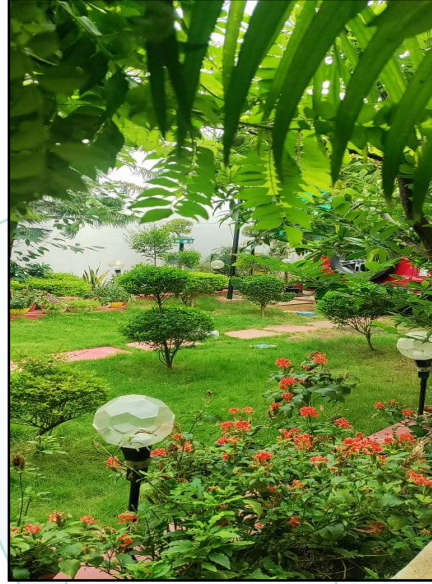


Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **K. Vyanktesh Rao S/o. Shri. K. V. Prakashrao**

Residential Plot No. 22, "**Prabhu Nagar Extension Colony**", Survey No. 558/3, Patwari Halka No. 18,
Behind PWD Quarter, Kasba Dewas Junior, Taluka & District Dewas, PIN – 455 001,
State – Madhya Pradesh, Country – India.

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Latitude Longitude - 22°57'40.9"N 76°02'12.1"E

Valuation Done for:

**Bank of Maharashtra
Bhicholi Mardana Branch**

142, Solanki Market, Bhicholi Mardana, Indore, PIN – 452016,
State – Madhya Pradesh, Country – India



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✉ mumbai@vastukala.org

Valuation Report Prepared For: BOM/Bhicholi Mardana Branch/K. Vyanktesh Rao S/o. Shri. K. V. Prakashrao (002187/2301303) Page 2 of 12

Vastu/Indore/06/2023/002187/2301303
27/18-404-JAA
Date: 27.06.2023

VALUATION OPINION REPORT

The Residential property bearing Residential Plot No. 22, "Prabhu Nagar Extension Colony", Survey No. 558/3, Patwari Halka No. 18, Behind PWD Quarter, Kasba Dewas Junior, Taluka & District Dewas, PIN – 455 001, State – Madhya Pradesh, Country - India belongs to **K. Vyanktesh Rao S/o. Shri. K. V. Prakashrao**.

Boundaries of the property:

| Boundaries | : As per Document | As per Actual at Site |
|------------|-------------------|-----------------------|
| North | : Govt. Bhawan | Govt. Bhawan |
| South | : Colony Road | Colony Road |
| East | : Plot No. 21 | Plot No. 21 |
| West | : Plot No. 23 | Plot No. 23 |

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose at **₹ 67,44,000/- (Rupees Sixty Seven Lakh Forty Four Thousand Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

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Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

BOM Emp. No. AX40/Empanelment: Valuer/VCPL/2021-22



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- mumbai@vastukala.org

VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY

| | | | |
|-----|---|---|---|
| 1. | Date of Inspection | : | 23.06.2023 |
| 2. | Purpose of valuation | : | As per request from Bank of Maharashtra, Bhicholi Mardana Branch to assess Fair Market Value of the property under reference for Banking purpose. |
| 3. | Name and address of the Valuer. | : | Manoj B. Chalikwar Vastukala Consultants (I) Pvt. Ltd. 106, 1st Floor, Gold Star Tower, Opp. Treasure Island Mall, M.G. Road, Indore – 452 001 |
| 4. | Copy Of Documents Handed Over to The Valuer by The Bank | : | 1. Sale Deed, Registration No. A-1/1499 dated 01.11.2013 between Smt. Jyoti W/o. Shri. Manish Agrawal (the Seller) AND K. Vyanktesh Rao S/o. Shri. K. V. Prakashrao (the Purchaser) 2. Legal Opinion dated 22.09.2022 for Plot No. 22 situated at Prabhu Nagar Extension Colony Dewas by Mayank Kumar Inani, Advocate. 3. T & CP Plan No. 1866 dated 15.09.2008 passed by Deputy Director, Town & Country Planning, District Office, Dewas (M.P.) |
| 5. | Details of enquiries made/ visited to govt. Offices for arriving fair market value. | : | Market analysis and as per sub-registrar value. |
| 6. | Factors for determining its market value. | : | Location, development of surrounding area, facilities provided and its prevailing market rate. |
| 7. | Any Critical Aspects Associated with Property | : | No |
| 8. | Present/Expected Income from the property | : | N.A., as the property is residential plot only |
| | Property Details: | : | |
| 9. | Name(s) of the Owner and Postal address of the property under consideration. | : | K. Vyanktesh Rao S/o. Shri. K. V. Prakashrao |
| | | : | Residential Plot No. 22, “ Prabhu Nagar Extension ”, Survey No. 558/3, Patwari Halka No. 18, Behind PWD Quarter, Kasba Dewas Junior, Taluka & District Dewas, PIN – 455 001, State – Madhya Pradesh, Country – India. <u>Contact Person:</u> Mr. K. Vyanktesh Rao (Owner) Contact No.: +91 9425049406 |
| 10. | If the property is under joint ownership/ co-ownership share of each such owner/ are the share is undivided. | : | Sole Ownership |
| 11. | Brief description of the property: The immovable property comprising of freehold residential land. The property is located in a developed area having basic infrastructure, well connected by road and train. It is located at 3.7 KM. travelling distance from Dewas Junction Railway station. Land: As per Sale Deed, the plot area is 130.65 Sq. M. i.e. 1,405.00 Sq. Ft., which is considered for valuation. | : | |

| As per Site Inspection, Plot Nos. 22, 23 & 24 are merged with common compound wall having individual entrance gates. Although Plots are merged but can be demarcated separately. | | | | | | | |
|---|---|-------------|-----------------|--------------|--------|-------------------------------------|--------|
| As per site inspection, the plot consists of Car Parking TIN Shed at main entrance then Garden area and RCC structure constructed on Plot No. 22 and 23 used as office having two entrances. There is a Tin Shed above the office building known as "Bird House" accessible only through the 1 st Floor of Structure on Plot No. 24. | | | | | | | |
| As per site Measurement, the structure area on Plot No. 22 & 23 is as below- | | | | | | | |
| <table border="1"> <thead> <tr> <th>Particulars</th> <th>Area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>300.00</td> </tr> <tr> <td>First Floor (TIN Shed – Bird House)</td> <td>360.00</td> </tr> </tbody> </table> | | Particulars | Area in Sq. Ft. | Ground Floor | 300.00 | First Floor (TIN Shed – Bird House) | 360.00 |
| Particulars | Area in Sq. Ft. | | | | | | |
| Ground Floor | 300.00 | | | | | | |
| First Floor (TIN Shed – Bird House) | 360.00 | | | | | | |
| Ancillary area consists of Parking Tin Shed Area admeasuring 130.00 Sq. Ft. | | | | | | | |
| Approved building plan is not provided for constructed area for verification; hence we have not considered the same for valuation. | | | | | | | |
| 12. | Location of the property. (C.T.S. No., Survey No., Hissa No., Plot No., etc.). : Plot No. 22, Survey No. 558/3 | | | | | | |
| 13. | Boundaries of the property : As per Actual at Site As per Document | | | | | | |
| | North : Govt. Bhawan Govt. Bhawan | | | | | | |
| | South : Colony Road Colony Road | | | | | | |
| | East : Plot No. 21 Plot No. 21 | | | | | | |
| | West : Plot No. 23 Plot No. 23 | | | | | | |
| 14. | Route map : Enclosed | | | | | | |
| 15. | Any specific identification marks : Near Kuber Nagar Baal Hanuman Mandir | | | | | | |
| 16. | Whether covered under Corporation/ Panchayat/ Municipality. : Nagar Palika Nigam Dewas | | | | | | |
| 17. | Whether covered under any land ceiling of State/ Central Government. : No | | | | | | |
| 18. | Is the land freehold/ leasehold? : Freehold | | | | | | |
| 19. | Are there any restrictive covenants in regard to use of Land? If so attach a copy of the covenant. : As per Sale Deed | | | | | | |
| 20. | Type of the property- Whether : | | | | | | |
| | Residential : Yes | | | | | | |
| | Industrial : No | | | | | | |
| | Commercial : No | | | | | | |
| | Institutional : No | | | | | | |
| | Government : No | | | | | | |
| | Non – Government : No | | | | | | |
| | Other (Specify) : N.A. | | | | | | |
| 21. | In case of Agricultural land : | | | | | | |
| | Any conversion to House site is obtained : N.A. | | | | | | |

| | | | |
|-----|--|---|---|
| | Whether the land is dry or wet. | : | N.A. |
| | Availability of irrigation facilities | : | N.A. |
| | Type of crops grown | : | N.A. |
| | Annual yield or income. | : | N.A. |
| 22. | Year of acquisition/ purchase. | : | Sale Deed, Registration No. A-1/1499 dated 01.11.2013 |
| 23. | Whether the property is occupied by owner or tenant. If occupied by tenant since how long he is staying, and the amount of rent being paid. | : | Land and structure under owner's possession |
| 24. | Classification of the site. | : | |
| | a. Population group. | : | Urban |
| | b. High/ Middle/ Poor class | : | Middle class |
| | c. Residential/ nonresidential. | : | Residential |
| | d. Development of surrounding area. | : | Developed |
| | e. Possibility of any threat to the property. (Floods, calamities etc.). | : | No |
| 25. | Proximity of civic amenities. (Like school, hospital, bus stop, market etc.). | : | All available nearby |
| 26. | Level of the land (Plain, rock etc.) | : | Plain |
| 27. | Terrain of the Land. | : | Leveled |
| 28. | Shape of the land (Square/ rectangle etc.). | : | Rectangular |
| 29. | Type of use to which it can be put (for construction of house, factory etc.). | : | Residential Purpose |
| 30. | Any usage restrictions on the property. | : | Residential |
| 31. | Whether the plot is under town planning approved layout? | : | Yes |
| 32. | Whether the building is intermittent or corner? | : | Intermittent |
| 33. | Whether any road facility is available? | : | Yes |
| 34. | Type of road available (B.T./ Cement Road etc.). | : | B.T.Road |
| 35. | Front Width of the Road? | : | More than 20 ft. |
| 36. | Source of water & water potentiality. | : | Good |
| 37. | Type of Sewerage System. | : | Connected to Municipal Sewerage System |
| 38. | Availability of power supply. | : | Yes |
| 39. | Advantages of the site. | : | Located in developed residential area |
| 40. | Disadvantages of the site. | : | No |
| 41. | Give instances of sales of immovable property in the locality on a separate sheet, indicating the name & address of the property, registration No. sale price and area of land sold. | : | As per Sub-Registrar of Assurance records |
| | Valuation of the property: | | |

| | | | | | |
|-----|---|---|---|------------------|--------------------|
| 42. | 1) Dimensions of the plot | : | North - South = 19.50M East - West = 6.70M | | |
| 43. | 2) Total area of the plot | : | 1,405.00 Sq. Ft. (As per Sale Deed) | | |
| 44. | 3) Prevailing Market Rate/Price trend of the Property in the locality/city from property search sites viz magickbricks.com, 99acres.com, makaan.com etc. if available | : | ₹ 4,000/- to ₹ 5,000/- per Sq. Ft. for Residential plot Details of online listings are attached with the report. | | |
| 45. | 4) Government Rate obtained from the online government records of Land | : | ₹ 8,300/- per Sq. M. i.e. ₹ 771/- per Sq. Ft. | | |
| 46. | Building | : | N.A., as only land area has been considered for valuation. | | |
| 47. | i. Government Value | | | | |
| | Particulars | : | Area in Sq. Ft. | Rate in ₹ | Value in ₹ |
| | Land | : | 1,405.00 | 771/- | 10,83,255/- |
| | Structure | : | N.A. as only land area has been considered for valuation | | - |
| | Total | : | | | 10,83,255/- |
| | 5) Assessed/ adopted rate of valuation. | : | ₹ 4,800.00 per Sq. Ft. for Residential Plot | | |
| 48. | ii. Fair Market Value | | | | |
| | Particulars | : | Area in Sq. Ft. | Rate in ₹ | Value in ₹ |
| | A) Land | : | 1,405.00 | 4,800/- | 67,44,000/- |
| | B) Building | : | N.A. as only land area has been considered for valuation. | | - |
| | 6) Total Value (A + B) | : | | | 67,44,000/- |
| | a. Technical details of the Plot: | | | | |
| 49. | Type of Plot (Residential/ Commercial/ Industrial). | : | Residential | | |
| 50. | Year of construction. | : | N.A. as only land area has been considered for valuation. | | |
| 51. | Future life of the property. | : | N.A. as only land area has been considered for valuation. | | |
| 52. | No. of floors and height of each floor including basement. | : | N.A. as only land area has been considered for valuation. | | |
| 53. | Plinth area of each floor | : | N.A. as only land area has been considered for valuation. | | |
| 54. | Type of construction. (Load bearing/ R.C.C. / Steel framed). | : | N.A. as only land area has been considered for valuation. | | |
| | Condition of the building. | : | | | |
| 55. | External (excellent/ good/ normal/ poor). | : | N.A. as only land area has been considered for valuation. | | |
| 56. | Internal (excellent/ good/ normal/ poor). | : | N.A. as only land area has been considered for valuation. | | |
| | Remarks: | : | | | |
| 57. | b. Specifications of Construction: | | | | |
| a. | Foundation. | : | N.A. as only land area has been considered for valuation. | | |
| b. | Basement. | : | N.A. as only land area has been considered for valuation. | | |
| c. | Superstructure. | : | N.A. as only land area has been considered for valuation. | | |
| d. | Joinery/ Doors & Windows. | : | N.A. as only land area has been considered for valuation. | | |
| e. | RCC work. | : | N.A. as only land area has been considered for valuation. | | |
| f. | Plastering. | : | N.A. as only land area has been considered for valuation. | | |

| | | | |
|----|---|---|---|
| g. | Flooring, Skirting. | : | N.A. as only land area has been considered for valuation. |
| h. | Kitchen Pantry Platform | : | N.A. as only land area has been considered for valuation. |
| i. | Whether any weather proof course is provided. | : | N.A. as only land area has been considered for valuation. |
| j. | Drainage. | : | N.A. as only land area has been considered for valuation. |
| k. | Compound wall (Height, length and type of construction). | : | N.A. as only land area has been considered for valuation. |
| l. | Electric installation (Type of wire, Class of fittings) | : | N.A. as only land area has been considered for valuation. |
| m. | Plumbing installation (No. of water closets & wash basins etc.) | : | N.A. as only land area has been considered for valuation. |
| n. | Bore well. | : | No |
| o. | Wardrobes, if any. | : | N.A. as only land area has been considered for valuation. |
| p. | Development of open area | : | Yes, developed with garden |

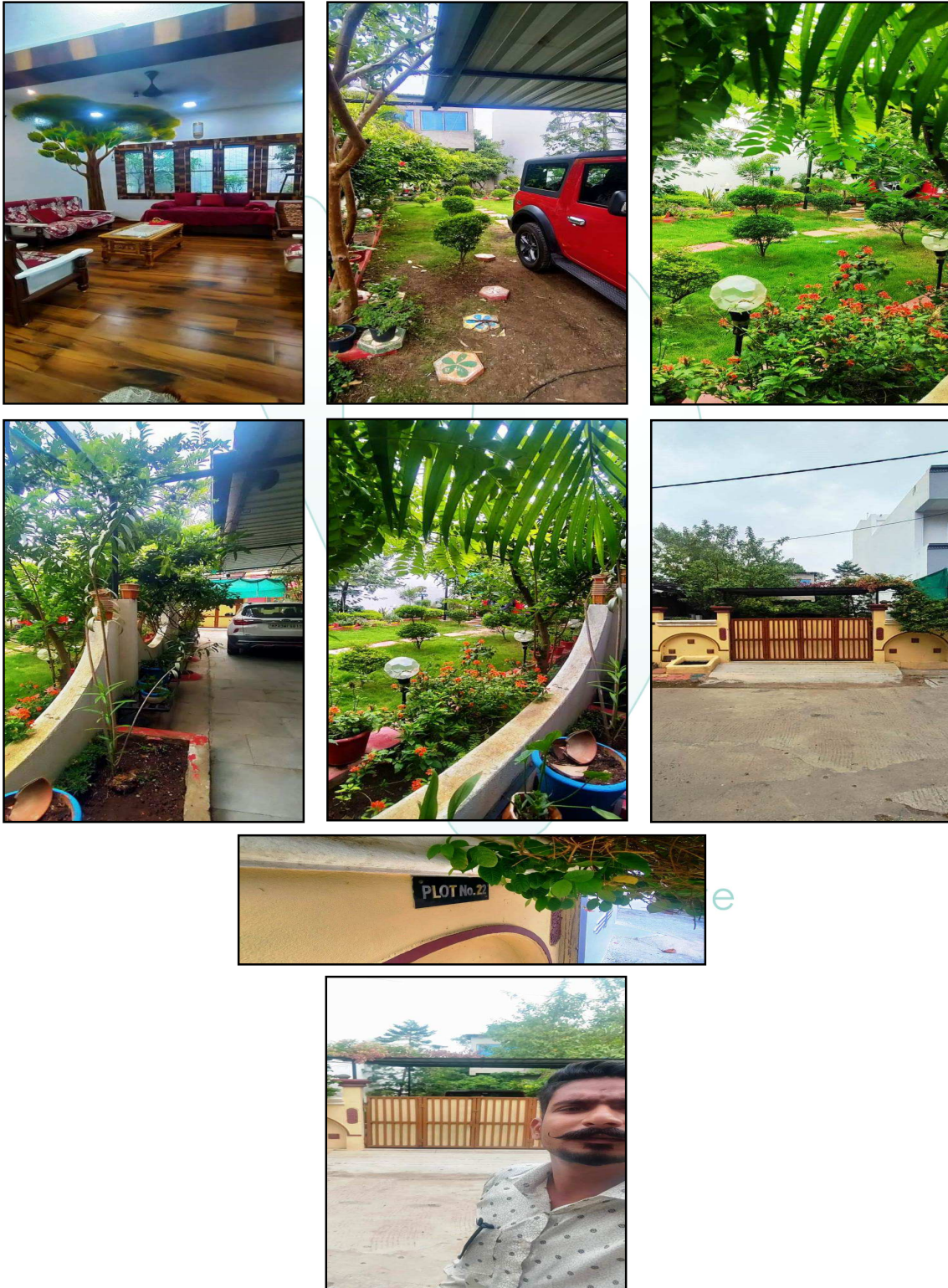
| | |
|---------------------------------|--|
| Summary of Valuation | |
| Total Value of the Property | ₹ 67,44,000/- |
| Realizable Value | ₹ 60,69,600/- |
| Forced/ Distress Sale value. | ₹ 53,95,200/- |
| Insurable value of the property | N.A. as only land area has been considered for valuation. |
| e) | <p>Remarks:</p> <ol style="list-style-type: none"> <u>As per Site Inspection, Plot Nos. 22, 23 & 24 are merged with common compound wall having individual entrance gate. Although Plots are merged but can be demarcated separately. For the purpose of valuation, we have considered the land area as per sale deed of Plot No. 22.</u> <u>As per site inspection, the plot consists of car parking tin shed at main entrance then garden area and RCC structure constructed on Plot No. 22 and 23 used as office having two entrances. Approved building plan / construction permission has not been provided for constructed area, hence not considered for valuation.</u> |

Justification for price /rate

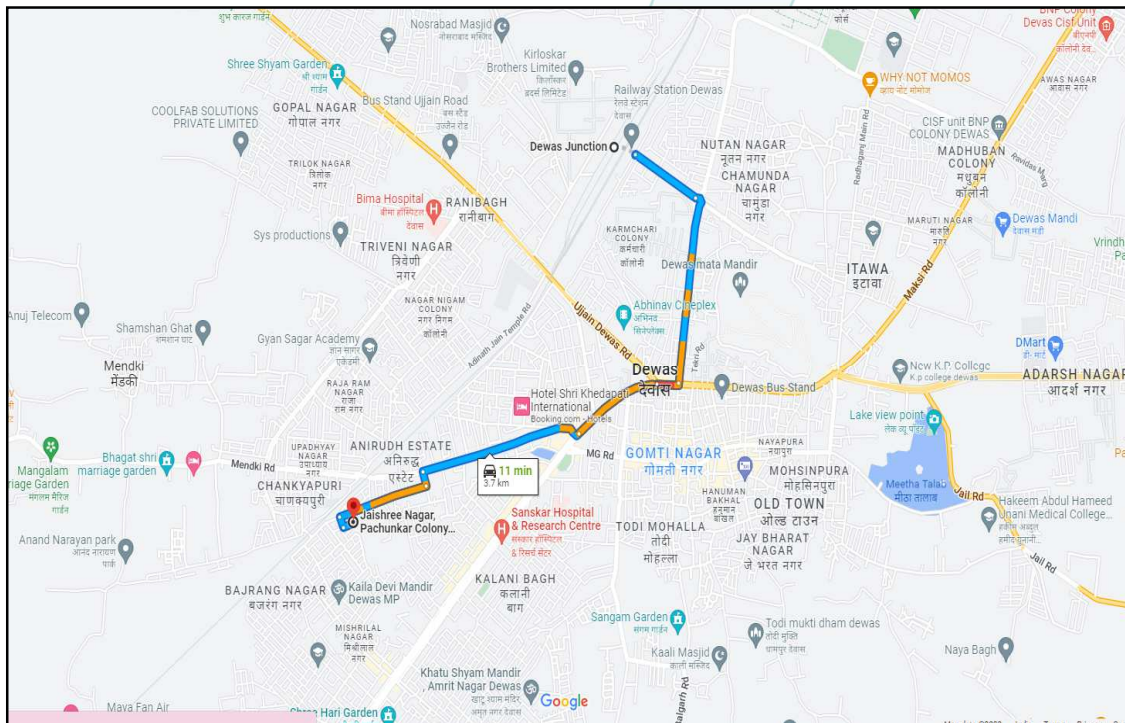
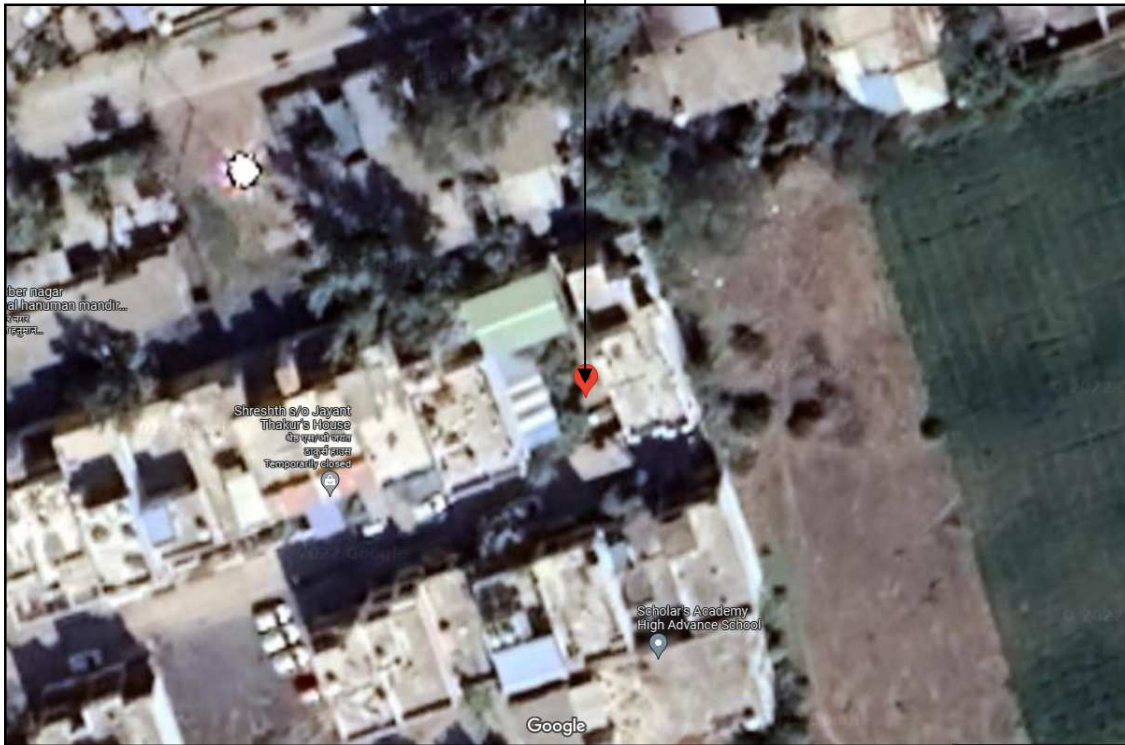
The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Actual site photographs



Route Map of the property
Site u/r



Latitude Longitude - 22°57'40.9"N 76°02'12.1"E

Note: The Blue line shows the route to site from nearest railway station (Dewas Junction – 3.7 KM.)

Government Guideline Rate

| S.No | Mohalla/Colony/ Society/Road/Village | PLOT (SQM) | | | BUILDING RESIDENTIAL (SQM) | | | | BUILDING COMMERCIAL (SQM) | | | BUILDING MULTI(SQM) | | AGRICULTURAL LAND(HECTARE) | | AGRICULTURAL PLOT(SQM) | |
|------|---|-------------|------------|------------|----------------------------|-------|-----------|---------------|---------------------------|--------|--------|---------------------|------------|----------------------------|--------------|------------------------|-----------------|
| | | Residential | Commercial | Industrial | RCC | RBC | Tin shade | Kaccha kabele | Shop | Office | Godown | Residential | Commercial | Irrigated | Un irrigated | Sub Clause wise | Sub Clause wise |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) |
| 568 | KAROLI NAGAR (KALADEVI MAIN ROAD,LR,ROAD FER) | 18000 | 18000 | 18000 | 30000 | 24400 | 22800 | 21200 | 32600 | 31000 | 31000 | 20000 | 30000 | 180000000 | 180000000 | 18000 | 18000 |
| 568 | KRISHNA KUNU NAGAR (DEWAS JUNIOR) | 7000 | 10500 | 7000 | 19000 | 13400 | 11800 | 10200 | 25100 | 23500 | 23500 | 10500 | 16600 | 70400000 | 70400000 | 7000 | 10500 |
| 570 | PACHUNKAR COLONY (DEWAS JUNIOR) | 8300 | 12500 | 8300 | 20300 | 14700 | 13100 | 11500 | 27100 | 25500 | 25500 | 11600 | 18600 | 83200000 | 83200000 | 8300 | 12500 |
| 571 | POLICE COLONY (DEWAS JUNIOR) | 7000 | 10500 | 7000 | 19000 | 13400 | 11800 | 10200 | 25100 | 23500 | 23500 | 10500 | 16600 | 70400000 | 70400000 | 7000 | 10500 |

Financial Year: 2023-2024 Name of District: DEWAS Guideline ID :2023202410102

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Corner Plot | North - East | 3 Floors allowed

| | | |
|--------------------------------------|---|-----------------------------------|
| Plot Area 3416 sqft | Dimensions(L X B) 61 X 56 | No Of Open Sides 3 |
| Any Construction Done No | Status Legal & Infra Status | Boundary Wall No |
| Type Of Ownership Freehold | Overlooking Main Road | Transaction Type Resale |

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North

| | | |
|-------------------------------|---------------------------------|---|
| Plot Area 3416 sqft | Overlooking Main Road | Transaction Type New Property |
|-------------------------------|---------------------------------|---|

1 Photos

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for purpose as on **27th June 2023**.

The term **Fair Market Value** is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeable and for self-interest assuming that neither is under undue duress"

Fundamental assumptions and conditions presumed in this definition are: ®

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
4. There is no direct/ indirect interest in the property valued.
5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

BOM Emp. No. AX40/Empanelment: Valuer/VCPL/2021-22



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