

Ravinder Pandita

CHARTERED ENGINEERS • GOVT. APPROVED VALUERS

136 - G, Pocket - IV, Mayur Vihar, Phase - 1, Delhi - 110 091 Tel. (S): 98111-43024, 8826253024

E-mail: pandita_ravinder@yahoo.co.in, panditaravinder8@gmail.com

Ref. RP/SBI/SME/Okhla/ND/2023-24

Date: 22.08.2023

The Branch Head State Bank of India Branch SME Okhla, New Delhi

Ref. Valuation of Immovable Property Owned by:

SH. SOMESH VERMA S/O SH. H.R. VERMA, LOCATED AT UNIT NO. OFF. 4., FIRST FLOOR, C.S.C AT PLANNING COMISSION BLOCK – B, YOJNA VIHAR, DELHI - 110092

Dear Sir,

As desired we forward herewith our valuation report for the above said property for your necessary action.

Thanking you With regards

RAVINDER PANDITA)

Encl:

1. Declaration from the valuer....Page No 5 of this report

2. Model code of conduct for valuer.... Enclosed

3. Photograph of owner with the property in the background..... Yes

4. Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (eg Google earth)/etc...attached with report Google Map

5. Layout plan of the area in which the property is located........Google map attached

6. Building Plan...... Since it is a commercial unit allotted in approved complex hence individual Sanctioned drawing is not required.

7. Floor Plan.....do.....do.....

8. Internet rates for justificationattached (magicbricks.com)

VALUATION OF IMMOVABLE PROPERTY OWNED BY

SH. SOMESH VERMA S/O SH. H.R. VERMA, LOCATED AT UNIT NO. OFF. 4., FIRST FLOOR, C.S.C AT PLANNING COMISSION BLOCK - B, YOJNA VIHAR, DELHI - 110092



PREPARED FOR STATE BANK OF INDIA BRANCH SME OKHLA NEW DELHI



M/S RAVINDER PANDITA

OFFICE: 136-G, POCKET-IV, MAYUR VIHAR- PHASE-I DELHI-91

On Panel of 15 Banks

C.B.D.T: Reg. No. CAT. I /595/165/2010-11 INSTITUTION OF VALUERS Regn No. F-8763, Cat- I.

Mobile: 9811143024, 9868085117 E-mail: panditaravinder@yahoo.co.in

Annexure-XIV

Format-A FORMAT OF VALUATION REPORT (to be used for all properties of value upto Rs.5 crores)

1.	CUSTOMER DETAILS															
	Owner Na	me :			SH. SOMESH VERMA S/O SH. H.R. VERMA						A	pl. No	. N	ot Kı	nown	
	Case Type		Bank Loan													
2.	ASSET DETAILS															
	Address				UNIT NO. OFF. 4, FIRST FLOOR, C.S.C AT PLANNING COMISSION BLOCK – I YOJNA VIHAR, DELHI - 110092											
	Nearby Landmark				Located	Nea	r San	atan Dhar	am	Temple /	Ya	muna spor	ts com	plex		
3.	DOCUMEN	TS D	ETAIL	S							W 914	A CONTRACTOR OF THE SECOND			1	
	Layout Plan Yes			Name of Approving Authority		DDA		N	No. allot		allotted i hence inc drawing	te it is a commercial unit ted in approved complex ce individual Sanctioned wing is not required.		plex		
	Building F	Plan			do		do		do		do	do				
	Construction Permission Legal Documents				do		do List of Documents		do		do	do				
-,-										 Doc. No. 3167 dtd 19.02.2008 Possession Certificate. 						
4.	PHYSICAL DETAILS															
	Adjoining North Properties		0	Open below		South Unit No.).	. East Entra		ntrance	e West		Open below		
			Plot dem	Plot Ye demarcated			pproved and use		ommercia rea.	al	Type of Property				uilding	
	No. of Rooms 2 cabins			bins				1 pantry		1 hall		1 toilet	Rec	eption	1	
	No. of Building Floors		wh pro	Floor on which the property is located				the	34 Year	í	Residual age of the property	46 Year	rs s	Fype struc RCC I Beari struc	ture: Load ng	
5	TENURE /	OCC	UPANO	CY D	ETAILS			Mis							struc	t

		of Tenure	owner		No. of years Occupancy		Not Known	Relationshi tenant to o		Not applicable	
6.	STAGE	STAGE OF CONSTRUCTION									
	Stage	of Construc	tion	Comple	ted in 1989	I	f under constr xtent of comp	uction, letion	NA		
7.	VIOLA	VIOLATIONS IF ANY OBSERVED									
	Nature and extent of violations No violations. U existing mortga							combined on	ly. Bot	h are	
8.	AREA	DETAILS OF	THE PRO	PERTY				77.00			
	Site area	65.67 sq. mts.	Plinth area	65.67 Sqm or 707 Sqft.	Carpet area (sq. ft.)	707 Sqft.	Saleable area (sq. ft)	707 Sqft.	2 St	narks: oried CSC ding.	
10	A. Cost of office Area of office Area of office Assessed Market Rate Assessed Market Rate Fs. 23,500/- Total Value of property Realizable Value @ 90% of Rs. 1,66,14,500/- Say Rs. 166.00 Lacs Only (Rupees One hundred Sixty Six Lacs Only) Realizable Value @ 90% of Rs. 1,66,14,500/- Say Rs. 150.00 Lacs Only (Rupees One hundred Fifty Lacs Only) Distress Sale Value @ 80% of Rs. 1,66,14,500/- Say Rs. 133.00 Lacs Only (Rupees One hundred Thirty Three Lacs Only) Restoration Value for Insurance purpose: Rental Value:- 140/- per sqft Valuation as per Government Approved Rates: (above 50 Sqm and upto 100 Sqm) 65.67 sq. mts. X Rs. 75,960/- = Rs. 49,88,293/- Say Rs. 50.00 Lacs Geographical Coordinates of the Subject property are as under: Longitude: 77.3160E Latitude: 28.6632N										
11	 Qualification in TIR/ Mitigation suggested, if any Nil Property is SARFAESI compliant							Building. , if tached as y of the Rates are			

AVINDER PANDITA 17595/165/2010 11

		• Co	9311211101) ommercial area. Property is co	ommercial unit on first floor				
12.	1) The property was inspected by the undersigned on 21.08.2023 2) The undersigned does not have any direct /indirect interest in the abo 3) The information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the best our known of the information furnished here is true and correct to the information furnished here is true and correct to the information furnished here is true and correct							
13	NAME, ADDRESS & SIGNATURE OF VA		136-G, POCKET-IV, MAYO VIHAR PHASE-I , DELHI-91	YUR Signature of the Valuer				
14.	List of Documents	List of Documents enclosed: Map & Report, Google Map with Invoice.						
15	List of Photos enc	losed: 6	Photographs of the Property					

(Valuation: The rate per sq. ft. arrived is the basis of local enquiry of property dealers Yojna Associates (9810573290), Local Enquiry & Internet enquiry. Also, such aspects as impending threat of acquisition by government for road widening/public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-coast/tidal level must be incorporated)and their effect on i) salability is good ii) likely rental value in future is Rs. 140/- per sqft approx iii) Any likely income it may generate may be discussed). The Value of Property is based on the Particulars furnished by the Owner's Representative and in addition to site inspection. The Bank should also Separately verify boundaries of the Property & actual physical possession of the owner on the Property under consideration to Cross check the report before Sanctioning loan to the borrower. Note: All Measurements are subject to statistical variations. The opinion is an investigation and therefore has technical limitations, as well as accuracies inherent in the field/site/human error and statically analysis of technical process. It should also be viewed in this perspective. This is only a technical opinion report as regards the estimate of value of the property, and not a Guarantee of realization of the at value. As per the Engineering principals and with much care and opinion as regards the estimate value of the property, is work out. Due weight age having being given to the verbal enquiries from local & dependable agencies from locality, for which no written proof can be pictured/Produced of obvious reasons. Brief Specification of the construction and material used in the construction of the shop have been discussed in Annexure - 'A' of the valuation report. The cost of construction is based on the C.P.W.D. plinth area rates (Including electrical, sanitation & water supply etc.) and type of construction of the captioned building. Thereafter, the rates of material as well as the cost of construction were duly verified from the market, The items, which are not covered under normal plinth area rates have been added separately and depreciation deducted.

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/internet sites. 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. 1.66.14.500/- Say Rs. 166.00 Lacs Only (Rupees One Hundred Sixty Six Lacs & Fourteen thousand Only). The Realizable value of the above property is 90% Rs. 1,49,53,050/- Say Rs. 150.00 Lacs Only (Rupces One hundred Forty nine Lacs & Fifty Three Only) and the distress value @ 80% Rs. 1,32,91,600/- Say Rs.

133.00 Lacs Only (Rupees One hundred Thirty Two Lacs & Ninety One Thousand Lacs Only).

Restoration Value for Insurance Purpose: 2048 sq. ft. X Rs. 1000/- = Rs. 20,48,000/- Say Rs. 20.00 Lacs Only

Approved Valuer)

Place: New Delhi Date: 22.08.2023

The undersigned has inspected the property detailed in the Valuation Report dated 22.06.2023. We are satisfied that the Only (Rs. fair and reasonable market value of the property is Rs._

> Signature (Name of the Branch Manager with office Seal)

DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 22.08.2023 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. I have no direct or indirect interest in the property valued;
- c. I have personally inspected the property on 22.08.2023. The work is not sub-contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. 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.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

Sl. No.	Particulars	Valuer comment
1	Background information of the asset being valued;	First floor CSC office in 2 storied building
2	Purpose of valuation and appointing authority	Loan Purpose & Mgr. 9560783871 tanya ma'am.
3	Identity of the valuer and any other experts involved in the valuation;	Our field Engr. Sh. Sarwan 8130020643 inspected the property in the presence of Sh Mahender accountant
4	Disclosure of valuer interest or conflict, if any;	-
5	Date of appointment, valuation date and date of report;	22.08.2023/ 22.08.2023
6	Inspections and/or investigations undertaken;	Market Survey
7	Nature and sources of the information used or relied upon;	Local enquiries and internet enquiries.
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Composite rate method
9	Restrictions on use of the report, if any;	Nil
10	Major factors that were taken into account during the valuation;	Accessibility, Location and specifications of flat
11	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.	Opinion without the presence of any bias, conflict of interest, coercion, or undue influence of any party.

Date: 22.08.2023 Place: New Delhi

(Name of the Approved Valuer and Seal of the Firm / Company)

MDER PANDITA 95/165/2010-11

MODEL CODE OF CONDUCT FOR VALUERS

(Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017))

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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 relationships. 3. A valuer shall endeavour 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.

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 valuations" in order to cater to a company or client's needs. 18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).

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 inspections 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/

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly 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.

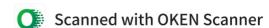
29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its

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30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

Date: 22.06.2023 Place: Delhi

(Name of the Approved Valuer and Seal of the Firm / Company)







LETTER OF ENGAGEMENT TO VALUER

Mr/Ms/M/s RAVINDER PANDITA (Empanelled Valuer) Address: 136-G, POCKET-IV, MAYUR VIHAR- PHASE-I, DELHI-91, , Andaman and Nicobar - 110091 Dear Sir(s) / Madam,

LETTER OF ENGAGEMENT

With reference to your empanelment with this organisation, as a valuer in asset class (es) Immovable Property, the undersigned on behalf of State Bank of India, SME BRANCH OKHLA LEST N DELHI(11) Branch/Office, do hereby, engage your service as valuer to assess the value of the property / plant & machinery / security, the particulars of which are given below, for the purpose of Fund Based and Non Fund Based facility. All the relevant supportive documents, in relation to ownership and identification of the assets, will be / are being provided by the Bank on acceptance of / along with this letter. Other documents, if any, required to undertake the assignment, have to be procured by you.

- 2. The professional fees Rs 4720.00 (as negotiated within the Bank's prescribed fee structure) shall be paid by the Bank / Borrower within 45 days of the submission of the valuation report and its acceptance by the Bank.
- 3. Please submit a copy of the Letter of Empanélment letter issued to you by the Bank along with the Copy of relative Agreement with the Bank and accepted Terms and Conditions

4. Particulars of the assets to be valued:

	Name of Owner &/or	Assets to be Valued					
	Lease hold by	Asset Type	Details of Asset	Other details / description			
1	Somesh Verma	Immovable	Survey No- Unit No.4	Title Deed No- 3167			
		Property	Extent Details	Registering Authority SR VII			
			Address: Unit No 4 CSC	Place of Registration- New Delhi			
			planning commission	State of Registration- Delhi			
			Block B Yojana Vihar	Date of Registration 19-02-2008			
	,		Pin Code- 110092	Purchased From-			
			Boundaries:	Document Value-			
	16-		North- Post Office	2			
			South- Corridor				
			East- Corrodor				
			West- Open Below				

5. You will indemnify and keep fully and effectively indemnified the Bank against all cost, claims, damages, demands, expenses and liabilities, of whatsoever nature which

Confidential and Property of State Bank of India Letter of Engagement Proposal No. 176270 Generated by

Page 1 / 3 AT (1012508) SME BRANCH OKHLA LEST N DELHI (727)

PANDITA 165/2010-11



Me. Somesh Uerma (owner of the assets to co-operate with the valuer appointed by the Bank). Janya Kawat For & on behalf of State Bank of India

DER PANDITA 1/(65/2010-11

[Signature with scal]
Place: Mw Demi

Date: 21/08/23

ON ON SUN SECTIONS

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28°39'47.5"N 77°18'57.6"E

28.663200, 77.316000















Block B, Yojna Vihar, Anand Vihar, Delhi, 110092

Nearby

M878+7CJ Delhi

SRAVINDER PANDITA]

136-G, Pocket IV] Mayur Vihar Phase-I, DELHI-110091 phone: [9811143024] GSTIN :- 07AANPP6099B2ZB

TAX INVOICE

DATE:	23.08.2023
INVOICE No.	GST-420
PAN No.	AANPP6099B
Registration No.	Year 2011-2012

BILL TO:

BRAINWAVE MEDICAL TECHNOLOGIES PVT LTD.

c/o State Bank of India

Branch SME OKHLA

New Delhi

GST NO:- 07AAECB0724D1Z

ACCOUNT DETAILS FOR RTGS SBI (MAYUR VIHAR PHASE-I) ACC NO- 37872794790 IFSC CODE - SBIN0060336

	DESCRIPTION		AMOUNT
VALUATION REPORT CHARGES FOR IMMOVA UNIT NO. OFF. 4., FIRST FLOOR, C.S.C AT PLAN	BLE PROPERTY OWNED BY SO NNING COMISSION BLOCK – B, Y	MESH VERMA LOCATED AT OJNA VIHAR, DELHI - 110092	4,000.00
OTHER COMMENTS 1. Please Make all Drafts /PO of Fees payable	in favourof our Company Name.	Total Amount Before Tax Add: CGST @9% Add: SGST @9% Total Tax Amount	4,000 360 360 720
2. Please include the invoice number reverse of Declaration: We declare that this invoice shows Assistance Services provided described	4,720		

Total Invoice Value in Words:

NOTE: Please mention Invoice no. while transfering the fee by NEFT/RTGS.

MANAGER :Ms Tanya Rawat : 9560783871

If you have any offeries about this invoice, please contact [RAVINDER PANDITA, 9th R123024, panditaravinder8@gmail.com]

Thank You For Your Business!