Tax	:
	Assessment No.	:
	Tax paid in the name of	:
	Tax amount	:
		Details not available.
5.	Electricity Service Connection No.	:
	Meter Card is in the name of	:
		Details not available.
6.	How is the maintenance of the property?	: Good
7.	Documents in the name of	: Mrs. Madhavi Umesh Vora
8.	What is the undivided area of land as per Sale Deed?	: N.A.
9.	What is the plinth area of the property?	: Area is 2820 sq. ft. (As per Agreement)
10.	What is the Floor Space Index (Approx).	: As per local norms
11.	What is the Carpet area of the property?	: Area is 2820 sq. ft. (As per Agreement)
12.	Is it Posh/ I Class/ Medium/ Ordinary?	: Posh .



13.	Is it being used for Residential or Commercial purpose?	:	Residential purpose.						
14.	Is it owner occupied or let out?	:	Owner occupied						
15.	If rented, what is the monthly rent?	:	Rs. 4,00,000/-						
IV MARKETABILITY									
1.	How is the marketability?	:	Good.						
2.	What are the factors favouring for an extra Potential Value?	:	Good Residential area.						
3.	Any negative factors are observed which affect the market value in general?	:	No.						
V RATE									
1.	After Analysing the comparable sale instances, what is the composite rate for a similar property with same specifications in the adjoining locality?	:	Rs. 88,000/- to Rs. 92,000/- per sq. ft. depending upon location and amenities.						
2.	Assuming it is a new construction, what is the adopted basic composite rate of the property under valuation after comparing with the specifications and other factors with the property under comparison (given details).	:	Rs. 88,000/- to Rs. 92,000/- per sq. ft. for depending upon location and locality, facilities and amenities and other factors.						
3.	Break-up for the Rate:								
	i) Building + Services	:	Rs. 2,000/- per sq. ft.						
	ii) Land + Others	:	Rs. 88,000/- per sq. ft.						
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed).	:	Rs. 8,69,610/- per sq.mtr Or Rs. 80,789/- per sq.ft.						
5.	Insurance Value	:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Area</td> <td style="width: 50%;">2820 sq. ft.</td> </tr> <tr> <td>Cost of Construction</td> <td>Rs. 2,000/- per sq. ft.</td> </tr> <tr> <td>Value</td> <td>Rs. 56,40,000/-</td> </tr> </table>	Area	2820 sq. ft.	Cost of Construction	Rs. 2,000/- per sq. ft.	Value	Rs. 56,40,000/-
Area	2820 sq. ft.								
Cost of Construction	Rs. 2,000/- per sq. ft.								
Value	Rs. 56,40,000/-								
VI. COMPOSITE RATE ADOPTED:									
a.	Depreciated Building Rate	:	Rs. 1,000/- per sq. ft.						



	Replacement cost of property with Services [v(3)i]	: Rs. 2,000/- per sq. ft.
	Age of building	: 42 Years
	Residual Life of the Building	: 20 years (Subject to proper and regular maintenance of the building).
	Depreciation percentage assuming the salvage value as 10%	: 50%
	Depreciated Ratio of the Building	: N.A.
b.	Total Composite Rate arrived for valuation.	: Rs. 89,000/- per sq. ft.
	Depreciated Building Rate VI(a)	: Rs. 1,000/- per sq. ft.
	Rate of Land and Other V(3)ii	: Rs. 88,000/- per sq. ft.
	Total Composite Rate	: Rs. 89,000/- per sq. ft.

Declaration: - We hereby declare that:

- a) The Information furnished in our report Dtd. 03.11.2021 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b) We have no direct or indirect interest in the property valued.
- c) We inspected the property through our Engineer Mr. Roshan Mahadik on Dtd. 02.01.19.2021.
- d) We have not been convicted of any offence and sentenced to a term of imprisonment
- e) We have not been found guilty of misconduct in our professional capacity.
- f) We are Registered under Section 34 AB of the Wealth Tax Act, 1957 and that I am the authorized official of the firm who is competent to sign this valuation report.
- g) Bank is requested to obtain original sale deed/search report/sanctioned plan/property card/Tax receipt/electricity bill etc.
- g) Photographs of the property taken by us are attached with this report.
- h) This valuation is purely an opinion & has no legal or contractual obligation on our part.
- i) The rates are based on current market conditions and this may vary with time & status.
- j) This valuation report is given on the request of Bank officials.
- k) This report is based on some assumptions, where no data was available or was not made available. On the basis documentary proof.
- l) Abnormal fluctuations in the real estate market have not been considered in the valuation.
- m) This valuation report is for specific purpose, however if used otherwise for any other purpose, partially or fully it could be misleading.

For MAHESH SHETTY CONSULTANTS & VALUERS LLP.

**PLACE: MUMBAI
DATED: 03.11.2021**



M Shetty

**AUTH. SIGN.
(Approved valuer of Union Bank of India)**