

GIRISH PAWAR & ASSOCIATE

GIRISH PAWAR

B.E., M.B.A.,
A.M.I.E (I), FIV, FICA, M. CIarb (UK)

- * CHARTERED ENGINEER
- * GOVT. APPROVED VALUERS
- * ARBITRATORS
- * COMPETENT PERSON UNDER FACTORIES /EXPLOSIVES ACT

Office: Kanakia Wall Street, (4th floor) A Wing, Chakala, Andheri Kuria Road, Andheri east, Mumbai 400093. **Mobile No.** 9892689989 **E-Mail:** girish_pawar2002@yahoo.co.in

REF:139

Date: 13/07/2021

CERTIFICATE OF VALUATION

To,

State Bank of India

P M ROAD Branch
GRESHAM HOUSE, GROUND FLOOR,
SIR P. M. ROAD,
FORT, MUMBAI- 400001.

VALUATION REPORT (IN RESPECT OF FLAT)

I	GENERAL	
1	Purpose for which the valuation is made	Present market value for the property.
2	a) Date of Inspection	18/06/2021
	b) Date on which the valuation is made	13/07/2021
3	List of documents produced for perusal	
	i)	Agreement to Sale
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. VIJAYKUMAR JHA Mrs. NILANJANA JHA Flat No.5202, 52 nd Floor, Wing 1 (B Wing), Allura, Lodha The Park, Shree Simandhar Jain Temple, Worli, Mumbai.400013 Phone No – 08104843393
5	Brief description of the property	This is a Residential Flat Located at 52 nd floor, The Composition of Residential Flat is 3 Bedroom +Living + Kitchen + 3 Toilets
6	Location of Property	Lower Parel West
	a)Plot No. / Survey No.	CS No.464
	b)Door No.	5202
	c)T. S. No. / Village	Lower Parel Division
	d)Ward / Taluka	G/South
	e)Mandal / District	Mumbai
	f)Date of issue and validity of layout of	Commencement Certificate No.



	approved map / plan	EB/1342/GS/A Dated – 11/04/2017 Occupancy Certificate No. EB/1342/GS/A/OCC/1/New Dated 13/06/2019
	g)Approved map / plan issuing authority	Municipal Corporation of Greater Mumbai
	h)Whether genuineness or authenticity of approved map / plan is verified	Approved Plan is not provided
	i)Any other comments by our empanelled valuers on authentic of approved plan	No
7.	Postal address of the property	Flat No.5202, 52 nd Floor, Wing 1 (B Wing), Allura, Lodha The Park, Shree Simandhar Jain Temple, Worli, Mumbai.400013
8.	City / Town	Mumbai
	Residential Area	Yes
	Commercial Area	Yes
	Industrial Area	No
9.	Classification of the area	High Class/Upper Middle class
	i)High / Middle / Poor ii)Urban / Semi Urban / Rural	Urban
10.	Coming under Corporation limit / Village Panchayat / Municipality	Municipal Corporation of Greater Mumbai
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	
	North	Flat No.5203
	South	Open Space
	East	Flat No.5201
	West	Open Space
13	Dimensions of the Site	A : As per the Deed B : Actuals
	North	Pandurang Budhkar Marg
	South	Boundary Walls of Kamala Mills Limited
	East	Senapati Bapat Marg
	West	Boundaries of Victoria Mills
	Extent of the site	65,424.12 Sq-Mt
14.1	Latitude, Longitude & Co-ordinates of	19.003564 North, 72.829241 East



	Flat	
15.	Extent of the site considered for valuation (least of 13A & 13B)	1201.00 Sq-Ft Built-up – up as per Index II considered for valuation
16.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	Owner
II	APARTMENT BUILDING	
1.	Nature of the Apartment	Residential
2.	Location	Lower Parel
	T. S. No.	C S No.464
	Block No.	--
	Ward No.	G/S Ward
	Village / Municipality / Corporation	Municipal Corporation of Greater Mumbai
3.	Door No., Street or Road (Pin Code)	400013
	Description of the locality Residential / Commercial / Mixed	Mixed
4.	Year of Construction	2019
5.	Number of Floors	Basement + Podium + 78 Floors
6.	Type of Structure	RCC
7.	Number of Dwelling units in the building	4 Flats Each Floor
8.	Quality of Construction	Good
9.	Appearance of the Building	Good
10.	Maintenance of the Building	No
11.	Facilities Available	
	Lift	Yes/3
	Protected Water Supply	Yes
	Underground Sewerage	Yes
	Car Parking – Open / Covered	Yes/2 Covered
	Is Compound wall existing?	Yes
	Is pavement laid around the Building	Yes
III	FLAT/ Office / Shop	
1.	The floor on which the flat is situated	52 nd Floor
2.	Door No. of the Flat	5202
3.	Specifications of the Flat	Residential Flat
	Roof	RCC
	Flooring	Italian Marble
	Doors	Vinear & Melamine Door
	Windows	Powder Coated Aluminum Sliding Window
	Fittings	Concealed Copper Wiring
	Finishing	Good
4.	House Tax / Office / Shop Assessment No.	Not provided
	Tax paid in the name of	--
	Tax amount	Rs.



5.	Electricity Service Connection No. Meter Card is in the name of	Not Provided
6.	How is the maintenance of the flat/shop/office?	Good Maintain
7.	Sale Deed executed in the name of	Agreement to Sell Between M/s. Lodha Developers Ltd AND Mr. Vijay Kumar and Mrs. Nilanjana Jha Dated - 03/01/2019
8.	What is the undivided area of land as per Sale Deed?	Not Applicable
9.	What is the plinth area of the flat?	-
10.	What is the floor space index (app.)	Not known
11.	What is the Carpet Area if the Shop?	1092.00 Sq-Ft as per Agreement 1020.00 Sq-Ft as per Measurement
12.	Is it Posh / I class / Medium / Ordinary?	I class
13.	Is it being used for Residential or Commercial purpose?	Residential
14.	Is it Owner-occupied or let out?	Rented
15.	If rented, what is the monthly rent?	Not Known
IV	MARKETABILITY	
1	How is the marketability?	Good
2	What are the factors favoring for an extra Potential Value?	All Amenities available in this Complex, like Club House, Jogging Track, Swimming Pool, Garden, Kids Play area, Gym, Mini Golf etc. Near By Western Railway Line
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)	Rs. 45,000/- to Rs. 50,000/- per Sq.Ft
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 Shop under comparison (give details).	Rs. 50,000/- per Sq.Ft for built-up area, considering the various amenities provided for the flat.
3	Break - up for the rate	-
	i) Building + Services	Rs. 4,200/- per Sq.Ft
	ii) Land + Others	Rs. 43,000/- per Sq.Ft
4	Guideline rate obtained from the Registrar's office (an evidence thereof)	Rs. 327610/- Sq-Mt for Residential Flat



	to be enclosed)	
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a.	Depreciated building (flat) rate	Rs. 4,200/- per Sq.Ft
	Replacement cost of the Shop with Services {V (3)i}	Area 1201.00 Sq.Ft X Rate Rs. 5,000/- per Sq.Ft
	Age of the building	2 years as per OC
	Life of the building (Shop) estimated	58 Years
	Depreciation percentage assuming the salvage value as 10%	Depreciation in 60 Years.
	Depreciated Ratio of the building	-
b.	Total composite rate arrived for valuation	Rs. 47,200/-
	Depreciated building rate VI (a)	Rs. 4,200/- per Sq.Ft
	Rate for Land & other V (3)ii	Rs. 43,000/- per Sq.Ft
	Total Composite Rate	Rs. 47,200/-

Remarks:- Since there are no land transactions taking place in the last three months due to Covid-19 pandemic; hence, the fall in land value due to Covid-19 effect cannot be estimated as on date. The value arrived at is without considering fall in the real estate, if any, due to Covid-19 pandemic.



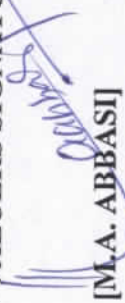
PART 1 – Flat

1.	Total extent of Flat (Built-up Area as per Index II)	:-	1201.00 Sq. Ft.
2.	Prevailing market rate	:-	Rs.47,200/- per Sq. Ft.
3.	Adopted rate of valuation	:-	Rs.47,200/- per Sq. Ft.
4.	Estimated value of the Shop	:-	Rs. 5,66,87,200/-
	Total Rs.	:-	Rs. 5,66,87,000/-
	Insurable Value of the flat	:-	Rs.60,00,000/-

After due considerations of the various factors influencing the valuation assignment and careful analysis and evaluation of the situation of the project, we have decided to adopt the **comparison method** for valuation of the flat.

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is **Rs. 5,66,87,000/- (Rupees Five Crore Sixty-Six Lakh Eighty-Seven Thousand Only)**. The Realisable value of the above property is **Rs. 5,10,18,000/- (Rupees Five Crore Ten Lakh Eighteen Thousand Only)** and the distress value **Rs. 4,25,15,000/- (Rupees Four Crore Twenty-Five Lakh Fifteen Thousand Only)**.

APPROVED VALUERS SIGNATURE APPROVED VALUERS SIGNATURE


[M.A. ABBASI]




[G. B. PAWAR]



Signature
(Name of the Branch Manager with Official Seal)

Date :
Encl :

1. Declaration – cum – undertaking from the valuer (Annexure-IV)
2. Model code of conduct for valuer (Annexure V)

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Date: 13/07/2021

(Annexure – IV)

DECLARATION – CUM – UNDERTAKING

We, GIRISH BALKRISHNA PAWAR son of BALKRISHNA RAMRAO PAWAR & MOHAMMED AJIL ABBASI son of MOHAMMED HASHIM HAKEEM do 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 13/07/2021 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. Our authorized representative has inspected the property on 18/06/2021 in the presence of **Mr. Dewang Mehta**
- 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.
- f. I have not been removed / dismissed from service / employment earlier
- g. I have not been convicted of any offence and sentenced to a term of imprisonment
- h. I have not been found guilty of misconduct in professional capacity
- i. I have not been declared to be unsound mind



- j. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- k. I am not an undischarged insolvent
- l. 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
- m. 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
- n. My PAN Card number / Service Tax number as applicable is ABDPA6431D
- o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- q. 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
- r. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective assets class is in conformity to the “Standards” as enshrined for valuation in the IVS in “General Standards” and “Asset Standards” as applicable
- s. 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)
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)
- v. My CIBIL Score and credit worthiness is as per Bank’s guidelines.
- w. I am the proprietor / partner / authorized official of the firm / 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.

Sr. No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Flat
2	Purpose of valuation and appointing authority	Present Market Value of the property
3	Identity of the valuer and any other experts involved in the valuation;	M.A. Abbasi
4	Disclosure of valuer interest or conflict, if any;	No.
5	Date of appointment, valuation date and date of report;	Visit Date 18/06/2021 Report date 13/07/2021
6	Inspections and /or investigations undertaken;	Site inspected.
7	Nature and sources of the information used or relied upon;	Oral Information, Documents
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Standard valuation procedures.
9	Restrictions on use of the report, if any;	For the Bank's purpose only.
10	Major factors that were taken into account during the valuation;	Location of the assets, age of the assets.
11	Major factors that were not taken into account during the valuation;	-
12	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.	-

GIRISH B. PAWAR: Wealth tax registration No. CAT – VII/595 of 2000-2001 & IBBI/RV/02/2019/11388.

M.A. ABBASI: Wealth tax registration No. CAT - I / 397 of 1996.

~~APPROVED VALUERS SIGNATURE~~

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[M. A. ABBASI]

Date :13/07/2021

Place : Mumbai

[G. B. PAWAR]



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REF:

Date: 13/07/2021

(Annexure – V)

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 relationship.
3. A valuer shall endeavor 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.

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 valuation" 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 inspection and investigations carried out by the authority, any person authorized 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.

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 property 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 organization 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

GIRISH B. PAWAR: Wealth tax registration No. CAT – VII/595 of 2000-2001 & IBBI/RV/02/2019/11388.

M.A. ABBASI: Wealth tax registration No. CAT - I / 397 of 1996.


APPROVED VALUERS SIGNATURE


[M. A. ABBASI]

Date: 13/07/2021
Place : Mumbai



APPROVED VALUERS SIGNATURE


[G. B. PAWAR]



CAVEATS

1. The flat is mentioned as located in Wing B in the agreement, which is same as Wing 1 as per OC.

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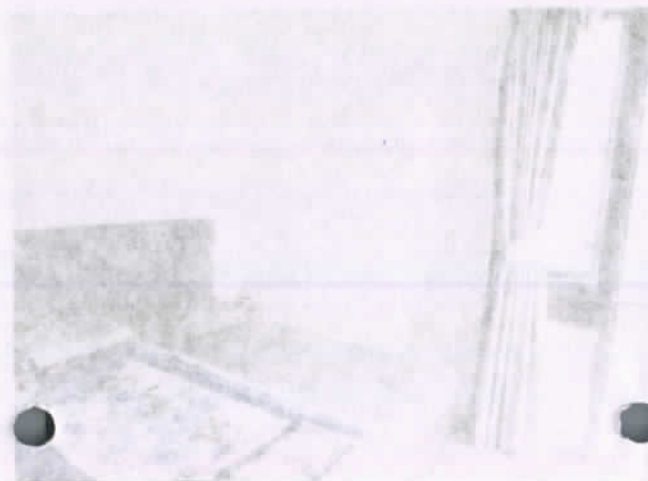
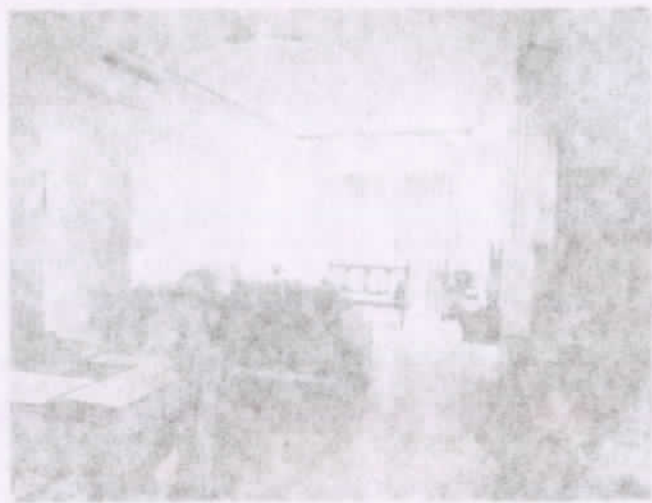
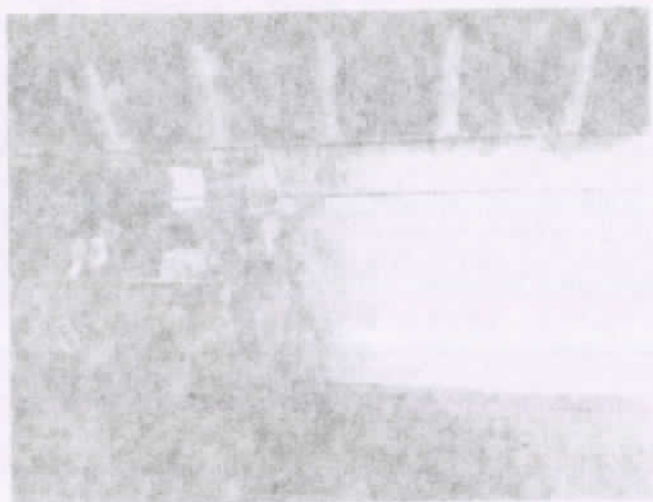
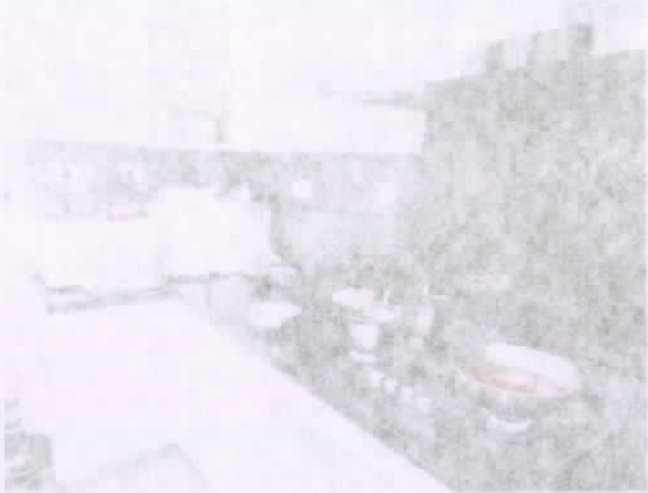
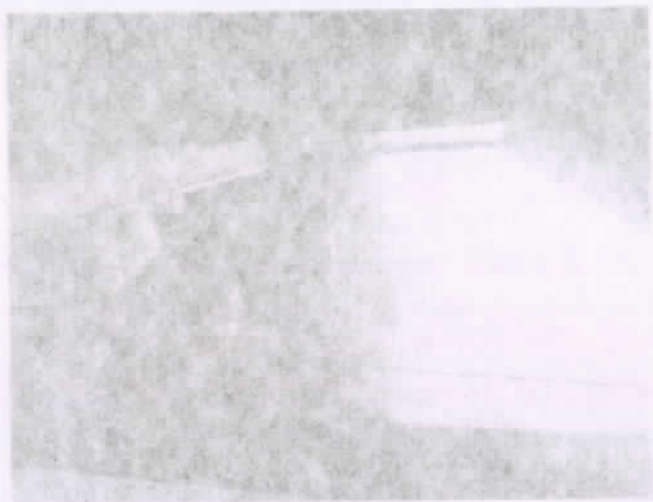

[G. B. PAWAR]

Date: 13/07/2021

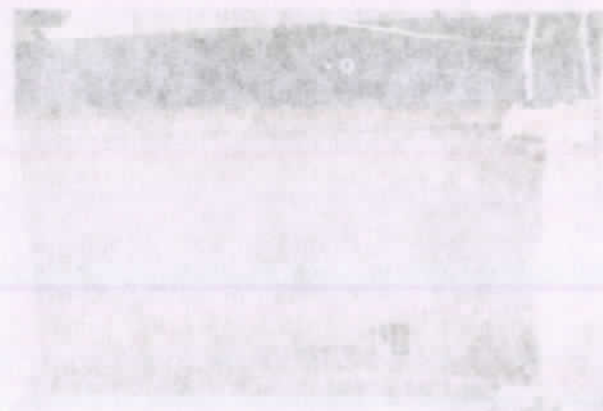
Place: Mumbai











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वृत्त नं. १
महाराष्ट्र सरकार, मुंबई

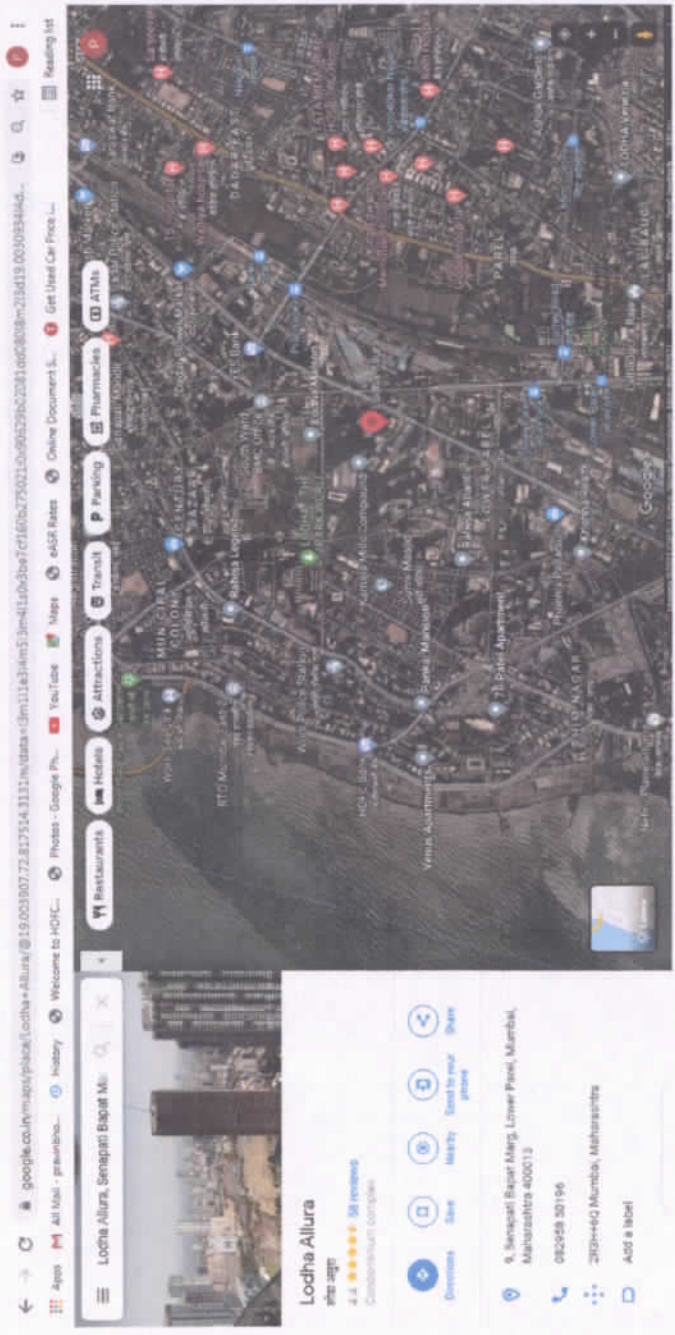
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(3) महाराष्ट्र सरकार	48902964.36
(4) महाराष्ट्र सरकार	1) महाराष्ट्र सरकार 2) महाराष्ट्र सरकार
(5) महाराष्ट्र सरकार	101.45
(6) महाराष्ट्र सरकार	1) महाराष्ट्र सरकार 2) महाराष्ट्र सरकार
(7) महाराष्ट्र सरकार	30/01/2021
(8) महाराष्ट्र सरकार	29/04/2021
(9) महाराष्ट्र सरकार	6651/2021
(10) महाराष्ट्र सरकार	151/2000
(11) महाराष्ट्र सरकार	30000

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वृत्त नं. १
महाराष्ट्र सरकार, मुंबई

(1) महाराष्ट्र सरकार	महाराष्ट्र सरकार
(2) महाराष्ट्र सरकार	5079820
(3) महाराष्ट्र सरकार	48902964.36
(4) महाराष्ट्र सरकार	1) महाराष्ट्र सरकार 2) महाराष्ट्र सरकार
(5) महाराष्ट्र सरकार	101.45
(6) महाराष्ट्र सरकार	1) महाराष्ट्र सरकार 2) महाराष्ट्र सरकार
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(8) महाराष्ट्र सरकार	07/04/2021
(9) महाराष्ट्र सरकार	5896/2021
(10) महाराष्ट्र सरकार	152/5000
(11) महाराष्ट्र सरकार	30000





Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
संसाधन द्व. पत्र

Year: 20212022

Annual Statement of Rates

Selected District: मुंबई (मह)

Select Village: सोपान चेरल सिव्हिल

Search By: Survey No Location

Year	Area	sq.ft	sq.ft	sq.ft	sq.ft	sq.ft	sq.ft	sq.ft
2021	12011H-पुणे	156600	278300	419600	487740	378300	शहर	शहर
2022	12011H-पुणे	156600	278300	419600	487740	378300	शहर	शहर
2023	12011H-पुणे	156600	278300	419600	487740	378300	शहर	शहर
2024	12011H-पुणे	156600	278300	419600	487740	378300	शहर	शहर
2025	12011H-पुणे	156600	278300	419600	487740	378300	शहर	शहर
2026	12011H-पुणे	156600	278300	419600	487740	378300	शहर	शहर
2027	12011H-पुणे	156600	278300	419600	487740	378300	शहर	शहर
2028	12011H-पुणे	156600	278300	419600	487740	378300	शहर	शहर
2029	12011H-पुणे	156600	278300	419600	487740	378300	शहर	शहर
2030	12011H-पुणे	156600	278300	419600	487740	378300	शहर	शहर

