### Vipul C. Gosaliya *TAKRUTEE* CONSULTANCY

[B.E., M.Sc. (RE), M.I.E., F.I.V., C.E., A.I.I.I.S.L.A.]

\* Govt. Regd. Valuer (CAT- I)

\* Surveyor & Loss Assessor

\* Chartered Engineer \* Competent person (Factory Act-1948)

Add- A/702, Maitri Residency, Opp. Trimurti Towers, Nr. Uco Bank, Mamletdarwadi, Malad(W), Mumbai - 400064

Cell - 7021175760 / 9969147587

E-mail - vipul.valuer@gmail.com

Ref. No.- 825 / VAL-MU / 19

Date - 04-12-2019

### VALUATION REPORT (A PERSONAL OPINION)

Name & Address of Branch Name of Customer (s)/ Borrower unit (for which valuation report is sought) SBI, DIAMOND BRANCH, B.K.C., MUMBAI : M/S. ANKIT GEMS PVT. LTD.

Appl / Ac. no- Property Details  Address Flat no103, 1st Floor, Padmavati Springs, C.T.s. No 5013-F Of Kole Kalyan Cst Road Junction, Nr. Vidyanagari Bus Stop, Kalina, Santacruz Mumbai-400098  Nearby I andmark/Google Map Independent Access to the property Mumbai  Commercement Yes M.C.G.M. CE/0482/B8II/Ws/AH/AK/337 11-06-12  Legal Documents Yes List of Documents Agreement copy, C.C.  Physical Details Latitude- 19° 4' 27" N Longitude- 72° 51' 42" E  Adjoining Properties East Entrance Passage North Marginal Space  Matching of Boundaries Yes Plot demarcated Yes Approved land use Residential Type of Property Flat  No of Living 1 Bed 3 Toilets/Bath 3 Kitchen rooms Dining Rooms								
Address Flat no103, 1St Floor, Padmavati Springs, C.T.S. No 5013-F Of Kole Kalyan Cst Road Junction, Nr. Vidyanagari Bus Stop, Kalina, Santacruz Mumbai-400098  Nearby I andmark/Google Map Independent Next To Kotak Mahindra Bank, Opp University Of access to the property Mumbai  Commecement Yes M.C.G.M. CE/0482/B8II/WS/AH/AK/337  Certificate Legal Documents Yes List of Documents Agreement copy, C.C.  Physical Details Latitude- 19° 4' 27" N Longitude- 72° 51' 42" E  Adjoining Properties East Entrance Passage North Marginal Space  Details West Marginal Space South Marginal Space  Matching of Boundaries Yes Plot demarcated Yes  Approved land use Residential Type of Property Flat  No of Living 1 Bed 3 Toilets/Bath 3 Kitchen  Total No. of floors G+12 Floor on which property ocated 1s								
Address Flat no103, 1St Floor, Padmavati Springs, C.T.S. No 5013-F Of Role Ralyal Cst Road Junction, Nr. Vidyanagari Bus Stop, Kalina, Santacruz Mumbai-400098  Nearby I andmark/Google Map Independent Approving Authority App. No./ Date Mumbai  Commecement Yes M.C.G.M. CE/0482/B8II/WS/AH/AK/337  Certificate Legal Documents Yes List of Documents Agreement copy, C.C.  Physical Details Latitude- 19° 4' 27" N Longitude- 72° 51' 42" E  Adjoining Properties East Entrance Passage North Marginal Space  Details West Marginal Space South Marginal Space  Matching of Boundaries Yes Plot demarcated Yes  Approved land use Residential Type of Property Flat  No of Living 1 Bed 3 Toilets/Bath 3 Kitchen  Total No. of floors G+12 Floor on which property ocated 1s								
Cst Road Junction, Nr. Vidyanagari Bus Stop, Kalina, Santacruz Mumbai-400098  Nearby I andmark/Google Map Independent access to the property  Document Details  Commecement Yes M.C.G.M.  Certificate  Legal Documents  Yes List of Documents  Agreement copy, C.C.  Physical Details  Adjoining Properties  Details  Mest To Kotak Mahindra Bank, Opp University Of Mumbai  App. No. / Date  CE/0482/B8II/WS/AH/AK/337  11-06-12  Agreement copy, C.C.  Physical Details  Adjoining Properties  Details  West Entrance Passage  Morth Marginal Space  Matching of Boundaries  Yes  Approved land use  Residential  No of Living 1  Bed 3  Rooms  Total No. of floors  G+12  Floor on which property ocated 1s	operty Details	Of Kole Kalvan.						
Mumbai-400098   Nearby   andmark/Google Map Independent   Next To Kotak Mahindra Bank, Opp University Of access to the property   App. No./ Date	idress Flat no103, 1St Floor, Padmavati Springs, C.1.3. No 3013 1	Cst Road Junction, Nr. Vidyanagari Bus Stop, Kalina, Santacruz (E),						
Nearby I andmark/Google Map Independent Approving Authority App. No./ Date Approving Authority App. No./ Date Commecement Certificate Legal Documents Yes List of Documents Agreement copy, C.C. Physical Details Adjoining Properties Details Adjoining Properties Details Marginal Space Marching of Boundaries Approved land use Next To Kotak Mahindra Bank, Opp University Of Mumbai App. No./ Date CE/0482/B8II/WS/AH/AK/337 11-06-12 Legal Documents Agreement copy, C.C. Longitude- 72° 51' 42" E Adjoining Properties Details Marginal Space North Marginal Space Marching of Boundaries Yes Approved land use Residential No of Living 1 Bed 3 Toilets/Bath 3 Kitchen rooms Dining Total No. of floors  G+12 Floor on which property ocated 1s								
Approving Authority App. No. / Date  Approving Authority App. No. / Date  Commecement Certificate  Legal Documents Yes List of Documents Agreement copy, C.C.  Physical Details Adjoining Properties Details  Adjoining Properties Details  Mest Marginal Space Matching of Boundaries  Mest Approved land use No of Living Total No. of floors  Approving Authority App. No. / Date  CE/0482/B8II/WS/AH/AK/337 11-06-12  Agreement copy, C.C.  Longitude- 72° 51' 42" E  North Marginal Space South Marginal Space Plot demarcated Yes  Type of Property Flat  Total No. of floors  G+12  Floor on which property ocated Is	Mumbai-400098	University Of						
Pocument Details Commecement Certificate Legal Documents Physical Details Adjoining Properties Details Cetails Adjoining Properties Details Adjoining of Boundaries Approving Authority App. No. / Date CE/0482/B8II/WS/AH/AK/337 11-06-12 Agreement copy, C.C. Longitude- 72° 51' 42" E Adjoining Properties Details Adjoining Properties Details Adjoining Properties Potal Marginal Space Marginal Space Marginal Space Marginal Space Plot demarcated Yes Approved land use Approved land use Residential No of Living 1 Bed 3 Toilets/Bath 3 Kitchen Total No. of floors  Floor on which property ocated 1s Total No. of floors  Approving Authority App. No. / Date CE/0482/B8II/WS/AH/AK/337 11-06-12  Agreement copy, C.C. Longitude- 72° 51' 42" E Agreement copy, C.C. Longitude- 72° 51' 42" E Agreement copy, C.C. Longitude- 72° 51' 42" E Adjoining Properties Plot demarcated Yes Approved land use Approved land use Floor on which property ocated 1s		, oniversity o						
Commecement Yes M.C.G.M.  Certificate  Legal Documents  Physical Details  Adjoining Properties  Details  Mest  Marginal Space  Matching of Boundaries  Approved land use  Approved land use  No of Living 1 Bed 3 Toilets/Bath 3 Kitchen  Total No. of floors  Floor on which property ocated 1s  CE/0482/B8II/WS/AH/AK/337  11-06-12  Agreement copy, C.C.  Longitude-  72° 51' 42" E  North Marginal Space  North Marginal Space  South Marginal Space  Plot demarcated Yes  Approved land use  Residential  Type of Property  Flat  Floor on which property ocated 1s  Floor on which property ocated 1s	seess to the property	/ Date						
Certificate  Legal Documents  Yes  List of Documents  Agreement copy, C.C.  Physical Details  Adjoining Properties  Details  Mest  Marginal Space  Matching of Boundaries  Approved land use  No of  Living  Total No. of floors  List of Documents  Yes  List of Documents  Agreement copy, C.C.  Longitude-  72° 51' 42" E  North  Marginal Space  South  Marginal Space  Plot demarcated  Yes  Type of Property  Flat  Rooms  Total No. of floors  G+12  Floor on which property ocated 1s	ocument Details CE/0482/B8II/W							
Legal Documents  Yes List of Documents  Agreement copy, C.C.  Physical Details  Adjoining Properties Details  West  Marginal Space  Matching of Boundaries  Approved land use No of Floor on which property  Total No. of floors  List of Documents  Agreement copy, C.C.  Longitude-  72° 51' 42" E  North  Marginal Space  South  Marginal Space  Plot demarcated  Yes  Type of Property  Flat  Rooms  Floor on which property ocated 1s	11-06	-12						
Physical Details Adjoining Properties Details  Marginal Space  Matching of Boundaries  Approved land use No of Living rooms  Total No. of floors  Latitude-  19° 4' 27" N Longitude- 72° 51' 42" E  North Marginal Space  North Marginal Space  North Marginal Space  North Marginal Space  Plot demarcated Yes  Type of Property Flat  Rooms  Floor on which property ocated 1s	Agraement conv CC							
Adjoining Properties Details  East Entrance Passage North Marginal Space West Marginal Space South Marginal Space  Matching of Boundaries  Approved land use Residential No of Living 1 Bed 3 Toilets/Bath 3 Kitchen  Total No. of floors  Floor on which property ocated 1s	egal Documents							
Details  West Marginal Space South Marginal Space  Matching of Boundaries  Approved land use Residential  No of Living 1 Bed 3 Toilets/Bath 3 Kitchen rooms Dining Rooms  Total No. of floors  Cast Chitathet Rasignal Space South Marginal Space  Plot demarcated Yes  Type of Property Flat  Toilets/Bath 3 Kitchen  Floor on which property ocated 1s	hysical Details Latitude Margin	al Space						
Matching of Boundaries  Yes  Plot demarcated  Yes  Approved land use  Residential  No of Living rooms  Dining  Total No. of floors  Plot demarcated  Type of Property  Flat  Total No. of floors  Floor on which property ocated 1s	djoining Properties Last Entrance rassage South Margin							
Approved land use Residential Type of Property Flat  No of Living 1 Bed 3 Toilets/Bath 3 Kitchen rooms Dining Rooms Floor on which property ocated 1s	petalis West Margina Speed							
No of Living 1 Bed 3 Toilets/Bath 3 Kitchen Rooms Total No. of floors G+12 Floor on which property located 1s	Matching of Boundaries	Flat						
rooms Dining Rooms Floor on which property ocated 1s	pproved and doc	Kitchen 1						
Total No. of floors G+12 Floor on which property located 1s	NO OF LIVING 1 Deed 3							
Total No. of floors	El tich record	rty ocated 1st						
Approx. age of the boliding	Otal No. of floors							
D 11 Jan of the property 50 Years		59 Years						
Residual age of the property 59 Years	Residual age of the property 33 rears	THE SEE LES						

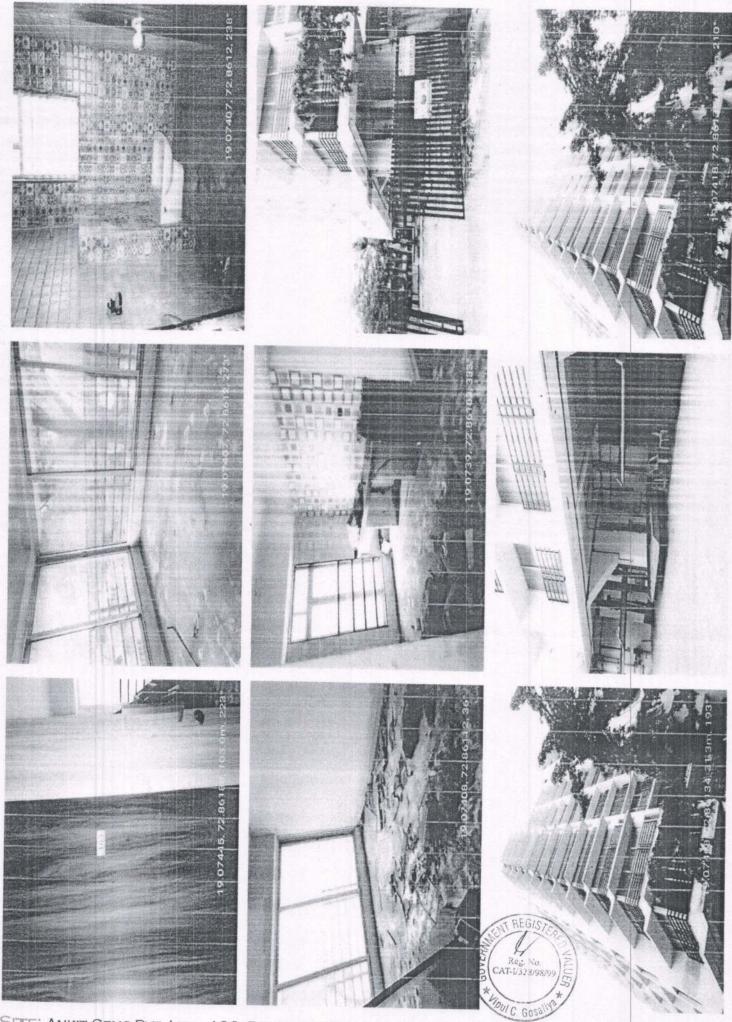
1	atus of Tenure	Owned -A	at the time of	inspection		
No	of years of occur		N.A.	Relationship of tenant an	nd owner	N.A.
1	age of Constructio					
		Causalata	4	If under construction,		
St	tage of Construction Completed		20	extent of completion		N.A.
7 Vie	olations if any obs	erved	11	The state of the s		
Na	ture & extent of viol	ations	in absent	ce of Sanctioned plan, Car	i t comme	nt
3 Ar	rea Details of the p	roperty		The state of the state of the		
	Site / Plot Area	Not	Known	Carpet Area- Approx.	67.28 Sc	q.m 724.22 S.ft.
	Built-up Area	80.74 Sq.	m869.06 S.ft.	Sellable Area-Approx.	96.88 Sc	ı.m 1042.87 S.ft.
9 Va	aluation					
i. N	Mention the value a	is per Gover	nment Appro	ved Rates also		
rat ap av	tes shown in Read	y Reckoner al experience entiality, etc.	Value derive e, surroundin e, So, value	etions registered at sub-re- ed and adopted below is g development, nature of derived here is purely and duced.	the outcor	ne of local inquir ng locality, facilitie
Su	ummary of Valuati	ion		20 La remaining of the	distribute -	
i. F	Ready Reckoner Valu	ie	₹1,49,28,459	Total = ₹1,49,28,459	₹1,49,28	
						3,500
ii. I	Fair Market Value		₹21900270	(1042.87 x 21000) =	₹2,19,01	
	Fair Market Value Realizable Value		₹21900270	(1042.87 x 21000) = 90% of Market value =		.,000
iii.		e value	₹21900270		₹2,19,01	.,000
iii.	Realizable Value	e value	₹21900270	90% of Market value =	₹2,19,01 ₹1,97,10	.,000 ),900 ),800
iii. iv.	Realizable Value Forced/ Distress Sal	e value	₹21900270	90% of Market value =	₹2,19,01 ₹1,97,10 ₹1,75,20	0,000 0,900 0,800
iii. iv. v. vi.	Realizable Value Forced/ Distress Sal Insurable value			90% of Market value =	₹2,19,01 ₹1,97,10 ₹1,75,20 ₹21,80,0 ₹45,000 /	0,900 0,800 000 000
iii. iv.	Realizable Value Forced/ Distress Sal Insurable value Rental value	i. Qualifica		90% of Market value = 80% of Market value = gation suggested, if any	₹2,19,01 ₹1,97,10 ₹1,75,20 ₹21,80,0 ₹45,000 /	0,900 0,800 000 0 month
iii. iv. v. vi.	Realizable Value Forced/ Distress Sal Insurable value Rental value Assumptions /	i. Qualifica ii. Property iii. Whethe	utions in TIR/Miti	90% of Market value = 80% of Market value = gation suggested, if any	₹2,19,01 ₹1,97,10 ₹1,75,20 ₹21,80,0 ₹45,000 /	0,900 0,800 000 0 month
iii. iv. v. vi.	Realizable Value Forced/ Distress Sal Insurable value Rental value Assumptions / Remarks	i. Qualifica ii. Property iii. Whethe structure I iv. Whethe	ations in TIR/Mitivis SARFAESI of property below ike hospital, scler entire piece of poperty is situated.	90% of Market value = 80% of Market value = gation suggested, if any ompliant: ngs to social infra-	₹2,19,01 ₹1,97,10 ₹1,75,20 ₹21,80,0 ₹45,000 / Please refe Panel Advo	0,900 0,800 000 0 month er TIR / Search report ocate
iii. iv. v. vi.	Realizable Value Forced/ Distress Sal Insurable value Rental value Assumptions / Remarks	i. Qualifica ii. Property iii. Whether structure I iv. Whether set up / pu to be mor v. Details	ations in TIR/Mitions in TIR/Mitions in TIR/Mitions in TIR/Mitions in SARFAESI continued in the same of the same o	90% of Market value = 80% of Market value = gation suggested, if any ompliant: ngs to social infrancol, old age home etc. If land on which the unit is ed has been mortgaged or eactions in the locality/	₹2,19,01 ₹1,97,10 ₹1,75,20 ₹21,80,0 ₹45,000 / Please reference Panel Advocation	0,000 0,800 000 0 month er TIR / Search report ocate oto is to be ed
iii. iv. v. vi.	Realizable Value Forced/ Distress Sal Insurable value Rental value Assumptions / Remarks	i. Qualifica ii. Property iii. Whether structure I iv. Whether set up / pu to be mor v. Details area to be vi. Any oth	ations in TIR/Mitivis SARFAESI of property below the hospital, softer entire piece of the property is situated to the provided, if aver aspect which	90% of Market value = 80% of Market value = gation suggested, if any ompliant: ngs to social infrancol, old age home etc. If land on which the unit is ed has been mortgaged or eactions in the locality/	₹2,19,01 ₹1,97,10 ₹1,75,20 ₹21,80,0 ₹45,000 / Please reference Panel Advocation No Flat in to mortgage Not avail	0,000 0,800 000 000 000 000 000 000 000

11 Declaration	i. The property was inspected on this date- 04-12-2019					
	ii. The undersigned does not have any direct/ir property					
	iii. The information furnished herein is true and correct to the best of my knowledge.					
	iv. I have submitted Valuation report directly to	o the Bank				
Name address & signature of valuer with Wealth Tax Registration No.	VIPUL C. GOSALIYA (BE MIE FIV AIIISLA) GOVT. REGD. VALUER CAT-1/LIC. NO328 Signature of the Valuer	04-12-19 Date of Valuation				
Documents & Photographs (Geostamping with date) etc.	1 Photographs with Geo-stamping 2 Google Map 3 Price Trend	Date of Valuation				

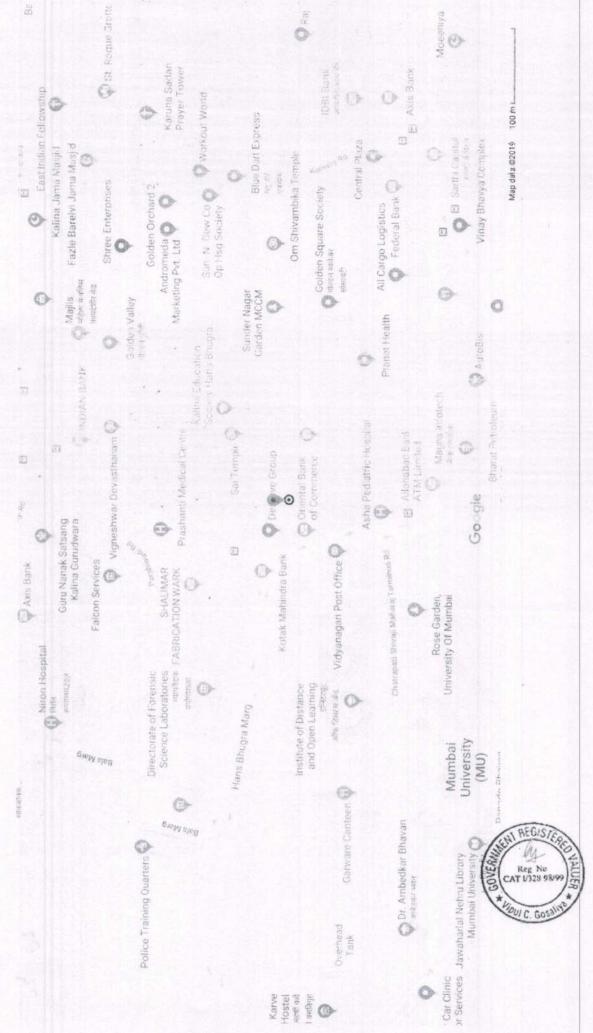
### Notes:

- 1 Valuation work assigned to me on 03-12-19, Site was allowed to inspect on 04-12-2019
- 2 Data filled by the Valuer are based on best of knowledge and experience of valuer, the facts found on site and the information furnished by the Owner / his / her representative.
- 3 Valuer has no interest in the subject property.
- 4 All the legal matters, (even ownership) are to be verified by the Legal experts / Bank before disbursement of Loan.
- 5 If any discrepancy found in the report by recipient of this report, should bring in the notice of Valuer immediately.
- 6 All the documents shown in TIR, including sanctioned plan should be collected from Owner by bank. Without sanctioned plan, C.C., O/C, clear title there is no value for the property. Moreover, RERA Compliance (where applicable) must be checked before disbursement.
- 7 Publication of this report in whole or in part, without the written approval of the valuer is strictly prohibited.
- 8 The Valuation is made distinctively for the specific purpose, Valuation for other purpose may project different result.
- 9 Valuation is a function of Place, Purpose and Date, this report doesn't attract any future date responsibility of Valuer and since there is no agreed definition for word "Value", this report should be treated as personnel opinion only. "Fair Market Value" referred above is the value which is derived by survey carried out in nearby area about the prevailing market trend. This trend is then compared with the property under valuation with proper positive and negative weightages with valuer's experience and knowledge. Written proof for this can't be produced for the obvious reason.
- 10 Above mentioned property has been visited in presence of the owner.

  Data furnished by the bank and the data received at the time of site visit are the basis of arriving at the final valuation figure. These data are the base of the valuation report is done on "as is where is basis" and has been prepared under "Good Faith" on the basis of information, document and details etc. furnished by the bank and owner.
- 11 If any discrepancy found in the report by receiver of this report, should bring in the notice of the Valuer immediately. In any case, the liability of any kind -on valuer will be limited to 80% of Professional fees only.



SITE: ANKIT GEMS PVT. LTD., 103, PADMAVATI SPRINGS, CST ROAD JUNCTION, KALINA, SANTACRUZ (E) Compiled By: Vipul Gosaliya (Govt. Regd. Valuer (Cat-I), Chartered Engineer)





# Department of Registration & Stamps Government of Makenata

मोदणी व मुद्रांक विशाग महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन

Val	Annu	Selected District मुंबई(उपनगर)	Select Village कोळेकल्याण ( अंधेरी )	Search By * Survey No Location	Enter Survey No 5013	उपविभाग	31/172A-भुभागः पूर्वेस गावाची हृदद, पश्चिमेस सि.एस.टी. रोड ते पंडीत जवाहरलाल नेहरू रोड जोडणारा 13.40 मी. डी. पी. रोड, दक्षिणेस सि. एस. टी. रोड व उत्तरेस पंडीत अवाहरलाल नेहरू रोड यामधील भुभाग.	31/1728-रस्ता-मि.एम.टी.रोड
Valuation Rules User Manual	Annual Statement of Rates			cation	Search	खुली जमीन		111800
SUser	ment o					निवासी सदनिका	89700 151300 166400 198900 151300 ਥੀਟਸ ਸਿ.ਟੀ.एਸ.	111800 184900 203400 239100 184900
Tanual	f Rate					ऑफ़ीस	166400	203400
	S					दुकाने	198900	239100
						ऑफ़ीस दुकाने औद्योगिक एकक Attribute	151300	
						एकक (Rs./)	मोरस मीटर	व (स
						Attribute	मि.टी.एस. नंबर	चौरम मि.टी.एस.
Close	Language English							



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Trends 0/0 Price Range (Rs. per sq. ft.)

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3 Bedroom

2 Bedroom

1 Bedroom

Rental Rates

## 1 Locality found in Mumbai

Rs. 19,848 - 22,992/sq. ft.

Mumbai South West

Kalina

kalina

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