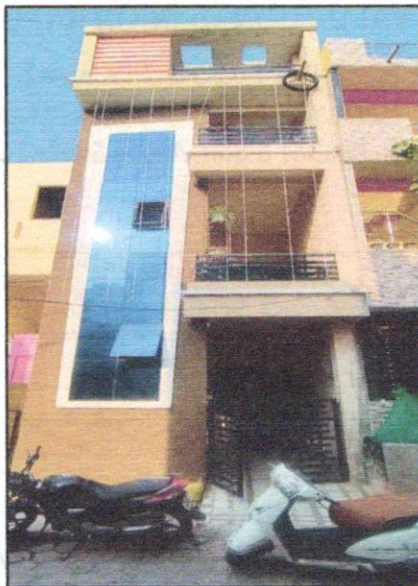


## Valuation Report of the Immovable Property



### Details of the property under consideration:

Name of Owner: **Smt. Vijeta Sharma W/o Shri. Anoop Sharma & Shri. Anoop Sharma S/o Late Shri. Pramod Sharma**

Residential Row House on Plot No. 42, "Gourav Nagar Ext. Colony", Ujjain Dewas (Bima) Road, Tehsil & District – Dewas, PIN – 455 001, State – Madhya Pradesh, Country – India

Latitude Longitude - 22°58'17.6"N 76°02'30.3"E

### Valuation Done for:

#### **Bank of Maharashtra**

#### **Pithampur (Sagar Kuti) Branch**

Sagar Kuti Chouraha's House, Mhow Neemuch-Highway Pithampur, Sector 3 Dhar – 454 774  
State – Madhya Pradesh, Country – India.



**Indore** : 106, 1st Floor, Gold Star Tower, 576, M. G. Road, Opp. TI Mall, Indore - 452 001, (M.P.), INDIA  
E-mail : [indore@vastukala.org](mailto:indore@vastukala.org), Tel. : +91 7313510884 +91 9926411111

#### **Our Pan India Presence at :**

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 Thane	 Nanded	 Indore	 Raipur
 Delhi NCR	 Nashik	 Ahmedabad	 Jaipur

 **Regd. Office** : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA  
 TeleFax : +91 22 28371325/24  
 [mumbai@vastukala.org](mailto:mumbai@vastukala.org)

## VALUATION OPINION REPORT

The Residential property bearing Residential Row House on Plot No. 42, "Gourav Nagar Ext. Colony", Ujjain Dewas (Bima) Road, Tehsil & District – Dewas, PIN – 455 001, State – Madhya Pradesh, Country - India belongs to Smt. Vijeta Sharma W/o Shri. Anoop Sharma & Shri. Anoop Sharma S/o Late Shri. Pramod Sharma.

Boundaries of the property:

Boundaries	:	As per Actual at Site
North	:	Row House on Plot No. 47
South	:	Colony Road
East	:	Row House on Plot No. 41
West	:	Row House on Plot No. 43

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 ₹ 25,92,216/- (Rupees Twenty Five Lakh Ninety Two Thousand Two Hundred Sixteen 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.

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2023.12.05 15:46:34 +05'30'

*Manoj*



Auth. Sign.

**Manoj B. Chalikwar**  
Registered Valuer  
Chartered Engineer (India)  
Reg. No. IBBI / RV / 07/2018/10366  
Reg. No. CAT-I-F-1763  
Encl: Valuation report.

Indore : 106, 1st Floor, Gold Star Tower, 576, M. G. Road, Opp. TI Mall, Indore - 452 001, (M.P.), INDIA  
E-mail : indore@vastukala.org, Tel. : +91 7313510884 +91 9926411111

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- Raipur
- Jaipur

- Regd. Office : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
- TeleFax : +91 22 28371325/24
- mumbai@vastukala.org



**VALUATION REPORT IN RESPECT OF IMMOVABLE PROPERTY**

1.	Date of Inspection	:	<b>24.11.2023</b>
2.	Purpose of valuation	:	As per request from Bank of Maharashtra, Pithampur (Sagar Kuti) Branch to assess Fair Market Value of the property under reference for Banking purpose.
3.	Name and address of the Valuer.	:	<b>Manoj B. Chalikwar</b> <b>Vastukala Consultants (I) Pvt. Ltd.</b> 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. MP108942023A11570479 dated 10.03.2023 between Shri. Mahendra Singh Bais S/o Shri. Kamal Singh Bais (the Seller) AND Smt. Vijeta Sharma W/o Shri. Anoop Sharma & Shri. Anoop Sharma S/o Late Shri. Pramod Sharma (the Purchaser) 2. Approved Building Plan No. 1212 dated 19.06.2007 issued by Nagar Palika Nigam, Dewas for Case No. 14X3X12X/07. 3. Building Permission No. 1212 dated 19.06.2007 issued by Nagar Palika Nigam, Dewas for Case No. 14X3X12X/07.
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	:	₹ 5,900/- Expected rental income per month
	<b>Property Details:</b>	:	
9.	Name(s) of the Owner and Postal address of the property under consideration.	:	<b>Smt. Vijeta Sharma W/o Shri. Anoop Sharma &amp; Shri. Anoop Sharma S/o Late Shri. Pramod Sharma</b>  Residential Row House on Plot No. 42, " <b>Gourav Nagar Ext. Colony</b> ", Ujjain Dewas (Bima) Road, Tehsil & District – Dewas, PIN – 455 001, State – Madhya Pradesh, Country – India.  <u>Contact Person:</u> Mr. Anoop Sharma (Co-Owner) Contact No.: +91 97555 50001
10.	If the property is under joint ownership/ co-ownership share of each such owner/ are the share is undivided.	:	Joint Ownership  Details of Ownership Share is not available.
11.	Brief description of the property	:	
	The immovable property comprising of freehold residential plot and row house thereof. The property is located in a developed area having basic infrastructure, well connected by road and train. It is located at		

3.4 KM. travelling distance from Dewas Junction Railway station.

**Land:**

As per Sale Deed, the plot area is 60.00 Sq. M. i.e., 646.00 Sq. Ft., which is considered for valuation.

**Structure:**

The property consists of Residential Row House is of Ground + 2 Upper Floor. It is a R.C.C. Framed Structure with RCC beams, columns, slabs and RCC staircase provide for access to the upper floor.

The composition of the Residential House as per Site Inspection is as below -

Floor	Composition
Ground	Hall + Bedroom + Kitchen + Toilet
First	Hall + Bedroom + Toilet
Second	Room

The composition of the Residential House as per Approved Plan is as below -

Floor	Composition
Ground	Drawing Room + Bedroom + Kitchen + Toilet
First	Drawing Room + Bedroom + Kitchen + Toilet

As per site Measurement, the structure area is as below -

Floor	Carpet Area in Sq. Ft.
Ground	578.00
First	578.00
Second	120.00
<b>Total</b>	<b>1,276.00</b>

As per Sale Deed, the structure area is as below-

Floor	Area in Sq. M.	Area in Sq. Ft.
Ground Floor	60.00	646.00
First Floor	23.23	250.00
<b>Total</b>	<b>83.23</b>	<b>896.00</b>

As per Approved Building Plan, the construction area is a below-

Particular	Built-Up Area in Sq. M.	Area in Sq. Ft.
Ground Floor	42.00	452.00
First Floor	42.00	452.00
<b>Total</b>	<b>84.00</b>	<b>904.00</b>

Particulars	As per approved Plan in Sq. Ft.	As per Sale Deed in Sq. Ft.	Area Considered for valuation in Sq. Ft.
Ground Floor	452.00	646.00	452.00
First Floor	452.00	250.00	250.00
<b>Total BUA</b>	<b>904.00</b>	<b>896.00</b>	<b>702.00</b>

Total of Least Built-up Area as per approved building plan / sale deed floor wise i.e. 702.00 Sq. Ft. is considered for the purpose of valuation.



12.	Location of the property. (C.T.S. No., Survey No., Hissa No., Plot No., etc.).	:	Plot No. 42, Survey No. 37/2	
13.	<b>Boundaries of the property</b>	:	<b>As per Actual at Site</b>	<b>As per Sale Deed</b>
	North	:	Row House on Plot No. 47	Row House on Plot No. 47
	South	:	Colony Road	Colony Road
	East	:	Row House on Plot No. 41	Row House on Plot No. 41
	West	:	Row House on Plot No. 43	Row House on Plot No. 43
14.	Route map	:	Enclosed	
15.	Any specific identification marks	:	Nimmi Footwear	
16.	Whether covered under Corporation/ Panchayat/ Municipality.	:	Gram 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. MP108942023A11570479 dated 10.03.2023	
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.	:	Owner Occupied	
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.	:	Septic Tank and Connected to Gram Panchayat 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						
<b>Valuation of the property:</b>									
42.	Dimensions of the plot	:	4.00 M. X 15 M.						
43.	Total area of the plot	:	<b>646.00 Sq. Ft.</b> <b>(As per Sale Deed/Approved Building Plan)</b>						
44.	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	:	₹ 2,000/- to ₹ 3,000/- per Sq. Ft. for Residential plot						
45.	Government Rate obtained from the online government records of Land	:	₹ 5,700/- per Sq. M. i.e., ₹ 530/- per Sq. Ft.						
46.	Building	:	₹ 1,500/- per Sq. Ft. on Built-up Area						
<b>B) Structure</b>									
	<b>Floor</b>	<b>BUA Area in Sq. Ft.</b>	<b>Year Of Const</b>	<b>Total Life of Structure</b>	<b>Replacement Rate (₹)</b>	<b>Age Of Build.</b>	<b>Final Dep. Rate (₹)</b>	<b>Final Dep. Value (₹)</b>	<b>Replacement Value (₹)</b>
	Ground +1	702	2010	60	1,500/-	13	1,208/-	8,48,016/-	10,53,000/-
	<b>Total</b>							<b>8,48,016/-</b>	<b>10,53,000/-</b>
47.	<b>i. Government Value</b>								
	<b>Particulars</b>			<b>Area in Sq. Ft.</b>	<b>Rate in ₹</b>	<b>Value in ₹</b>			



	Plot	:	646.00	530/-	3,42,380/-
	Structure	:	As per valuation table		8,48,016/-
	<b>Total</b>				<b>11,90,396/-</b>
	5) Assessed/ adopted rate of valuation.		₹ 2,700.00 per Sq. Ft. for Residential plot		
48.	<b>ii. Fair Market Value</b>				
	<b>Particulars</b>	:	<b>Area in Sq. Ft.</b>	<b>Rate in ₹</b>	<b>Value in ₹</b>
	A) Plot		646.00	2,700/-	17,44,200/-
	B) Building		As per valuation table		8,48,016/-
	6) Total Value (A + B)				<b>25,92,216/-</b>
	<b>a. Technical details of the Plot:</b>				
49.	Type of Plot (Residential/ Commercial/ Industrial).	:	Residential		
50.	Year of construction.	:	2010 (As per Site Information) Age of the Building – 13 Years		
51.	Future life of the property.	:	47 years, Subject to proper, preventive periodic Maintenance & structural repairs		
52.	No. of floors and height of each floor including basement.	:	Ground + 2 Upper Floors - As per Site		
53.	Plinth area of each floor	:			
	<b>Particulars</b>		<b>As per approved Plan in Sq. Ft.</b>	<b>As per Sale Deed in Sq. Ft.</b>	<b>Area Considered for valuation in Sq. Ft.</b>
	Ground Floor		452.00	646.00	452.00
	First Floor		452.00	250.00	250.00
	<b>Total BUA</b>		<b>904.00</b>	<b>896.00</b>	<b>702.00</b>
54.	<b>Type of construction.</b> (Load bearing/ R.C.C. / Steel framed).		RCC framed structure		
	<b>Condition of the building.</b>	:			
55.	External (excellent/ good/ normal/ poor).	:	Good		
56.	Internal (excellent/ good/ normal/ poor).	:	Good		
	<b>Remarks:</b>	:			
57.	<b>b. Specifications of Construction:</b>				
a.	Foundation.	:	R.C.C		
b.	Basement.	:	N.A.		
c.	Superstructure.	:	R.C.C. frame work with 9" thick B. B. Masonry for external walls. 6" Thk. B.B. Masonry for internal walls		
d.	Joinery/ Doors & Windows.	:	Powder coated Aluminium sliding windows, Teak Wood door frames with solid flush shutters		
e.	RCC work.	:	Footings, Columns, Beams, Slab		
f.	Plastering.	:	Cement plastering		
g.	Flooring, Skirting.	:	Vitrified tiles flooring		
h.	Kitchen Pantry Platform	:	Granit kitchen platform		
i.	Whether any weather proof course is provided.	:	R.C.C. Slab		
j.	Drainage.	:	Connected to Gram Panchayat Sewerage System		



k.	Compound wall (Height, length and type of construction).	:	R.C.C
l.	Electric installation (Type of wire, Class of fittings)	:	Concealed wiring As per requirements
m.	Plumbing installation (No. of water closets & wash basins etc.)	:	Concealed plumbing As per requirements
n.	Bore well.	:	No
o.	Wardrobes, if any.	:	No
p.	Development of open area	:	Yes

<b>Summary of Valuation</b>	
Total Value of the Property	₹ 25,92,216/-
Realizable Value	₹ 23,32,994/-
Forced/ Distress Sale value.	₹ 20,73,773/-
Insurable value of the property (Full Replacement Cost (₹ 10,53,000/-) – Subsoil structure cost (15%))	₹ 8,95,050/-
e) Remarks:	
<p>1. <u>For the purpose of valuation, we have considered the land area as per sale deed.</u></p> <p>2. <u>Total of Least Built-up Area as per approved building plan / sale deed floor wise i.e. 702.00 Sq. Ft. is considered for the purpose of valuation.</u></p>	

### **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.









### Route Map of the property

Site u/r



**Latitude Longitude - 22°58'17.6"N 76°02'30.3"E**

**Note:** The Blue line shows the route to site from nearest railway station (Dewas Junction – 3.4 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)
<b>Tehsil: DEWAS</b>																	
<b>Sub-Area : NAGAR NIGAM DEWAS, Ward/Patwari Halka: WARD NUMBER-10</b>																	
386	DEWAS W/O SUPER CORRIDOR AWOHA	7000	7000	7000	19000	13400	11800	10200	21600	20000	20000	11000	15000	15000000	15000000	7000	7000
387	SOJANI NAGAR, SOJANI NAGAR EXT. 1, KACHHAWALA COLONY DEWAS BSNOK	5700	8600	5700	17700	12100	10500	8900	23200	21800	21800	9600	15400	56800000	56800000	5700	8600
388	LEFT HAND CANAL SOJANI SHADE NAGAR	5800	8600	5800	17800	12200	10600	9000	23200	21800	21800	9600	15400	57800000	57600000	5800	8600
389	TRUJANAGAR PANCHHURARI ROAD FAR DEWAS JUNCOS	15000	15000	15000	27000	21400	19800	18200	29800	28000	28000	13800	20800	150000000	150000000	15000	15000

Financial Year: 2023-2024 Name of District: DEWAS Guideline ID: 2023202410102 Page 108 of 750

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## Price Indicators

**magicbricks** Buy Rent Sell Home Loans

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₹26.0 Lac | 1000sq.ft. | 3 Floors allowed

For Sale in **Nagar Nigam Colony, Dewas**

**₹26.0 Lac** | 1000sq.ft. | 3 Floors allowed

Plot Area: 1000 sq.ft. | Construction Done: Yes | Boundary Wall: Yes

Transaction Type: **Resale**

Property in a Gated Locality

**Contact Owner** | **Get Phone No.**

**More Details**

Price: ₹26 Lac

Address: Nagar Nigam Colony, Dewas, Madhya Pradesh

Additional Features: In a gated colony | Partial construction done with boundary walls

Floors allowed for construction: 3

**Contact Owner**

**RealstateIndia** Buy Rent Agents Services

1000 Sq.ft. Residential Plot for Sale in Mukherjee Nagar, Dewas

₹31 Lac | 1000sq.ft.

**GET PHONE NO.** | **ENQUIRY NOW**

Share Property Feedback | Share this Property

**About Property**

A Residential Plot is available for sale in Mukherjee Nagar, Dewas. It is located in a very good area. The plot is measuring 100 Sq.ft. and priced at ₹31 Lac. It is available for sale. For further information, please contact the seller.

**Land Mark**

500m 4kms | 4.7m 1kms | Highway Station 1kms

2.5km | Shopping Mall 2kms | Bank 2kms

**Contact Seller**

Name: **Suman**

Phone: **98261 23000**

Address: **Mukherjee Nagar, Dewas**

Are you a real estate agent?  Yes  No



## DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference for purpose as on **5<sup>th</sup> December 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 knowledgeably 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.**

**Manoj  
Chalikwar**  
Director

Digitally signed by Manoj Chalikwar  
DN: cn=Manoj Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=manoj@vastukala.org, c=IN  
Date: 2023.12.05 15:46:52 +05'30'

Auth. Sign.

**Manoj B. Chalikwar**  
Registered Valuer  
Chartered Engineer (India)  
Reg. No. IBBI / RV / 07/2018/10366  
Reg. No. CAT-I-F-1763



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An ISO 9001:2015 Certified Company  
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