

VALUATION REPORT
OF
RESIDENTIAL FLAT OF
Mr. Neerav Tanna & Other
Flat No- 101,A wing, “ Odyssey CHSL”,
Building No- S/3, Bhakti Park,
Sion Wadala Link Road,
Wadala East,Mumbai

FOR
Bank of Baroda.
Specialized Mortgage Store MMCR
Byculla Branch

M/s SANMATI VALUER PRIVATE LIMITED

Shop no. 9, Lavender Shopping,
Garden Groove Phase – II,
Kanti park, Chikuwadi ,
Borivali West, Mumbai – 400092



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PRIVATE
LIMITED

SVPL

The Branch Manager,
Bank of Baroda,
MMCR Bsculla Branch

Subject : Valuation Report for Fair Market Value of the Property.

Client Name : Mr. Neerav Tanna & Mrs. Renuka Neerav Tanna

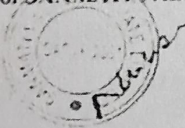
Dear Sir,

Please find enclosed herewith the valuation Report of the subject property.

Location of the Property	Flat No- 101,A wing, "Odyssey CHSL", Building No- S/3, Bhakti Park, Near Big Cinema Theatre, Anik Village, Sion Wadala Link Road, Wadala East, Mumbai 400 037
Area	585 sqft BUA
Fair Market Value	Rs. 1,22,85,000/-
Realizable Value	Rs. 1,10,56,500/-
Distress Value	Rs. 98,28,000/-
Government Value (as per Ready Reckoner 2020-21)	Rs. 212490/- per sqmt BUA
Insurance Value	Rs. 14,62,500/-
Registered Value	Rs. 99,00,000/- (Index II- 22-08-2016)

This report Contains 16 Pages (Including Photographs)
Kindly Acknowledge

Thanking You,
For SANMATI VALUER PRIVATE LIMITED



(Director)
PLACE : MUMBAI
DATE : 17-03-2021

*Seen and noted
Hanumanth Sudhakar
Officer 107133*

संमति वैल्युअर प्राइवेट लिमिटेड
FOR BANK OF BARODA
SANMATI VALUER PRIVATE LIMITED
HON. CHIEF MANAGER
MMCR BSCULLA BRANCH

SANMATI VALUER PRIVATE LIMITED (Formerly Known as Jain Valuers Pvt Ltd) CINNo: U74120MH2012PTC227859
Registered Office : 504, Rainbow Chambers, Near MTNL Exchange, S. V. Road, Kandivali (W) Mumbai-67
Branch Office: Shop no 9, Lavender Shopping, Garden Groove Phase-II, Kanti park, Chikuwadi, Borivali (W) Mumbai-92
Contact Person: Mr Nilesh Kala (9619000172) E-Mail ID: sanmativaluer@gmail.com Website: www.sanmativaluer.com

ASSIGNMENT OVERVIEW

1. Scope

Assessment of --

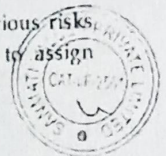
- Property Value - Fair Market Value
- Realizable Value with Appropriate Discount on FMV
- Distress Value based on discount factors, associated risks, etc.

2. Basis

- Onsite visit along with details provided by Institute.
- Reliance is also placed on ready reckoner, discussions with Experts and recent Sale transaction in the area.
- Database maintained by our company
- On Enquiry with Local property brokers & Real estate websites.

3. Methodology

- Physical inspection is done, wherever allowed and discussions with local property dealers were carried out.
- Photographs were also taken, wherever permitted.
- Valuation of assets was carried out as to fair market value (FMV), replacement value, Realizable value and distress value on the basis of the above supplements and details/ description.
- Expected time frame for realization, cost involved in realization and various risks, involved in acquisition and disposal of assets were estimated so as to assign appropriate discount/premium over the value of assets.





VALUATION REPORT
PART I - QUESTIONNAIRE

Ref. No. SVPL/ROB/2020-21/03/64

Date: 17-03-2021

I. WORK ASSIGNMENT DETAILS

01	Assigned By	Advances Department
02	Representative of	Bank of Baroda Specialised Mortgage Store MMCR Byculla
03	CAT No.	CAT-1/F-2561
04	Assigned on date	12-03-2021
05	Date of Inspection	13-03-2021
06	Date on which valuation is made	17-03-2021
07	Fresh Valuation/ Revaluation	Fresh Valuation.
08	Purpose of Valuation	To Ascertain Fair Market Value
09	Applicant Name	Mr. Neerav Tanna & Mrs. Renuka Neerav Tanna
10	Contact Details	9833183282
11	Address of the Property	Flat No- 101.A wing, "Odyssey CHSL", Building No- S/3, Bhakti Park, Near Big Cinema Theatre, Anik Village, Sion Wadala Link Road, Wadala East, Mumbai 400 037
12	Landmarks	Near Bhakti Park Bus stop
13	S. No./CTS No.	CIS No- 1A/9,1,3B,229B, 233B, Survey no- 168,169,171,173 of Village Anik
14	Ward Name & No.	---
15	Pin Code	400 037

II. DOCUMENTS

01	Name Of the Customer / Owner as per Documents	Mr. Neerav Tanna & Mrs. Renuka Neerav Tanna
02	Documents Provided	
2(a)	Copy Of Agreement / Title Deed	Agreement for sale ref no- KRL-1/8793/2016 dated 22 nd August 2016
2(b)	Index II	Index II ref no- KRL-1/8793/2016 dated 22 nd August 2016
2(c)	Share Certificate	Transfer share certificate no- 001 dated 15-08-2016 in the name of Mr. M. Sivaguru
2(d)	If property is joint ownership then share of each owner	Yes
2(e)	Occupancy Certificate	OC Ref no-MMRDA/EE/SRA/CELL/IOA/64/PL/M-W dated 28 th March 2006
2(f)	Commencement Certificate	OC is given so CC is not required
2(g)	Approved Building Plan	Since OC is received so it is implied that the subject property is built as per plan
2(h)	RERA No.	Not Applicable
2(k)	Other Documents	Nil
2(l)	Land Holding Type (Leasehold / Freehold/ Gaothan/others)	As per legal report



SVPL

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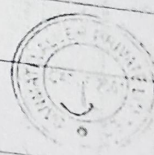
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III. CUSTOMER RELATED SITE VISIT REPORT

01	Name of the Person met at site	Mr. Neerav Tanna
02	Contact no. of person met at site	9833183282
03	Relationship of person met at site with the Customer	Owner
04	Property occupied / vacant	Occupied
05	Name of the Occupant	Mr. Neerav Tanna & Mrs. Renuka Neerav Tanna
06	Relationship of the Occupant with the Customer	Self
07	Occupied since	Last 4 years
08	Name displayed on Door	Tanna's
09	Name displayed on society board	Mr. Neerav J. Tanna & Mrs. Renuka N. Tanna

IV. DESCRIPTION OF THE LOCALITY

1	Proximity to civic amenities- Distance from nearest:		
		Distance (in Kms)	From (specify name)
	School	0.30	Siddhant English High School
	Hospital	2.30	Galaxy Multispecialty Hospital
	Railway Station / Bus Stop	1.10	Bhakti Park Railway Station
2	Residential Area/ Commercial/ Industrial	Residential Area	
3.	Classification of Area		
	i) High/Middle/Poor		
	ii) Developed / Developing /Gaothan	Middle Class Area	
4.	Coming under Corporation limit/ Village Panchayat/ Municipality.	Developed MCGM	
5.	Infrastructure Surrounding Area	Good	
6.	Condition & Width of Approach Road	Good	
7.	Whether covered under any State/Central Govt. enactments (e.g Urban Land Ceiling Act) or notified under agency area/ scheduled area/ cantonment area.	No	
8.	In Case it is an agriculture land, any conversion to house site plots is contemplated.	No	
9	Has the whole or part of the land been notified for acquisition by Government or any statutory body? Give date of the notification	No	





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V. DESCRIPTION OF THE PROPERTY - PART A

1.	Completed/ under construction	Completed	
2.	% of completion	100%	
3.	Type of Property	Residential Flat	
4.	Usage	Residential	
5.	Type of Structure	RCC Structure.	
6.	Number of Wings	3 wings	
7.	Number of floors	Stilt/Ground + 14 th upper floors	
8.	Society Registration Number	MUM/WF-N/HSG/TC/8867/2008-09/2008	
9.	Flats per floor / Position	4 flats on 1 st floor	
10.	Maintenance of the Building	Good	
11.	Year of construction	2006 as per OC	
12.	Age of the building	15 years	
13.	Life of the building estimated	34 Years (Total life of the building is estimated as 60 years subject to proper repairs & Maintenance.)	
14.	% Depreciation	20%	
	Facilities Available		
15.	Lift	2 lifts	
	CCTV/ Firefighting	Available.	
	Amenities (Gym / Swimming Pool/ Club house / Amphi theatre / Banquet/Others)	Garden / Gym / Swimming Pool/ Club house are available	
16.	Car Parking - Open/Covered	Open & Covered	
17.	Protected Water Supply	24 hours	
18.	Underground Sewerage	Yes	
19.	Does Compound wall exist?	Yes	
20.	Is pavement laid around the Building?	Yes	
21.	Boundaries of the property	As Per Documents	As per Site Inspection
	North	Building known as Valencia	Valencia CHS
	South	60 mtr wide expressway	Internal road
	East	Building known as Cosmic Heights	Cosmic Heights
	West	Building known as Aeon	Aeon CHS
	Boundaries of the flat		Staircase
	North	NA	Wall
	South	NA	Building space
	East	NA	Flat No- 103/104
	West	NA	
22.	What is the undivided area of land as per Sale Deed?		



VI. DESCRIPTION OF THE PROPERTY - PART B

1.	The floor in which the Property is situated	1 st Floor
2.	Flat No.	Flat no-A/101
3.	Accommodation	3BHK (Flat no-101/102 i.e each flat 1BHK)
4.	Single Property/ merged Property / Independent Property	Merged property
5.	Specifications	
5(a)	Exterior	Type
5(b)	Interior	Good
5(c)	Furnished / Unfurnished	Very Good
5(d)	Flooring	Fully furnished
5(e)	Doors	Vitrified
5(f)	Windows	Wooden Main Door
5(g)	Fittings	Aluminum Framed Sliding windows + MS safety grill.
5(h)	Kitchen	Concealed.
6.	Violations	Modular Kitchen Refer remark-1

VII. MARKETABILITY

1.	How is the Marketability?	The Marketability of the property is good based on following factors- <ul style="list-style-type: none"> • Transportation facilities such as Buses, Share Rickshaw & Private Taxis are available. • The property in this area is well connected to all parts of Mumbai, Thane, Navi Mumbai by good network of roads & railways.
2.	What are the factors favoring for an extra Potential Value?	<ul style="list-style-type: none"> • Education Institute, Hospitals, Malls, Departmental Store are nearby to this property.
3.	Any negative factors are observed which affect the market value in gene	<ul style="list-style-type: none"> • Nil



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PART II - VALUATION

VIII. DETAILS OF VALUATION

A. Value by Comparison Method (INR)		
1	Area as per Agreement	585 sqft BUA
2	Carpet area As per approved plan	--
3	Carpet area as per physical measurement	1140 sqft Including balcony /CB area (Flat no-101 & 102)
4	Carpet Area Consider For valuation	--
5	Loading	--
6	Built up area for valuation	585 sqft BUA
7	Rate per Sq. Ft. adopted	Rs. 21,000/-
8	Value by Comparison Method (INR)	Rs. 1,22,85,000/-
9	Nos Of Covered Car parking	--
10	Value of Car parking (Rs)	--
11	Other one-time cost	--
12	Final Value by Comparison Method INR	Rs. 1,22,85,000/-

B. Value by Comparison Method (INR) For Land & Building		
7	Valuation by Land	NA
1	Land Area as per Agreement	NA
2	Land area As per approved plan	NA
3	Land Area Consider For valuation	NA
4	Land Rate	NA
5	Land value INR)	NA
II	Valuation of construction Area	NA
1	Constructed area As per Agreement	NA
2	Constructed area as per Plan	NA
3.	Constructed area as per Physical measurement	NA
4	Construction Area (Built up) Consider for valuation	NA
5	Construction Rate per Sq. Ft. Built up	NA
6	Construction Value	NA
7	Total Value by Land & Building Method (INR) (I+II)	NA

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A	Fair Market Value (FMV) (As per above)	Rs. 1,22,85,000/-
B	Realizable Value 90% of FMV	Rs. 1,10,56,500/-
C	Distress value 80% of FMV	Rs. 98,28,000/-
D	Insurance Value	= 585 Sq. Ft. * 2.500/- = Rs. 14,62,500/-
E	Government Value	Rs. 212490/- per sqmt BUA
F	Rent per month	—

REMARKS:

- 1- Flat No-101 & Flat no- 102 are internally merged & having single entry door.
- 2- Internal changes has been done in the subject flat i.e. Removing a common wall between Flat no- 101 / 102 & made big living area , Kitchen of Flat no-101 is converted to bedroom such internal changes not affected beams & columns.
- 3- Due to COVID Pandemic in the country the property rates have been impacted hence we have adopted rates accordingly
- 4- It is assumed that there is no Legal dispute as regards to ownership of the Property.
- 5- It is assumed that no disputed government dues are pending against the said property.
- 6- It is presumed that the Xerox of documents referred to in our attached report are taken from the originals duly tested and verified at ultra violet lamp machine (UVI.) about veracity.
- 7- The legal documents pertaining to the ownership of the above said property has been referred to on its face value and that is presumed that bank/Institution has got the same verified through its legal counsel. We do not certify the veracity of the documents.
- 8- This report does not certify valid or legal or marketable title of any of the parties over the property as our report does not cover verification of ownership, title clearance, or legality.



IX. RATE

Market rate for this property is arrived at, based on rates quoted by various Brokers, rates quoted on Internet, ready reckoner rates prescribed by the Government and through general enquiry

Rates quoted by Real Estate Broker's:

Sr. No.	Name	Cost in Rs./ Rate Per Sq. Ft.
1	-	-

Rates quoted on Internet & Instances Obtained from Government official Site

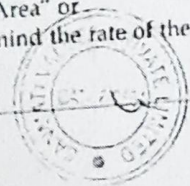
Sr.No	Date of Posting	Carpet Area (Sq. Ft.)	Built Up Area (Sq. Ft.)	Total Cost (Rs.)	Carpet Area Rate per Sq. Ft. (Rs.)	Built-up Area Rate per Sq. Ft. (Rs.)	Distance from Subject Property(M)	Source of Information
1	20-Jan-21	440	528	1,20,00,000	27,273	22,727	0M	Magic Bricks
2	10-Mar-21	440	528	1,20,00,000	27,273	22,727	0M	https://www.99acres.com/
3	09-Mar-21	450	585	1,24,00,000	27,556	21,197	0M	https://www.99acres.com/
4	27-Feb-21	450	585	1,27,00,000	28,222	21,709	0M	https://www.99acres.com/

Prevalent Market Rate (based on above):
Rs. 21,000/- to Rs. 22,700/- per Sq. Ft. BUA

Rate adopted for Valuation
Rs. 21,000/- per Sq. Ft. BUA

Basis for adoption of Rate:

- 1- The Location, Internal condition of the Property & age of the building, current demand and supply, etc.
- 2- In view of this, when we are giving an opinion regarding The Value of the Property, for us the intrinsic value of the property is relevant. Our emphasis is on "Value" of the security and not on the "Built Up Area" or "Super Built Up Area" etc. Hence as per square feet rate is judiciously adopted keeping in mind the rate of the similar Property in the same building/Locality.



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As a result of our appraisal and analysis it is our considered opinion that the present market value of the above property situated Flat No-101A wing, "Odyssey CHSL", Building No-S/3, Bhakti Park, Near Big Cinema Theatre, Anik Village, Sion Wadala Link Road, Wadala East, Mumbai 400 037 is Rs. 1,22,85,000/- (Rupees One Crore Twenty Two Lac Eighty Five Thousand Only) in the prevailing condition with aforesaid specifications.

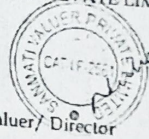
Visited By : Mr. Mahavir Galave (Civil Engineer)

Verified By : Mr. Nilesh Kala (Director)

Entered By : Er. Pradnya Jadhav (Civil Engineer)

PLACE: MUMBAI
DATED: 17-03-2021

For SANMATI VALUER PRIVATE LIMITED



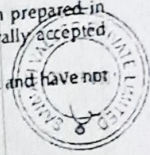
Chief Valuer/ Director

SVPL

PART III
DECLARATION

We further declare that :-

1. The information furnished in this Report is true and correct to the best of our knowledge and belief.
2. We have/ Our engineer has personally inspected and valued the right property on 13-03-2021
3. We have no present or prospective interest in the property that is the subject of this report, and we have no personal interest with respect to the parties involved.
4. The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions and is our personal, impartial, and unbiased professional analyses, opinions and conclusions.
5. We have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
6. Our engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. Our compensation for completing this assignment is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. Our analyses, opinions, and conclusions were developed and this report has been prepared in conformity with standards adopted by the Indian Institution of Valuers and generally accepted market practices.
9. We have not been convicted of any offences or sentenced to a term of imprisonment and have not been found guilty of misconduct in our professional capacity.

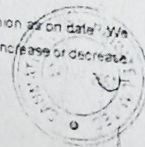


PLACE: MUMBAI
DATED: 17-03-2021

PART IV
DISCLAIMER

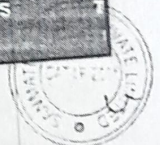
- (1) The statements, information and opinions expressed or provided in this report are intended only as a guide to some of the important considerations that relate to property. Although we believe they are correct and not misleading, with every effort having been made to ensure that they are free from error, they should not be taken to represent, nor are they intended to represent, investment advice or specific proposals, which must always be reviewed in isolation due to the degree of uniqueness that will attach thereto.
- (2) We do not give any warranties as to the contents nor accept any contractual, tortious or other form of liability for any consequences, loss or damage, which may arise as a result of any person acting upon or using the statements, information or opinions in the publication. This report is for use only for the party to whom it is addressed and no responsibility is accepted to any third party for the whole or any part of its contents. This publication is confidential to the addressee and is not to be the subject of communication or reproduction wholly or in part.
- (3) The real estate market in India lacks transparency with limited availability of authentic data. The actual market value may differ significantly from the value that is officially documented. We understand that market survey among property brokers, actual sellers, developers and other persons dealing with properties would give us a fair indication of market trends. We have therefore based our valuation on verbal feedback received from such market sources.
- (4) We consider the area given in the agreement or any other document given to us, declared by the party and submitted for registration with the government authorities as final for valuation purpose. Any area that is not stated in the agreement is not considered for valuation unless the area is measured by us in which case that may be considered for valuation purpose.
- (5) This report is issued at the specific request of the party to whom it is addressed for specific purpose and the said report is not valid if the purpose of party is different.
- (6) Our valuation is based on our experience and knowledge and this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed of.
- (7) We presume that the legal documents pertaining to the ownership of the above said property has been verified by the party. We do not certify the authenticity of the documents presented to us for valuation and assume them to be correct. 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 and subject to adequacy of engineering / structural design.
- (8) Encumbrance of Loan, Government and other dues, stamp duty, registration charges, transfer charges etc. if any, are not considered in the valuation. We assume that the assets are free from encumbrance unless otherwise stated to us by the party in writing.
- (9) Our report should be read along with disclaimers. The value given in our report is only an opinion as on date. We are neither answerable nor responsible for differences of opinion, if any, with other valuers about increase or decrease of value of property valued by us.

PLACE: MUMBAI
DATED: 17-03-2021

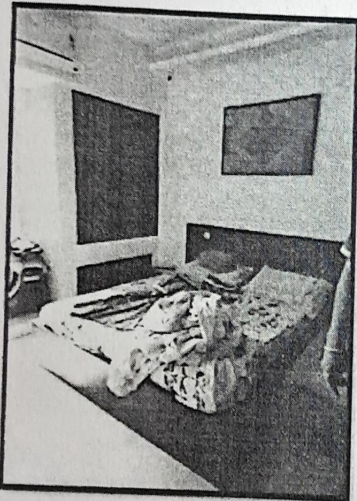


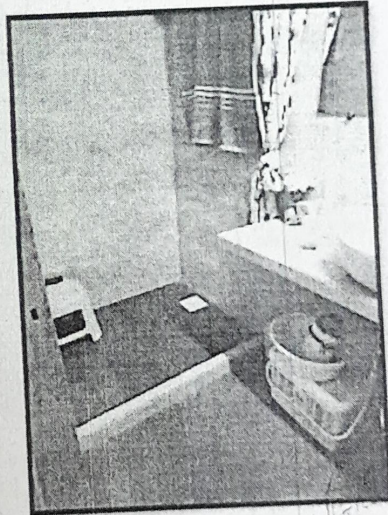
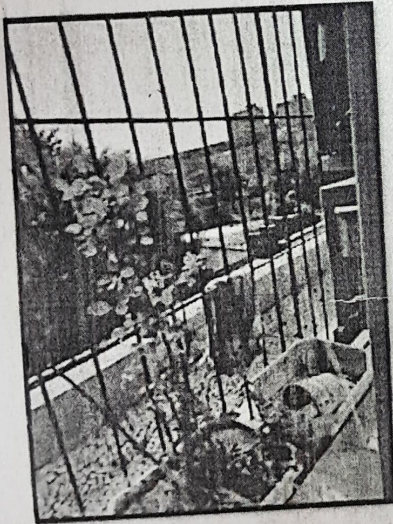
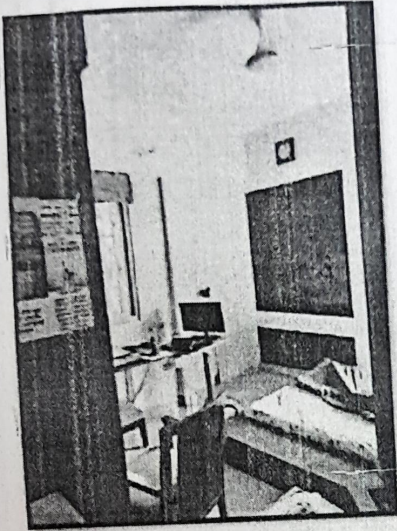


ODYESSEY						
1 st floor	101	MR. NEERAV J. TANWA & MRS. RENJANA N. TANWA	102	MR. NEERAV J. TANWA & MRS. RENJANA N. TANWA	103	
2 nd floor	201	MR. MASSOD KAMAL SHARMA & MRS. NANDYA B. MAHAJAN	202	MRS. PARVA B. HEGANENI & MR. HARSH B. HEGANENI	203	
3 rd floor	301	MR. MASSOD KAMAL SHARMA & MRS. NANDYA B. MAHAJAN	302	MISS. RASHMI RAJPUT	303	
4 th floor	401	KIRIT B. MERTAPATI	402	MRS. A. K. SHETYE & MR. K. P. SHETYE	403	
5 th floor	501	Ms. SHARON GANESH IYER	502	Ms. JUHI V. BHANDARI	503	
6 th floor	601	MR. PREMCHAND S. PRAJAPATI	602	MR. KEVIN JAIRAJ	603	
7 th floor	701	Ms. ANJALI J. MALHOTRA	702	MR. CHETAN KARKHANIS	703	
8 th floor	801	MR. SUJAY SUDHIR SOHANI	802		803	
9 th floor	901	MR. JALPREET				



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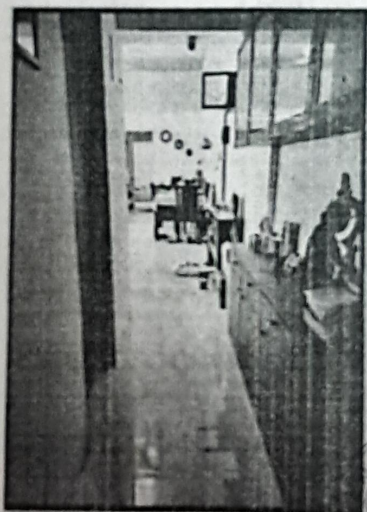




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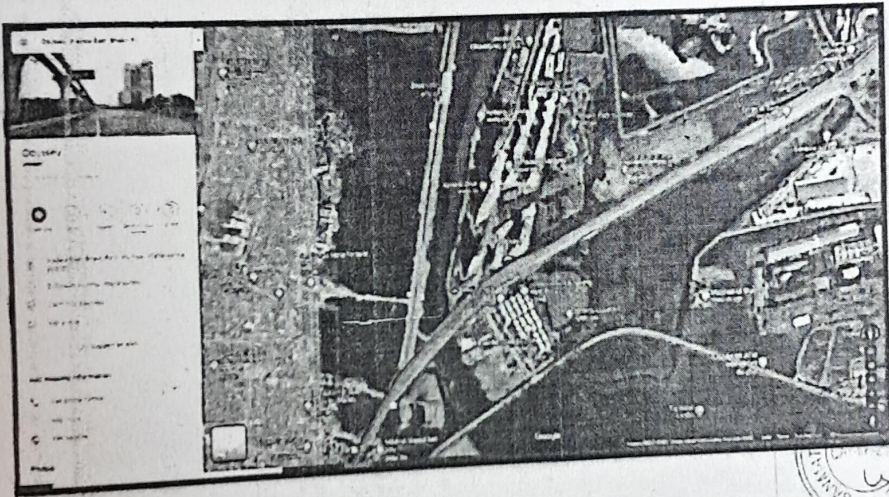
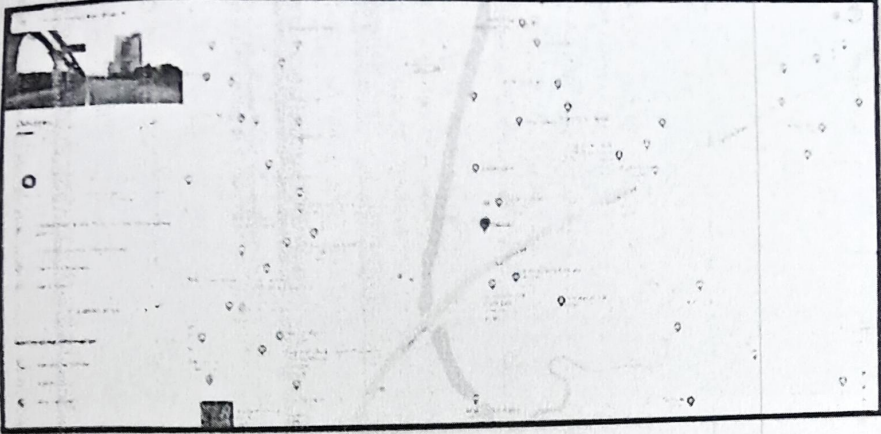
Flat No- 101A wing, "Odyssey CHSL", Building No- 5/3, Bhakti Park, Near Big Cinema Theatre, Anik Village, Sion Wadala Link Road, Wadala East, Mumbai 400 037





ANNEXURE


ANNEXURE 1: Google Maps



19°01'31.4"N 72°52'43.5"E


ANNEXURE

ANNEXURE 2: READY RECKONER



Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

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विवरण	पूरा मूल्य	विकसित मूल्य	मिमीटर	गुण	क्षेत्रफळ	एक	आकार
96 436 - अ.पु.प. अतिर-पूर्वा विकासात्मक व विकासी	102000	241280	241280	311400	212490	चौर	चौर
88 4360 - पुणे व मुंबई विधान सभेक 2014 पुणे व Natural Area मालमूल्य विधान सभेक विकासी	30800	0	0	0	0	चौर	चौर
66 436 - पुणे, अतिर-पूर्वा विकासात्मक व विकासी अतिर-पूर्वा विकासात्मक विकासी	44530	94090	104440	136000	84170	चौर	चौर

