Navjivan Consultancy Services Private Ltd.

(Techno-Financial Advisor, Corporate and Valuation Services Company)
CIN -U67190MH2000PTC125736

Valuation Report

IMMOVABLE PROPERTY

(RESIDENTIAL FLAT)

OWNED BY

MR. TULSIDAS LAKSHMICHAND VANWARI

MR. MAHESH TULSIDAS VANWARI

SMT. GEETA TULSIDAS VANWARI

AT

FLAT NO. 51, 5th FLOOR, QUEENS CORNER PREMISES C. H. S. LTD., PLOT NO. 65, 16th & 29th ROAD, BANDRA WEST, TALUKA ANDHERI, MUMBAI - 400 050.

AS INSTRUCTED BY

CENTRAL BANK OF INDIA - (NARIMAN POINT BRANCH)

Panel Valuer: -M/s Navjivan Consultancy Services Pvt Ltd.

(Techno-Financial Advisor, Corporate and Valuation Services Company)

Mumbai Office:-

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HEAD OFFICE

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of No: NCSPL/CBI/16/08-22

I SUMMARY OF VALUATION REPORT OF

IMMOVABLE PROPERTY

(RESIDENTIAL FLAT)

OWNED BY

MR. TULSIDAS LAKSHMICHAND VANWARI

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MR. MAHESH TULSIDAS VANWARI

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ription	Present Fair Market Value as on 01/09/2022	Net Realizable Value(NRV) as on 01/09/2022	Value as on 01/09/2022
ential:- Flat No.	Rs.5,60,23,000/-	Rs.5,04,20,700/-	Rs.4,48,18,400/-
5th Floor, Queens	truc		n n)
er Premises C. H.		el) a e h (1	75.7
1.,	cara a l	sulter to make	1
No. 65, 16 th & 29 th Bandra West,	rand aw	The track of the	7 (13)
the state of the s		To me a green the	- 10 . , . , 11 ·
bai - 400 050.	986 hidia var	l radinings so	
100 0001	Rs.5,60,23,000/-	Rs.5,04,20,700/-	Rs.4,48,18,400/-

TAL PRESENT FAIR MARKET VALUE: Rs.5,60,23,0000/- of sidential Flat No. 51, 5th Floor as on 01/09/2022 (RUPEES FIVE ORES SIXTY LAKHS TWENTY THREE THOUSANDS ONLY).

For Navjivan Consultancy Services Pvt Ltd

DIRECTOR/ AUTH. SIGN. (Approved Valuer of CBI)

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-6.9.				market.	444-5145-161
engage regogni	*107619" #35	manager	MATERIAL PROPERTY.	and green	
TOWNS ASSISTED	10 古中的10 mm 100 mm	中 多数中的	化化工 的现在分词		

DATE:	计处理 致担邻的 经特别的	The second secon
(1) 1000	escretalistic del	The enterior region was created through the service of the service
wite		- 10 (100) (100)
	TO DESCRIPTION ARROWS AND ADMINISTRATION OF THE PROPERTY OF TH	The state of the s
	Theregans, in generalistic papers. served and the served at their district served and their districts.	
	time of the committee growther and	
	The gain enthrophorest- foresterns-Shelling distance U., / Eth. / (1975) distance Millian-reggins (Colorieng) Decode of Freshina (Marrismann Decode Shelling on the Red Shelling on the Red Shelling on the	We have collect on the continue
*	Coppe of Aggreensance of Suite 29, 120° Sergenusters (150c) Sergenusters (150c) Services Services Professors, Agridiant-Vision Services	
	erical Mr. Trainmentons Land-orderes Trainment Vegetoways, Mr. Micharles Trainmentons Vegetoways, & Desiri. Constan Trainmentons	
		The recent of action of their times of the control

\$60, Description Militarian Francis Sing, Apr. Proc. Alleng, Old Stations Sound, Subject (NV), ACCOM.

\$6, No. (4) Note: Consistent, Sal, Accommission, Solid Station States States (NV), ACCOMMISSION, ACCOMMISSION, Solid States States (NV), Accommission (NV), ACCOMMISSION, ACCOMMISS

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			_	
	iii.	Copy of Share Certificate		
Dy	3	No. 803, Issued by Queen's		
		Corner Premises Co-Op.		
		Hsg. Soc. Ltd., In the Name		
		of Mr. Tulsidas		
1		Lakshmichand Vanwari .		
	Nan	ne of the owner(s) and his	:	Name of Owner-
	/the	eir address (es) with Phone		The Property as reported is owned
	no.	(details of share of each		
	own	er in case of joint ownership)		by:
11		4.1		
		the state of the s		Mr. Tulsidas Lakshmichand
		tur. 18 je star, i a sa str		Vanwari
9		in sud outside in		Mr. Mahesh Tulsidas Vanwari
		n. gili a agill		Smt. Geeta Tulsidas Vanwari
		A Charles of the Control of the Cont		Sint. Geeta Tuisidas vanwari
		The restantial building		Address:- The address of the
		Graund ' & Upper Flor		Purchaser as mentioned in
		Facility		Agreement for Sale Dt. 16th
				September 1986, is as follows –
				Desiding At Plat No. 602/4 6th Place
ı.,		analysis of the surplines of		Residing At: Flat No. 603/4, 6th Floor, Lokhandwala Complex, Andheri
a 1		two as their rithe and and		Versova, Mumbai - 400057.
7		or relief by maker son		
		A 818 APP DOR 1 In.		Share of each owner in case of
		"Transport of favor Tech"		joint ownership-: Joint Ownership.
		Sec. 17		
		The Present Proper		The Share of each owner is not
	7 21	inti - I lui lui sissimo		mentioned in the Agreement for Sale
		_ 15 TV		Dt. 16 th September 1986,
		Units - April		considered in the form of "tenancy
-				in common."
-		W X J		m common.
	Brie	f description of the property	:	The Present Property under
1		F-F		valuation is in the form of 3BHK
b		101		Residential Flat No. 51 consists of 1
		OLD DE & WOMEN AND		Hall + 2 Master Bedroom with
di i				attached bath & WC, + Bed Room +
1	1 0	EC ONEP CONTRACTOR		Kitchen + WC + Bath situated on 5th
_				

floor of residential building known as "QUEENS CORNER PREMISE"

C. H. S. LTD."

The said building is constructed Plot No. 65, Corner of 16th & 28 Road, of T.P.S. III, Bandra, and Chandheri in the registration Substrict of Bandra, and within the britanists of Brihanmumbal Mahanagarpalika, Mumbai.

The said property is situated high class locality in residential cum commercial area.

The residential building consists of Ground + 8 Upper Floor with Lift Facility.

The Building is having RCC frame structure with foundations, footing slabs, staircase & overhead and underground water storage tanks, all in RCC with 8'8 ft height from floor level to ceiling.

The Present Property mainly consists of following Units –

Units -	Appro (Fts.) L X	ox.	Area Sq. Fts.
Passage	21.10	20.20	426.22
Master	10.00	3.50	35.00
Bedroom Bath & WC	15.50	13.60	210.80
Master	6.90	3.10	21.39
Bedroom	13.60	10.50	142.80

202, Dwarkadas Vithaldas Thakkar Bldg. Opp. Post Office, Old Station Road, Kalyan (W). 421301.

Ph. No. (O) 0251-2315834, (M), 8976093701, 8767606667 Email: navjivanconsultancy@gmail.com

Branches At: Ghatkopar, Borivali, Navi Mumbai.

Share of each owner in

o. Sign

in commod.

7.

8.

9.

10.

11.

	1	-1 x		Bath & WC 9,10 3.10 28.21
				Bedroom 12.80 10.30 131.84
				Passage 6.11 3.50 21.39
				Kitchen 7.50 9.50 71.25
				Total Approx area 1088.90
				Sq.Ft.
				1 - 1 - P-1
				The above dimensions are
				approximate & as measured at site
		911		during our site visit.
7.	Lo	cation of property		Plot No. 65, T.P.S. III.
	a)	Plot No. / Survey No.	:	
	b)	Door No.	:	Flat No. 51, 5th Floor.
	c)	T.S. No. / Village	:	Bandra.
	<u>d</u>)	Ward / Taluka	:	Andheri.
	e)	Mandal / District	:	Mumbai.
8.	Pos	tal address of the property	:	Flat No. 51, 5th Floor, Queens
				Corner Premises C. H. S. Ltd., Plo
				No. 65, 16 th & 29 th Road, Bandra West, Taluka Andheri, Mumbai
		- per mark and the	.0	400 050.
9.	City	y / Town	:	City- Bandra West.
<i>)</i> -	1	sidential area	:	Yes.
	1	nmercial area	:	Yes.
		ustrial area	:	No.
10.	1	ssification of the area		es as a frequency of the contract of
	i)	High / Middle / Poor	:	High.
	ii)	Urban / Semi Urban / Rural	:	Urban.
11	Co-	ning under Corporation limit	:	Within the limits of Brihanmumba
11.	Vill	age Panchayat / Municipality		Mahanagarpalika, Mumbai.

	CIN: U6/190M112			
12.	Whether covered under any State /Central Govt. enactments (e.g., Urban Land Ceiling Act) notified under agency area/ scheduled area / cantonment area	:	Reportedly	No.
13.	Boundaries of the property (As per Actual)		= 1 I	2 - 11 4 (
12	North	:	By Cadra B	Building.
J = 1	South	: 1	By Shree S	Sagar Restaurant
=	East	:	By Jeevan	Jyoti Building
	West	:	By Silver B	
14.	Boundaries of the property		A	В
	na destruction of the second	:	As per Deed	Actual
}	North			By Cadra Building
	South	:		Restaurant.
i-17.05	East	:	- 1	By Jeevan Building
1	West	:	-	By Silver Beach Ca
15.	Extent of the site	:	ſ <u>_</u>	-3 2 Scarli CS
16.	Extent of the site considered for Valuation (least of 13a & 13b)	:	16th Septer	statement of Flat No s per Agreement of mber 1986 is as belo
			Built Up A	rea :- 1245Sq.ft.
17.	Whether occupied by the			(115.66 Sq. Mt-
	Whether occupied by the owner tenant? If occupied by tenant since how long? Rent received per month.	-	Owner Occi	upied.
II	APARTMENT BUILDING		L	
Sr No	Description Hisquipment 100		Remarks	
1.			MINITE IN	
2.	Nature of the apartment	:	The state of the s	
- -	Location	4	(3BHK) resi	idential flat.
	C.T.S. No.		,	
			Diot Nr	, T.P.S. III.

CIN. Out		
	Τ.	Flat No. 51, 5th Floor.
Block No.	╀.	Village No/Zone No. 25/155.
Ward No.	.	Vindge Mumbai
Ward 100 Municipality	1:	Within the limits of Brihan Mumbai
/ Village/		Mahanagarpalika, Mumbai.
/Corporation	\bot	51 5th Floor, Queens
Door No., Street or Road (Pin	:	
Code		
		No. 65, 16th & 29th Roda, Bumbai - West, Taluka Andheri, Mumbai -
printite on the		400 050.
of the locality	1:	Mixed.
Description of the locality		2572-70
Residential / Commercial /		
TIVITACU	+	As reported by borrower, the said
Year of Construction		huilding is constitucted in and
s dealer is some till to the section.		1986 or thereabout.
전환 127 - 역 경 화	+	Ground + 8 Upper floor.
Number of floors		R CC Frame Structure.
Type of structure	<u> </u> :	
Quality of Construction	:	Good.
Appearance of the Building	:	Good.
Maintenance of the Building	:	Good.
Facilities available	:	2 5 (100 a) 46 a 1 a 100 (100 a)
Lift in the control of the control o	:	Yes.
Protected Water Supply	:	Yes.
Underground Sewerage	1:1	Yes.
Car Parking - Open / Covered	:	Yes. Open Parking.
Is Compound wall existing?	<u> : </u>	Yes.
Is pavement laid around the	:	Yes.
Building?		
FLAT		
The floor in which the flat is	:	5th Floor.
situated		the state of the s
Door No. of the flat	:	Flat No. 51, 5th Floor.
Specifications of the flat	:	a series a
11 12 W (1 - 1) 1:		

	Roof		: R C C Slab. : Vitrified flooring in all room Bath & WC are provided Ceramic tiles flooring
1	Flooring		: Vitrified flooring in all room Bath & WC are provided Ceramic tiles flooring as be dado glazed tiles up to feet
			Bath & WC are provi
	1 (T) 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Ceramic tiles flooring
	12		Bath & WC are provided Ceramic tiles flooring as he dado glazed tiles up to full he The Kitchen is a second
	Kitchen		Ceramic tiles flooring as he dado glazed tiles up to full her copposite side cooking platforn stainless steel sinks
1.			opposite side cooking at
	10 10 10 10 10 10 10 10 10 10 10 10 10 1		opposite side cooking platforn stainless steel sink and tap
	132		opposite side cooking platforn stainless steel sink and tap platform is provided with granite on its top and dado g
			platform is provided with granite on its top and dado g tiles up to full height.
	Doors	4	tiles up to full height
	20018		
- 1	I - Days and a second		: Main entrance door of flush with solid wooden frame and
			with 644:
			accessories. Additional safe
Γ	Windows		accessories. Additional safety of is provided.
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	:	Three trools
-	- 1141 A F 742 A F 12 5 2	- !	aluminum sliding wind
	Fittings	4	and glass shutters in all rooms.
F	Finishing	:	Normal.
S	Special amenities	:	Normal.
	- concinues	:	
		_	The Property is provided wit
-			Camera and Lift, CCT
-		- 1 1	available for parking space
		- '	vehicles, 24 X 7 watch & ward
		1	facility. Hugo of watch & ward
		6	entrance of the barrier Main Gate at
Ho	use Tax		wall all around the building.
		1 - 1 1	ne Proport
Ass	sessment Number	_ p	The Property Tax amount is to be aid by the Property Owner.
Tax	paid in the normal	1 1	5 WHEI.
Tax	amount	av	vailable tax details are
	9 (O) 0251-2315834, (M), 8976093701, 8759		with hard are

5.	Electricity Service connection No. Meter Card is in the name of How is the maintenance of the flat?		these details directly to bank authority. The borrower had agreed to submit these details directly to bank authority. Normal.
	Sale Deed executed in the name of	••	Agreement of Sale Dt. 16 th September 1986 executed between Smt. Padmani Keshavdas Navani ("VENDOR") of the One Part and Mr. Tulsidas Lakshmichand Vanwari, Mr. Mahesh Tulsidas Vanwari & Smt. Geeta Tulsidas Vanwari ("PURCHASER") of the Other Part.
to mat	What is the undivided area of land as per Sale Deed? Colleges, Markets, Lengle, I Shops, & Hosnituls of dictard from the manual of the land of the la		Undivided share of land are proportionate to the super built up area of the flats own by the property owner. The common land is enjoyed by different flat owners everybody together in an apartment building. No individual can claim any portion of the land as his own. The land is undivided and co-
Henry .	Prince of the Spirans		Owned.
9.	What is the plinth area of the flat?	:	Built Up Area :- 1245Sq.ft. (115.66 Sq. Mtrs)
10.	What is the floor space index (app.)	:	
11.	What is the Carpet Area /Built	:	Built Up Area: 1245Sq.ft.
) F	Up Area of the flat?		(115.66 Sq. Mtrs)
12.	Is it Posh / I Class / Medium /	:	I Class.

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Ordinary? The Property under Valuation is 13. Is it being used for Residential & it is restricted Residential Flat or Commercial purpose? for Residential use only. : The Residential Flat was vacant 14. Is it Owner-occupied or let out? the time of our site inspection. 15 If rented, what is the monthly : | N.A. rent? IV MARKETABILITY How is the marketability? developed & The area is well infrastructure basic having facilities & services like W_{ater} supply, electricity, sewage & street lighting, and other Public service if redne and or anner a select etc. area of the slats own by the in opera Civic amenities such as Schools Colleges, Markets, Temple, Banks, Shops, & Hospitals etc. available within 5 to 10 Minutes of the strings on a militage distance from the property. Mo melo una control of m of The Property is situated at approx 2 to 3 Kms from Bandra railway The land is undivided and co Station. Transportation means such as Best buses & private taxies & rickshaw available. The area is well connected to all parts of Maharashtra & Gujarat State by good network of Roads & Railways.

1 ¹ ,			
7	What are the factors favoring for an extra Potential Value?	-	-
4 bes	Any negative factors are observed which affect the market value in general?		As per society Bye Law 78 it's mandatory on the part of society to carry the Structure Audit of the society building and property once in every three years, since the age of property is more than 25 years.
			As per society Bye Law 70 (XI) and Section 161 it's mandatory on the part of society to insure the building structure and society property.
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?		The Residential properties having similar amenities & loading factor in the surrounding areas are sold in the range of Rs.4,62,852/- to Rs.5,16,672/- per Sq. Mtrs. of Built Up area (Rs.43,000/- to Rs.48,000/- per Sq. ft. Built up area). We had also gone through Internet Search & various websites, etc. for obtaining the prevailing market rates for similar properties.
r ce n sark	ange of editoring the control of the		Accordingly, we have considered the Present Market Rate for the Residential Flat under valuation as

	adop the tomp speci with (giver	ming it is a new truction, what is the ted basic composite rate of flat under valuation after taring with the fications and other factors the flat under comparison a details).	:	Rs.4,84,380/- per Sq. Mtrs. (Rs.45,000/- per Sq. ft.) Built up area on a conservative basis and which seems to be reasonable in our opinion. Market Rate adopted Rs.4,84,380/- per Sq. ft. Built up area of flat.
3.	Breal	k – up for the rate		
~	i)	Building + Services	:	Rs.1,93,752/- per Sq.Mtrs.
Jul Z6	ii)	Land + others	:	Rs.2,90,628/- per Sq. Mtrs.
tud u u u u tense i u u u u u u u u u u u u u	the evidence of the control of the c	Registrar's office (an ace thereof to be enclosed) A part of the enclosed of the enclose		As per Government Stamp Duty Ready Reckoner of the year 2016 the Market Rates for Stamp Duty Purpose for Residential Properties at Village No/Zone No. 25/155 for the Properties of Mumbai Suburb Taluka Andheri Village Bandra –C is Rs.3,26,810, /- Rate of Building + Land in Rs. per Sq. Mtrs. Built up Area (Copy enclosed). The Ready Recknor Registers are prepared & maintained for the purpose of collecting stamp duty & it has no statutory base or force & therefore it cannot form a

VI a)

b)

13

		e'.	value. The Ready Reckoner do not by itself reveal all the aspects of Valuation.			
			The Rate slab for a particular area specified in the ready Reckoner cannot be accepted as the final rate for the entire area of the locality as it does not take into consideration the factual and legal factors like the nature of land and advantages and disadvantages of land.			
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION					
a)	Depreciated building rate	:	Depreciated Market Rate.			
	Replacement cost of flat with Services (v(3)i)	:	= 115.66 Sq.Mtrs. X Rs.1,93,752/- per Sq. Mtrs = Rs.2,24,09,356/-			
	Age of the building	H	36 Year			
	Life of the building estimated		60 Years (Future Life 24 Years)			
	ed share in the Total Value of a	31	Provided the building is maintained neatly under normal circumstances with proper & regular repairs & maintenance and regular structural audit etc by society.			
	Depreciation percentage assuming the salvage value as 10%	7	RUFFEE ONE CROSS ANGS THOUSANDS THREE AUNORED			
	Depreciated Ratio of the building	11	ton consequent of the			
b)	Total composite rate arrived for valuation	13	ascung anvive office question			
	Depreciated building rate VI (a)	:	Rs.1,93,752/- per Sq.Mtrs.			
11.	Rate for Land & other V (3) ii	F3	Rs.2,90,628/- per Sq. Mtrs.			
83	Total Composite Rate		Rs.4,84,380/- per Sq. Mtrs.			

DETAILS OF VALUATION:

Sr.	Description	Qty	Rate per Unit	Estimated
No.	. 1	Sq.	Rs./Sq. Mtrs	Estimated Value
		Mtrs		
1.	Present value of the flat	115.66	4,84,380/-	5,60,23,391/-
2.	Wardrobes		NIL	NIL
3.	Showcases /		NIL	NIL
4.	Kitchen arrangements		NIL	NIL
5.	Superfine finish	1 1	NIL	NIL
5.	Interior Decorations		NIL	NIL
7.	Electricity deposits electrical fittings, etc.		NIL	NIL
	Extra collapsible gates / grill works etc.	O STORES	NIL	NIL
9.	Potential value, if any			(1)
	Total	11 7	NIL O HO	NIL
	the second secon			5,60,23,391/-

(RUPEES FIVE CRORES SIXTY LAKHS TWENTY THREE THOUSANDS ONLY).

<u>VALUE OF CO - OWNER'S SHARE</u>

Each owner held only 1/3 undivided share in the Total Value of the

Hence Value of Co – Owner's share = $1/3 \times Rs.5,60,23,000/$ -

= Rs.1,86,74,333/-(RUPEES ONE CRORE THOUSANDS THREE HUNDREDS AND THIRTY THREE ONLY). **EIGHTY FOUR**

As per discussion with client and looking at current market scenario of said property, there is no threat of acquisition by government for road widening/public service purposes, submerging & applicability of CRZ provisions to the property under valuation.

As a result of our appraisal and analysis it is our considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is Rs.5,60,23,000/- (RUPEES FIVE CRORES SIXTY LAKHS TWENTY THREE THOUSANDS ONLY).

INSURANCE VALUE:-

Insurance system came into existence due to the possibility of occurrence of unforeseen events causing loss or damage to the property and ultimate financial loss to the owner of the asset. Land is not a perishable commodity and hence does not need insurance. As per principles of Insurance land is never insured. Building on the other hand is a perishable and destructive asset and hence requires insurance like other assets such as plant and machineries, furniture, goods and stocks, cash, etc. Insurance of building is required against risk of fire, earthquake, riot, terrorism, malicious damage, explosion, flooding, tsunami, storm, cyclone, lighting, aircraft accident, vehicular accident and such other risks.

The insurable value (Depreciated Cost) of the building is estimated by adopting sinking fund method of depreciation to arrive at final depreciated cost of the building. The foundation of the building does not get damaged due to fire or flood. Hence cost of foundation (Approx. 10% of replacement cost of building) is excluded from the estimate of insurable value.

Total Built Up area :- 115.66 Sq.Mtrs.

		Rs.
Cost of the building as if new @ Rs.26,910/-per	=	31,12,411/-
Sq.Mtrs. x 115.66 per Sq. Mtr	~	0.2
Deduct :- 10% towards the cost of foundation & Plinth	=	3,11,241/-
Net cost of superstructure	=	28,01,170/-
Deduct for depreciation: Depreciated Market Rate Consi	dere	ed
Net present insurable value	=	28,01,170/-
Say	y Rs	s.28,01,000/-
(RUPEES TWENTY EIGHT LAKHS ONE T	HO	USAND ONLY).

THE DISTRESS SALE VALUE:

- = Fair Market Value as on date x 0.80
- = Rs.5,60,23,000/- x 0.80
- = Rs.4,48,18,400/-

(RUPEES FOUR CRORES FORTY EIGHT LAKHS EIGHTEEN THOUSANDS FOUR HUNDREDS ONLY)

THE NET REALIZABLE VALUE (NRV):-

Net Realizable Value (NRV) of caption subject property is

Fair Market Value (Selling Price)

10 T. 28, 01,000

: Rs.5,60,23,000/-

Deduct Cost Of Realization (Approx 10%) : Rs. 56,02,300/-

NRV = Rs.5,04,20,700/-

(RUPEEES FIVE CRORES FOUR LAKES TWENTY THOUSANDS SEVEN

SUPPLIES TWENTY EIGHT LANDS ONE THOUSAND ON

PART III DECLARATION

- A) The valuation is based on the site visit & the information reported by the borrower.
- B) The valuation is subject to clear & marketable title & adequacy of Engineering /Structural design, Stability & Deed of declaration for common Areas etc.
- C) Emphasis of this report is on the value of the property & not on the area measurement or title verification of the property, environmental aspects & is based on present market rate.
- D) This valuation report will remain valid only for the purpose for which it is made & The Valuation has been given solely for the use of the Client to whom it's addressed. Market value obtained in this report is defined below –Market value is the estimated amount for which an asset should exchange on the date of valuation between a willing buyer & willing seller in an Arm's length transaction after proper marketing wherein the parties had each acted knowledgeably compulsion (As defined by the International Valuation Standards Committee London).
- E) Past performance of Real Estate Market need not necessarily indicate the future trends. This valuation is purely an estimate & has no legal or Contractual obligation on our part. Analysis & conclusions of the value of the property are based on assumptions & conditions prevailing at the time of date of valuation. The rates indicated are based on current market condition & these may vary with time.
- F) Bank authorities are requested to contact Valuer in case of any doubts or discrepancy. The opinion about valuation is true & fair to the best of our knowledge & belief. We have no direct or indirect interest in the assets valued.

G) Encumbrances of Loan, Govt. or other dues, stamp duty, registration charges, transfer charges etc if any, are not considered in the valuation. We have assumed that the assets are free of lien encumbrances.

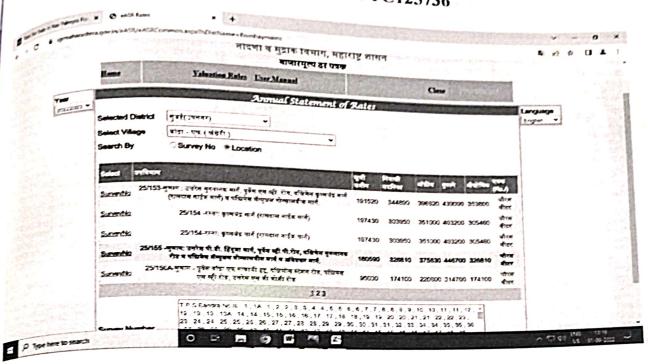
Date: 01/08/2022

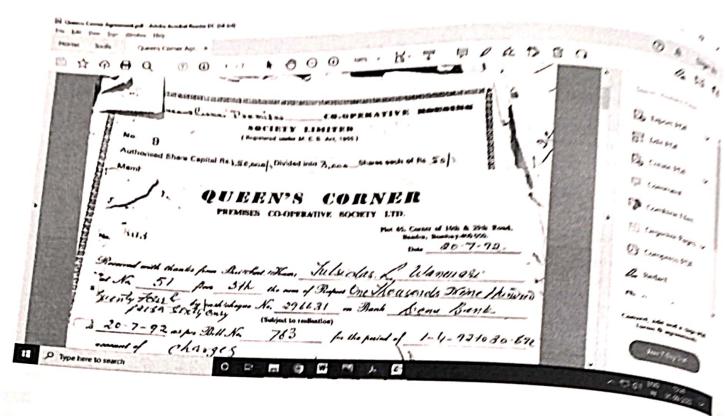
Place: Kalyan

FOR NAVJIVAN CONSULTANCY SERVICES PVT.LTI

DIRECTOR/ AUTH. SIGN. DEPOVED VALUER OF CBI

(APPROVED VIZE
1. Details of Property visited: 2. Date of visit: Time of Visit: 3. Name & Designation of visiting Official: 4. Remarks if any.
The undersigned has inspected the property detailed in the Valuation Report dated on We are satisfied that the fair an reasonable market value of the property in Rs(Rupeesonly)
Date: (II VILLE and Signature: All Maria I last to a more unit of the same of
(Name & Designation of the Inspecting Official/s)
Countersigned
replacements are requested to contact Value in case of any doubts of selection of the contact valuation is selected to the contact of the con





CIN: U67190MH2000PTC125736

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