

D K Jain & Co.



D R D Sharma

Chartered Engineers
IBBI Regd. Valuers (L&B, PME)
34 AB CBDT Regd. Valuers (L&B, PME)
CAT - A Surveyor & Loss Assessor

BSc Engg (Civil), MSc (Valuation), PhD
PG(Town & Country Planning) AMIE, FIV, FITP

"Nilay", 25, Bima Nagar, Old Palasia, Indore - 452001 / Google Pin 22.72723,75.893389
0731-4080131 / 9826033078 / 6268162085 / dkjavpl@gmail.com

REF: &C - BS / UBOI - SARAL / 22 - 23 / 606

14th Feb, 2023

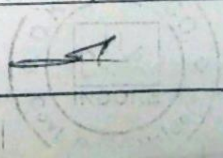
FAIR VALUE OPINION REPORT

Immovable Property - 3BHK Residential Flat
1st Floor, Flat No. 114, Block No. D, "Silver Urbane"
Silver Spring Township, Phase - 1, Vill. Mundla Nayta, A.B. Road Bypass, Indore, MP

Prospective Buyers A/c: Mrs. Shanaaz Bee W/o Md. Aziz

Pursuant to the instructions received from Union Bank of India, Saral Branch, Indore to carryout Fair Value Assessment of the captioned property, we after having physically inspected the same, made requisite enquires / discussions with concerns and perusal of tendered relevant documents, opine as under :

I. GENERAL		
1.	Purpose for which the valuation is made	Assessment of Fair and Notional Estimation of AS ON DATE Realizable & Distress Sale Value said required for Banker's Financial Reference.
2.	a) Date of inspection	: 11.02.2023 Accompanying Md. Asif - 9301717833
	b) Date on which the valuation is made	: 11.02.2023
D	List of documents produced for perusal	
	i) Regd. Sale Deed	: Regd. Deed Dtd. 27.07.2011
	ii) Layout Plan	: Colony Layout Plan
	iii) Any Other Document	: - Prakoshta Declaration - Sale Agreement - Electricity Bill IVRS No.N3543020600
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	Property Ownership said belonging to: Mr. Anil Kumar Chandak S/o Shri Ghanshyam Ji Chandak R/o: F/No.114, Silver Urbane, Silver Spring Township, Vill. Mundla Nayta Indore, MP Prospective Buyers Mrs. Shanaaz Bee W/o Md. Aziz R/o : 2/2 Choti Gwaltoli, Nawab Banda Compound, Indore, MP.
5.	Brief description of the property (Including leasehold/freehold etc)	: Asset under valuation comprising freehold 3-BHK residential flat situated at 1 st floor of Block-D, "Silver Urbane" in Silver Spring Township, Phase-1 confirming to 1 st class of RCC Construction.
6.	Location of property	Township situated off the Bypass Road from Opp. Side of The Millenium School. For Pin Point location of the property, Plz Refer Enclosed Google Map Latitude & Longitude: 22.661256,75.909341
	a) Plot No. / Land Survey No.	: Flat No. 304
	b) Door No.	: 304
	c) T. S. No. / Village	: Vill. Nipaniya
	d) Ward / Taluka / PH No.	: Ward no. 36 Nipaniya
	e) Mandal / District	: Dist. Indore
	f) Date of issue and validity of layout of approved map / plan	: Sanctioned Map not made available, be obtained
	g) Approved map / plan issuing authority	: Sanctioned Map not made available, be obtained



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14th Feb, 2023

FAIR VALUE OPINION REPORT

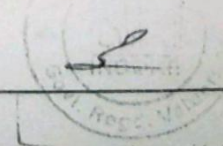
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Prospective Buyers A/c: Mrs. Shanaaz Bee W/o Md. Aziz

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	c) T. S. No. / Village	: Vill. Nipaniya
	d) Ward / Taluka / PH No.	: Ward no. 36 Nipaniya
	e) Mandal / District	: Dist. Indore
	f) Date of issue and validity of layout of approved map / plan	: Sanctioned Map not made available, be obtained
	g) Approved map / plan issuing authority	: Sanctioned Map not made available, be obtained

	h)	Whether genuineness or authenticity of approved map / plan is verified	:	Sanctioned Map not made available, be obtained	
	i)	Any other comments by our empanelled valuers on authentic of approved plan	:	Nil	
7.		Postal address of the property	:	1 st Floor, Flat No. 114, Block No. D, "Silver Urbane" Silver Spring Township, Phase - 1, Vill. Mundla Nayta, A.B. Road Bypass, Indore, MP	
8.		City / Town	:	Indore	
		Residential Area	:	Residential Area	
		Commercial Area	:	N/a	
		Industrial Area	:	N/a	
9.		Classification of the area	:		
	i)	High / Middle / Poor	:	Middle	
	ii)	Urban / Semi Urban / Rural	:	Urban	
10.		Coming under Corporation limit / Village Panchayat / Municipality	:	Corporation	
11.		Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency / scheduled area / cantonment area)	:	No	
12		In case it is an agricultural land, any conversion to house site plots is contemplated	:	N/a	
13		Boundaries of the property	:	As per Sale Deed	Physical Status
		East	:	Group House 113	Group House 113
		West	:	Open Space	Open Space / Garden
		North	:	Open Space	Open Space
		South	:	Common Lobby	Common Lobby
14.1		Dimensions of the site	:	As per Sale Deed	Physical Status
		East	:	Not mentioned in deed	-
		West	:	Not mentioned in deed	-
		North	:	Not mentioned in deed	-
		South	:	Not mentioned in deed	-
14.2		Latitude and Longitude of the site	:	22.661256, 75.909341	
15		Extent of the site	:	Super Built-up Area 1989 SFT	
16		Extent of the site considered for valuation (least of 14 A & 14 B)	:	Super Built-up Area 1989 SFT	
17		Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	:	Owner Occupied	
II. APARTMENT BUILDING					
1.		Nature of the Apartment	:	Residential	
2.		Location	:	Vill Mundla Nayta, Bypass	
		T.S.No.	:	Indore	
		Block No.	:	Block No. D	
		Ward / PH No.	:	Ward no. 75 (Palda)	
		Village/ Municipality / Corporation	:	Village Mundla Nayta	
		Door No., Street or Road (Pin Code)	:	Flat No. 114	
		Description of the locality Residential / Commercial / Mixed	:	Residential	



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4.	Year of Construction	:	Reported built in Yr. 2009
5.	Number of Floors	:	Seven, P+6
6.	Type of Structure	:	1 st Class RCC
7.	Number of Dwelling units in the building	:	To Be Refer Prakostha
8.	Quality of Construction	:	1 st Class RCC Structure
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	Available
	Protected Water Supply	:	Available
	Underground Sewerage	:	Available
	Car Parking - Open/ Covered	:	Available
	Is Compound wall existing?	:	Available
	Is pavement laid around the Building	:	Available
III	FLAT		
1	The floor on which the flat is situated	:	1 st Floor
2	Door No. of the flat	:	Flat No. 114
3	Specifications of the flat	:	
	Roof	:	RCC
	Flooring	:	Mixed Type
	Doors	:	Wooden Door
	Windows	:	Al. Section
	Fittings	:	Normal
4	House Tax	:	Tax Receipt Not made available
	Assessment No.	:	NA
	Tax paid in the name of	:	NA
	Tax amount	:	NA
5	Electricity Service Connection no.	:	IVRS No.N3543020600
	Meter Card is in the name of	:	Chanchal Rohit Vijayvergiya
6	How is the maintenance of the flat?	:	Details not made available
7	Sale Deed executed in the name of	:	Mr. Anil Kumar Chandak S/o Shri Ghanshyam Ji Chandak
8	What is undivided land area as per Sale Deed?	:	To Be Refer Deed / Prakostha
9	What is the plinth area of the flat?	:	Super Built-up Area 1989 SFT
10	What is the floor space index (app.)	:	Sanctioned Map not made available, be obtained
11	What is the Carpet Area of the flat?	:	Sanctioned Map not made available, be obtained
12	Is it Posh/ I class / Medium / Ordinary?	:	Medium
3	It being used for Residential or Comm purpose?	:	Residential
14	Is it Owner-occupied or let out?	:	Owner Occupied
15	If rented, what is the monthly rent?	:	No
IV	MARKETABILITY		
1	How is the marketability?	:	Good
2	What are the factors favoring for an extra Potential Value?	:	Good Locality / Available Amenities

S

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3	Any negative factors are observed which affect the market value in general?	:	None in particular
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details/reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)	:	Rs. 5500/- SFT

2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the office under comparison (give details).	:	Rs. 5500/- SFT
3	Break - up for the rate	:	
	i) Building + Services	:	Rs. 1500/- SFT
	ii) Land + Others	:	Rs. 3500/- SFT
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 40,65,516/- SBA 1989 SFT @ Rs. 2044/- SFT 40,65,516/- (GGL Rate Rs. 22000/- SQM / Rs. 2044/- SFT) (GGL Yr. 2022-23 Page. No. 331 Attached)

VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a.	Depreciated building rate	:	Super Built-up Area @ Rs. 5000/- SFT
	Replacement cost of flat with Services(v (3)i)	:	Included as per break up above
	Age of the building	:	14 Yrs.
	Life of the building estimated	:	44 Yrs. (Sub. to recommended repairs & maintenance)
	Depreciation percentage assuming salvage value as 10%	:	10%
	Depreciated Ratio of the building	:	N/a

b.	Total composite rate arrived for valuation	:	Rs. 5000/- SFT
	Depreciated building rate VI (a)	:	Rs. 1500/- SFT
	Rate for Land & other V (3)ii	:	Rs. 3500/- SFT
	Total Composite Rate	:	Rs. 5000/- SFT



Details of Valuation:

Sr. No.	Description	Qty. SFT	Rate per unit Rs.	Estimated Value Rs.
1	Present value of the flat (incl.car parking, if provided)	SBA 1989	5000/- SFT	Rs. 99,45,000/-
2	Wardrobes	-		
3	Showcases	-		
4	Kitchen Arrangements	-		
5	Superfine Finish	-		
6	Interior Decorations	-		
7	Electricity deposits / electrical fittings, etc.,	-		
8	Extra collapsible gates / grill works etc.,	-		
9	Potential value, if any	-		
10	Others - Sanitary / Plumbing	-		
	Total			Rs. 99,45,000/-
	R/off			Rs. 99,00,000/-

Present Day Fair Value of the property, evaluated adopting market approach method taking into consideration location, built-up area, class / type of construction, residual economical life, available / proximity to civic amenities, supply / demand, surrounding development status, etc. AND due cognizance of Govt. guideline rates / prevailing market transaction trend in the vicinity.

Notional Estimation of As on date Realizable & Distress Sale Value for intended purpose evaluated considering super built/up area and applying appropriate corrective factor on FV, which in our opinion reasonable and fair considering other relevant factors usually attached when realization affected by FI.

A few photographs of the Location / Property taken by us are appended herewith for perusal.

Govt. Guideline Value: Rs. 40,65,516/-
(Rs. Forty Lakh Sixty-Five Thousand Five Hundred & Sixteen Only)

PLOT GUIDE LINE / CIRCLE RATE NOT SOLE FACTOR TO DETERMINE PROPERTY VALUE :
DELHI HC ORDER DTD. 31.01.2020

"GUIDE LINE / CIRCLE RATE IS NOT A CONCLUSIVE EVIDENCE FOR THE VALUATION ANDWORKS AS A MERE GUIDANCE TO THE COLLECTOR FOR DETERMINING THE VALUE UNDERSECTION 47 - A OF THE ACT"

Fair Value : Rs. 99,00,000/- (Rs. Ninety-Nine Lakh Only).
Estd. Realizable Value : Rs. 90,00,000/- (Rs. Ninety Lakh Only).
Estd. Distress Sale Value : Rs. 80,00,000/- (Rs. Eighty Lakh Only).



GOVT. GUIDELINE FY 2022-23

S.No	Mohalla/Colony/ Society/Road/Village	PLOT (SQM)		BUILDING RESIDENTIAL (SQM)				BUILDING COMMERCIAL (SQM)				BUILDING MULTISQM		AGRICULTURAL (AREAS/HECTARE)			AGRICULTURAL PLOTS(SQM)	
		Residential	Commercial	Industrial	RCC	RBC	Tin shade	Kacche khatu	Shop	Office	Godown	Residential	Commercial	Irrigated	Un irrigated	Irrigated	Sub Class wise Residential	Sub Class wise Commercial
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	
2803	SHUBH CITY (PALDA)	15900	19400	15900	28900	23100	21500	19900	33000	32800	32200	12800	25600	0	15900000	15900000	15900	19400
2804	SILVER MENTION (MUNDALANAYTA)	14600	15000	14600	27600	21800	20200	18600	28800	28200	27800	22000	44000	0	14600000	14600000	14600	15000
2805	SILVER SPRINGS PHASE-1 (MUDLA NAYTA)	14600	15000	14600	27600	21800	20200	18600	28800	28200	27000	22000	44000	0	14600000	14600000	14600	15000
2806	SILVER SPRINGS PHASE-2 (MUDLA NAYTA)	15900	16400	15900	28900	23100	21500	19900	30000	29600	29200	24000	48000	0	15900000	15900000	15900	16400
2807	STAR AVENUE	6400	6400	6400	19400	13800	12000	10400	20000	19600	19200	11200	22400	64000000	64000000	6400	6400	
2808	WARDANA MERCHANT ASSOCIATION KI COLONY (PALDA)	6200	6200	6200	19200	13400	11800	10200	19800	19400	19000	11200	22400	62000000	62000000	6200	6200	
2809	VARJUN EXOTICA PALDA	10000	13000	10000	23000	17200	15600	14000	20600	20200	25800	16500	33000	0	10000000	10000000	10000	13000
2810	VARJUN VICTORY (PALDA)	4400	4400	4400	17400	11600	10000	9400	18000	17600	17200	10500	21000	44000000	44000000	4400	4400	



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Financial Year: 2022-2023 Name of District: INDORE Guidelines ID: 2022-2023-17102

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45
Years
of
Service

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DECLARATION

- i. Property inspected by us on 11.02.2023 Accompanying with Mohammad Asif - 9301717833
- ii. Undersigned does not have any direct / indirect interest in said property.
- iii. Information furnished herein is true & correct to the best of our knowledge.
- iv. We have submitted valuation report directly to the bank.
- v. Valuation report is an opinion given in good faith & without any prejudice. All the due care taken while carrying out the assignment / preparation of the report.
- vi. The valuation amount varies with PURPOSE, DATE AND TIME, so this report should not be used for the purpose other than the mentioned in the report.
- vii. Property mortgage / assessed value recommended be affected on compliance of Bankers Certificate and obtaining Latest LSR.



BANKER'S SATISFACTION CERTIFICATE

The undersigned have inspected the property detailed in aforesaid valuation report dated on..... I have gone through the report and to the best of my knowledge, am satisfied with the value of the property evaluated at Rs.....by the approved Valuer, which is realistic & reasonably fair and we broadly agree therewith.

Br. Manager / Credit Team

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THIS REPORT SHOULD BE READ ALONG WITH NOTES & DISCLAIMER EXPRESSED HEREUNDER.

NOTES & DISCLAIMER

- Valuation report is an opinion given in good faith & without prejudice for the property tendered to us by the Owner & /or his representative.
- All the due care taken while carrying out the assignment / preparation of the report. Bankers, if have any disagreement over our opined value must satisfy themselves before taking their financial decision.
- All the values - FV ERV & DSV & given is fair opinion for the asset and applicable only for - AS ON THE DATE OF EVALUATION ONLY and ACCEPTANCE THEREOF IS AT SOLE DISCRETION OF THE CREDITORS.
- DKJ&C disown any / all kind of indemnity of what so ever in nature, other than the justification for the expressed opinion in the report.
- DKJ&C have carried out asset evaluation in reference to market scenario, prevailing AS ON THE DATE and information disclosed by the Owner & / or his representative.
- DKJ&C have also collected other available information & documents that were additionally considered relevant in carrying out the exercise from own resources / public documents.
- DKJ&C do not certify ownership & / or genuineness of property related tendered documents.
- Our valuation report is only for the exclusive use of UBoI whom it is addressed and no responsibility is accepted for any third party for the whole or any part of its contents.
- Valuation report is confidential document and circulation of the report, in any of the form to other entity is strictly prohibited.
- Value opinion pertains to the specific purpose mentioned on Page No. 1 Point 1 and the same, may differ for other than the purpose and date of valuation, due to various relevant factors associated therewith.
- Our work doesn't & didn't constitute validation of any information whatsoever provided / made available to us for carrying out the assignment.
- The property valued as per tendered documents / disclosed information to us. If any of the documents and details given found untrue / unlawful then the report shall be treated null & void.
- Our report automatically stands null & void, on NON RECEIPT of our professional fee bill.
- DKJ&C will not be responsible for the matters of legal in nature that affects the value and opinion expressed by us. And will not give any testimony or appear in court in this regard.

Signature of the Valuer

Digitally signed by Dr.
Dr. Ramnarayan Ramnarayan Sharma
Sharma Date: 2023.02.14
20:25:35 +05'30'



Dr. R B Sharma Partner- DK Jain & Co.
Ph.D., P.G.Dip (T&CP), M.Sc. (Real Estate Valuation), B.Sc.(Engg.)-Civil
FITP(India), FIV (India)
Chartered Engineer-Civil- A.M.-158650-B,
Registered Valuer (WTA-1957, Sect.34 A.B) L&B, CAT-1/12/52/2002

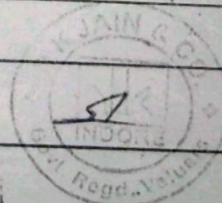
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DECLARATION FROM VALUERS

Annexure - II

I hereby declare that-

- The information furnished in my valuation report dated 14th Feb, 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.
- I have no direct or indirect interest in the property valued;
- I have personally inspected the property on 11th Feb, 2023 The work is not sub-contracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of Imprisonment;
- I have not been found guilty of misconduct in my professional capacity.
- 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.
- 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.
- 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 am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- Further, I hereby provide the following information.

S. No.	Particulars	Valuer comment
1	background information of the asset being valued;	Asset under valuation comprising freehold 3-BHK residential flat situated at 1 st floor of Block-D, "Silver Urbane" in Silver Spring Township, Phase-1 confirming to 1 st class of RCC Construction.
2	purpose of valuation and appointing authority	Assessment of Fair and Notional Estimation of AS ON DATE Realizable & Distress Sale Value said required for Banker's Financial Reference.
3	identity of the valuer and any other experts involved in the valuation;	D K Jain & Co. Partners - Dr. Ramnarayan B Sharma
4	disclosure of valuer interest or conflict, if any;	Nil



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5	date of appointment, valuation date and date of report;	Date of Appointment - 11.02.2023 Valuation Date - 11.02.2023 Report Date - 14.02.2023
6	inspections and/or investigations undertaken;	11.02.2023
7	nature and sources of the information used or relied upon;	Local Enquiry / Market Survey
8	procedures adopted in carrying out the valuation and valuation standards followed;	Site Inspection, Scrutiny of submitted of documents & market survey
9	restrictions on use of the report, if any;	As per point no.1, page 1 of Valuation Report Refer <u>Notes & Disclaimer</u>
10	major factors that were taken into account during the valuation;	Asset Physical Status and Market Survey
11	major factors that were taken into account during the valuation;	As above
12	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.	As per attached disclaimer.

Date : 14.02.2023

Place: Indore

Signature of the Valuer

Dr.

Ramnarayan
Sharma

Digitally signed by Dr.
Ramnarayan Sharma
Date: 2023.02.14
20:25:57 +05'30'



Dr. Ramnarayan B Sharma Partner - D K Jain & Co.

Ph.D., P.G.Dip (T&CP), M.Sc. (Real Estate Valuation), B.Sc.(Engg.-Civil)
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Chartered Engineer-Civil- A.M.-158650-8,
Registered Valuer (WTA-1957, Sect.34 A.B) L&B, CAT-1/12/52/2002

Chartered Engineers
IBBI Regd. Valuers (L&B, PME)
34 AB CBDT Regd. Valuers (L&B, PME)
CAT - A Surveyor & Loss Assessor

"Nilay", 25, Bima Nagar, Old Palasia, Indore - 452001 / Google Pin 22.72723,75.893389
0731-4080131 / 9826033078 / 6268162085 / dkjavpl@gmail.com

45
Years
Service

Dr. R. E. Sharma
BSc Engg (Civil), MSc (Valuation), PhD
PG(Town & Country Planning) AMIE, FIV, FITP

REF: &C - BS / UB0I - SARAL / 22 - 23 / 606

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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 endeavor 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 in so far as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

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.





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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" (to undertake assignments for valuation of a particular movable / immovable assets using unscrupulous means) or offering "convenience valuations" in order to cater to a company or clients 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.



D K JAIN & CO.

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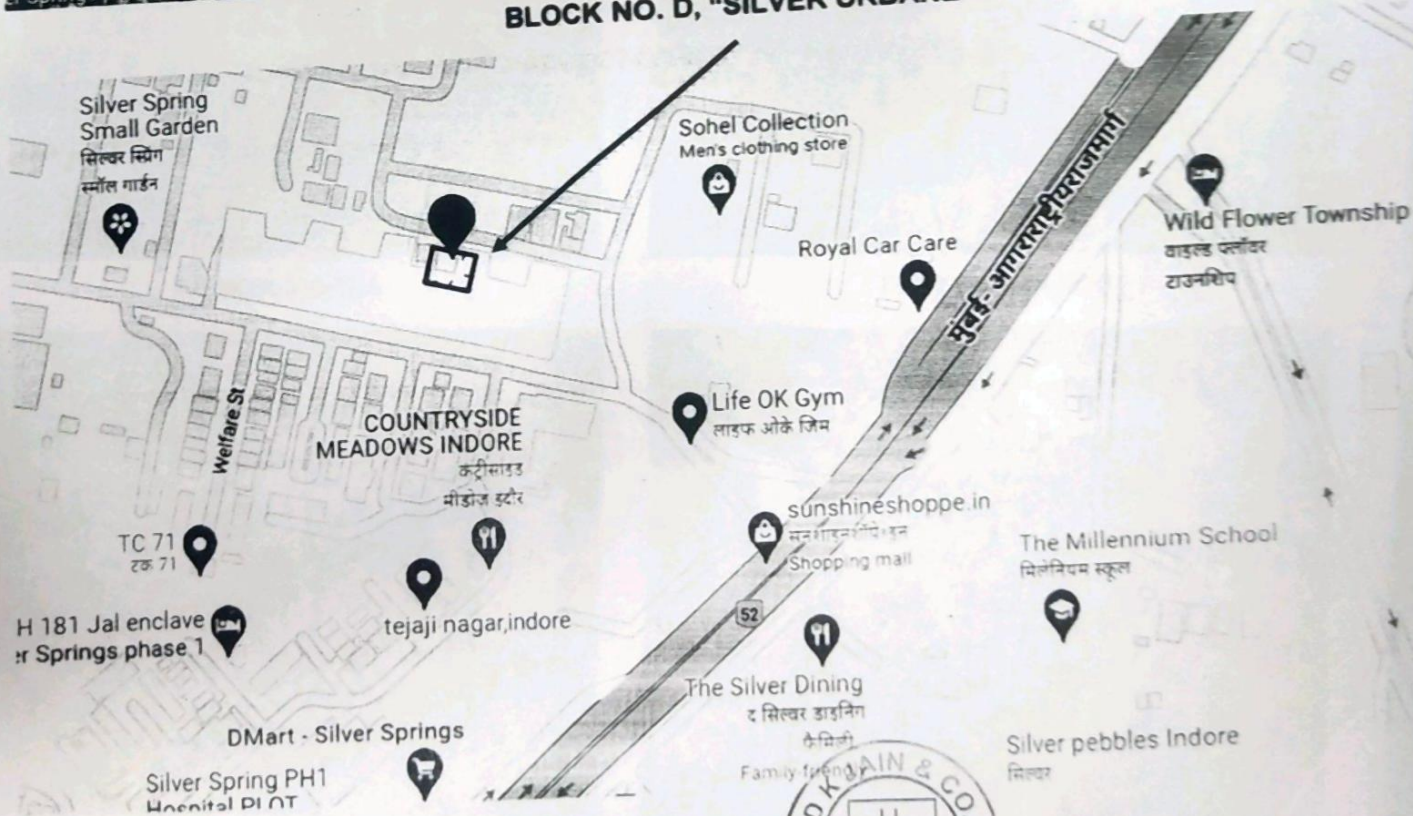
A/c: MRS. SHANAAZ BEE W/O MD. AZIZ

IMMOVABLE PROPERTY – 3BHK RESIDENTIAL FLAT
1ST FLOOR, FLAT NO. 114, BLOCK NO. D, "SILVER URBANE"
SILVER SPRING TOWNSHIP, PHASE – 1, VILL. MUNDLA NAYTA, A.B. ROAD BYPASS, INDORE,

GOOGLE LOCATION MAP :



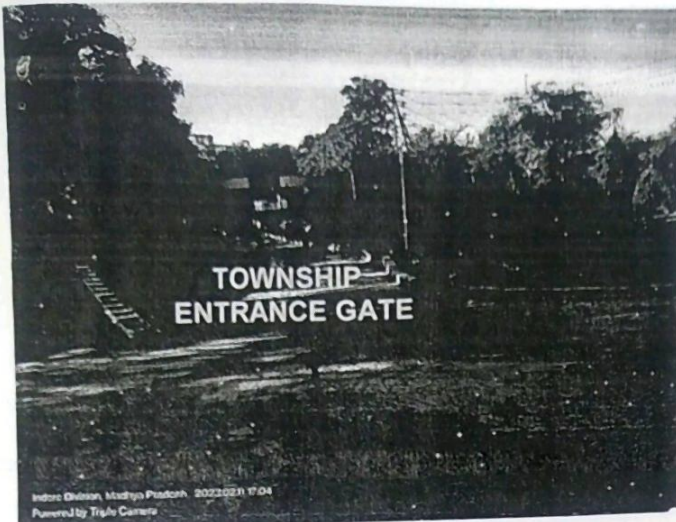
BLOCK NO. D, "SILVER URBANE"



LATITUDE & LONGITUDE : 22.661256, 75.909341



IMMOVABLE PROPERTY - 3BHK RESIDENTIAL FLAT
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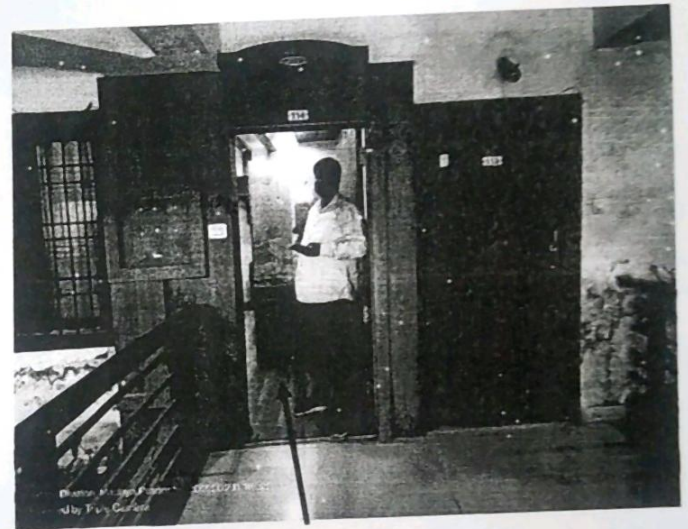
APPROACH TO PROPERTY



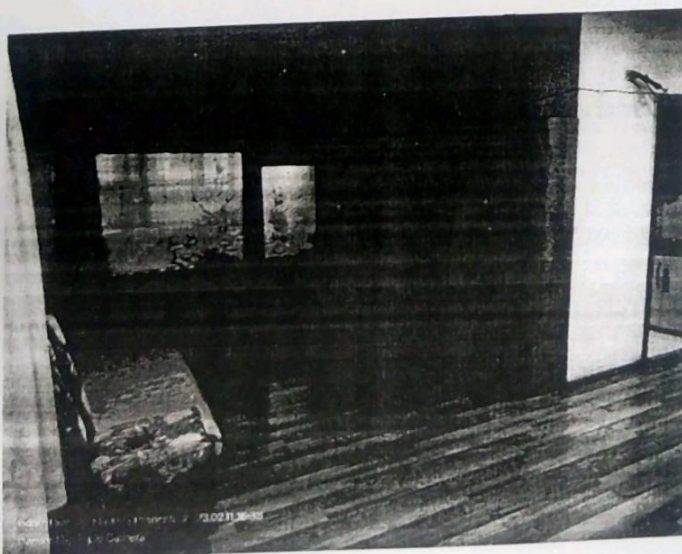
D - BLOCK



PARKING AREA



FLAT ENTRANCE



HALL

