



## Asset Valuation

### INDIVIDUAL TECHNICAL REPORT

|                     |                                      |                    |                  |
|---------------------|--------------------------------------|--------------------|------------------|
| Request ID:         |                                      | Application No.:   |                  |
| Customer Name:      | Sumit Jaya Bhandary                  | Branch :           |                  |
| Product Name:       | Nhl - Rnhl - Lap Residential - Fresh | BSM/RM Name:       |                  |
| Loan Property Type: | SELF OCCUPIED                        | Visited User Type: | Technical Agency |
| Contact Name:       | Sumit Jaya Bhandary                  | Mobile :           |                  |

### PROPERTY ADDRESS

|                   |                                                                                                                                                           |                  |                    |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------|
| Property Address: | Shop No. 7, Ground Floor, C Wing, Ganesh Bhuvan, Uma Chsl, Pitamber Lane, Of Tps Iii, Of Mahim West, District- Mumbai, 400016                             | Location:        | Mahim              |
|                   |                                                                                                                                                           | City:            | Mumbai             |
|                   |                                                                                                                                                           | Pin Code         | 400016             |
|                   |                                                                                                                                                           | State:           | Maharashtra        |
|                   |                                                                                                                                                           | Country          | India              |
| Legal Address:    | Shop No. 7, Ground Floor, C Wing, Ganesh Bhuvan Uma Chsl, Pitamber Lane, Cts. No. 1220 Of Tps Iii Of Village Mahim, Mahim West, District- Mumbai, 400016. | Nearby Landmark: | Near Mahim Station |
|                   |                                                                                                                                                           | Collateral ID:   | 126MUM016-088490   |

### PROPERTY DETAILS

|                       |                                   |                                         |                       |
|-----------------------|-----------------------------------|-----------------------------------------|-----------------------|
| Type Of Property:     | Shop                              | Plot Demarcated At Site:                | YES                   |
| Approved Land Use:    | Commercial                        | Infrastructure Of The Surrounding Area: | ALL AVAILABLE NEARBY  |
| No of Floors:         | 3                                 | Class Of Locality:                      | Developed             |
| Carpet Area Measured: | Yes                               | Property Location:                      | Municipal Corporation |
| Nature of Location:   | Urban                             | Distance Travelled From Operating       | 13                    |
| Green Housing:        | No                                | Distance from City Center Km:           | 1                     |
| Report Condition:     | Property Visited Report Submitted |                                         |                       |

### UNIT DETAILS

| Details      | No. of Rooms | No. of Kitchens | No of Bathrooms | Usages & Remark |
|--------------|--------------|-----------------|-----------------|-----------------|
| Second Floor |              |                 |                 |                 |
| Other1       |              |                 |                 |                 |
| Other2       |              |                 |                 |                 |
| Ground Floor | 1            |                 |                 | SHOP            |
| First Floor  |              |                 |                 |                 |

| Structure         | Occupancy Status | Occupied By              | Apprx. Property Age<br>(For Home Improvement/ Home |
|-------------------|------------------|--------------------------|----------------------------------------------------|
| Rcc Structure     | Occupied         | Sumit Jaya Bhandari      | 64                                                 |
| Maintenance Level | Occupied Since   | Relationship of Occupant | Residual Age Of Property                           |
| Good              | 3 YEARS          | Self Occupied            | 0                                                  |

### BOUNDARIES ON SITE

|                  | East      | West           | North      | South         |
|------------------|-----------|----------------|------------|---------------|
| As per Sale Deed | Na        | Na             | Na         | Na            |
| Actual on Site   | Main Road | Other Building | Other Wing | Internal Road |
| Boundary         | Na        |                |            |               |

| NDMA Details                           |                    |              |   |
|----------------------------------------|--------------------|--------------|---|
| Height Of Building(Above Ground Level) | Less than 15 meter | Seismic Zone | 3 |
| Flood Prone Area                       | No                 | CRZ          | 2 |

| VALUATION AS PER GOVT. APPROVED RATES |   |                             |                 |
|---------------------------------------|---|-----------------------------|-----------------|
| Land/Build up/Saleable Area           | 1 | Land/Build up/Saleable Rate | 1               |
| Constructed Area:                     | 0 | Constructed Rate :          | 0               |
| Total Value ₹:                        | 1 | Floorwise Usage:            | GROUND PLUS 3RD |

| VALUATION                               |               |                   |            |
|-----------------------------------------|---------------|-------------------|------------|
| Description                             | Area in Sq.Ft | Rate/Sq.Ft        | Amount (R) |
| Landarea                                | 1             | 0                 | 0          |
| Carpet Area                             | 229           | 0                 | 0          |
| Super Built Up/Sellable Area            | 275           | 0                 | 0          |
| Other 1                                 | 0             | 0                 | 0          |
| Other 2                                 | 1             | 0                 | 0          |
| % Completion                            | 100           | TOTAL             | 0          |
| % Recommended                           | 100           | Realizable Value: | 0          |
| Realizable Value In Words : Rupees null |               |                   |            |

|                               |                               |             |             |
|-------------------------------|-------------------------------|-------------|-------------|
| Visited By:                   | Assureval Private Limited_Hfc | Visited on: | 18-Sep-2026 |
| Violations observed (if any): |                               |             |             |

|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Remarks: | <p>null   the said property is commercial shop located on ground floor in building comprising of ground plus 7th upper floors with 2 lifts. 2. occupancy level of the building is good. 2. at the time of visit the said property is self occupied. 3. the said property is inspected through person met at site mr. dinesh- manager. 4. we have received gift deed, property tax and share certificate for reference. 5. as per agreement area is 275 sq. ft bua and measured area is 326 sq. ft ca, we have considered agreement ca area for the purpose of this valuation exercise.6. copy of gift deed made between mr. jaya govind bhandari and me. sumit jaya bhandari having ref. no. 175/2025 sro mumbai 2 on dated 2/01/2025. 7. copy of property tax receipt issued in the name of mr. jaya govind bhandari for the year 2024- 2025 having receipt no. gn1600920020008. 8. copy of share certificate no.29 in the name of mr. jaya govind bhandari and mr. sumit jaya bhandari on dated 25/3/2016 issued by the uma chsl height 9 ft 9. said shop height is 9.425 feet. 10. as per site observation, erected scaffolding were observed on the external wall of said building. 12. said shop has been main road facing 13. tentative value is rs. 1,81,00,000</p> |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

| OMNI DOCS FILES |          |           |           |
|-----------------|----------|-----------|-----------|
| File Name       | Latitude | Longitude | Go To Map |
| SUMIT.JPG       |          |           |           |

|                        |                               |                    |             |
|------------------------|-------------------------------|--------------------|-------------|
| Entered By:            | Assureval Private Limited_Hfc | Entered On:        | 21-Sep-2026 |
| Recommended by:        |                               | Completion Status: | Constructed |
| Recommender's Comment: |                               |                    |             |

|                           |                            |               |             |
|---------------------------|----------------------------|---------------|-------------|
| Approver Name:            | Palas Banarsi              | Approver ID:  | HE012997    |
| Designation:              | Regional Technical Manager | Approved On : | 21-Sep-2026 |
| Approver Recommendation : | NOT RECOMMENDED            |               |             |
| Conditional Remark:       |                            |               |             |

|                     |                                                                                            |
|---------------------|--------------------------------------------------------------------------------------------|
| Approver's Comment: | not recommended as property age is more than 60 years. require structural stability report |
|---------------------|--------------------------------------------------------------------------------------------|



Longitude: 72.84681205999388

Latitude: 19.039338460021693

Image Taken 18-SEP-2026 12:15:06

Longitude: 72.84681205999388

Latitude: 19.039338460021693

Image Taken 18-SEP-2026 12:15:22

DECLARATION

I/We herby declare that: 1. The property was inspected by me/us. 2. I/We have no direct or indirect Interest in the property valued 3. The information furnished above is true and correct to my/our knowledge.

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