# Yogesh Dubey



Office: 106-A, First Floor, Chetak Center Main, 12/2, R.N.T. Marg, Indore - 452 001 (M.P.) ● Tel.: 0731-4991140 Mobile: 98265-86077 ● Email: dubeyvaluers@gmail.com ● Website: www.dubeyvaluers.in

<u>UID-11090</u> Ref No:DA/SBI/YN ROAD/772/2023-24

Date:09.10.2023

To,

The AGM State Bank of India, Industrial Finance Branch YN Road Indore (M.P.)

## **VALUER'S OPINION**

Owner	Govindah Nutrition Private Limited						
	Through Director-Shri Vishal Jaiswal s/o Shri Santoshlal Jaiswal						
Property Located at	Industrial unit situated at Survey No. 790/1, Patwari Halka No.27 Village-Chaayani Tehsil-Kalapipal Dist-Shajapur (M.P.)						
Present Market Value	Rs.1165.40Lakh (Rupees One Thousand One Hundred Sixty Five Lakh Forty Thousand Only)						
Realizable Value	Rs.990.60Lakh (Rupees Nine Hundred Ninety Lakh Sixty Thousand Only)						
Distress Value	Rs.815.80Lakh (Rupees Eight Hundred Fifteen Lakh Eighty Thousand Only)						
Guide line value	Rs.340.92Lakh (Rupees Three Hundred Forty Lakh Ninety Two Thousand Only)						

YOGESH DUBEY
Approved Chartered Valuer

A-7299, F-3893, M-110791 IMCL No. STR/91

l.	GENERAL	
1.	Purpose for which the valuation is made	Business Loan
2.	a. Date of inspection	02.10.2023
	b. Date on which the valuation is made	09.10.2023
3.	List of documents produced for perusal	
	I. Sale Deed	Sale deed no.MP389592018A1377757 dated 01.06.2018
	II. Diversion order	Diversion order no.300/A-2/2017-18 dated 28.08.2018 (copy enclosed)
	III. Documents shortcomings if any noticed	Current year receipt of property tax, diversion tax and other property related documents is to be obtained at the time sanction/disbursement of loan.
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)	Govindah Nutrition Private Limited Through Director-Shri Vishal Jaiswal s/o Shri Santoshlal Jaiswal
5.	Brief description of the property (Including lease hold / free hold etc)	The property under valuation is a Industrial unit situated at Survey No. 790/1, Patwari Halka No.27 Village-Chaayani Tehsil-Kalapipal Dist-Shajapur (M.P.) consist of main plant building, office, canteen, work shop & refrigeration system, Panel room, separate space for boiler & fuel, security room, meter room, powder plant, transformer substation, ETP, weigh bridge etc.  Main plant building (G+1floor): Ground floor of main plant building has been constructed with RCC framed structure, 8inch brick wall, plaster all over, color wash, kota stone flooring, electric & sanitary fitting are of good quality, MS shutter, wooden doors & windows are aluminium section with glass fitting and first floor of main plant building is constructed with a height of 20ft. with tin shed.  Canteen, work shop & refrigeration system, Panel room, boiler & fuel, security room, office, meter room, powder plant, transformer substation, ETP: Constructed with RCC footing & column, Brick wall with plaster, kota stone & smooth cement flooring & covered with tin shed.
6.	Location of property	Property is situated at Kalapipal-Sehore Road, near Parvati River PATWARI HALKA 27
	a. Plot No./Survey No.	Survey No.790/1
	b. Door No.	
	c. T.S. No. / Village	Village-Chaayani
	d. Ward / Taluka	Patwari Halka No.27
	e. Mandal / District	Tehsil-Kalapipal Dist-Shajapur (M.P.)
7.	Postal address of the property	Industrial unit situated at Survey No. 790/1, Patwari Halka No.27 Village-Chaayani Tehsil-Kalapipal Dist-Shajapur (M.P.)



8.	City / Town	Indore			
	Residential Area	No			
	Commercial Area	No			
	Industrial Area	Yes			
9.	Classification of the area	11/4/2-2-4-24			
	i. High / Middle / Poor	Middle			
	ii. Urban / Semi Urban / Rural	Rural			
10.	Coming under Corporation limit / Village Panchayat / Municipality	Gram Panchayat Ch	aayani		
11.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area				
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	Actual		
	EAST	Land of Vishal Jaiswal	Land of Vishal Jaiswal of Survey No.790/2		
	WEST	Other's Land	Other's Land (Survey No.833 & 834)		
	NORTH	Land of Other & Vishal Jaiswal	Rasta on land of survey no.832/2 belonging to Shri Vishal Jaiswal and Remaining Land of survey no.832 & Land of Other		
	SOUTH	Kaccha Rasta	Kaccha Rasta		
14. 1	Dimensions of the site	A As per Sale Deed	B Actual		
	EAST	Not mentioned			
	WEST	Not mentioned			
	NORTH	Not mentioned			
	SOUTH	Not mentioned			
14 2	Latitude, Longitude & Co-ordinate of the site		Longitude:76°57'31.8"E		
15.	Extent of the site	Total land area of su 3.27 hectare or 3270 (As per sale deed, R order)	rvey no.790/1 is 0sq.mt. evenue record & diversion		
16.	Extent of the site considered for valuation (least of 14 A & 14 B)	3.27 hectare or 3270 (As per sale deed, R order)	00sq.mt. evenue record & diversion		
17.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month	Owner occupied			

YOGESH DUBEY

II.	CHARACTERISTICS OF THE SITE	
1.	Classification of locality	Industrial & Agriculture
2.	Development of surrounding area	Agriculture area
3.	Possibility of frequent flooding / sub- merging	No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	2.00km. to 15.00 km.(Approx)
5.	Level of land with topographical condition	Leveled
6.	Shape of land	Irregular
7.	Type of use to which it can be put	Industrial
8.	Any usage restriction	N.A.
9.	Is plot in town planning approved layout	Not available, Required
10.	Corner plot or intermittent plot?	Intermittent land
11.	Road facilities	Yes
12.	Type of road available at present	RCC & Kaccha Rasta
13.	Width of road – is it below 20ft. or more than 20 ft.	Above 20ft. approx.
14.	Is it a land – locked land?	No
15.	Water potentiality	Yes
16.	Underground sewerage system	Yes
17.	Is power supply available at the site	Yes
18.	Advantage of the site	
	1.	The property is situated at Kalapipal-Sehore Road, near Parvati River PATWARI HALKA 27
19.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from seacoast / tidal level must be incorporated)	No
	1.	-
Part -	– A (Valuation of Land)	
1.	Size of plot	3.27 hectare or 32700sq.mt. (As per sale deed, Revenue record & diversion order)
	NORTH-SOUTH	-
	EAST & WEST	-
2.	Total extent of the plot	3.27 hectare or 32700sq.mt.
3.	Prevailing market rate (Along with details / reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	

YOGESH DUBEY

4.	Guideline rate obtained from the registrar's office (an evidence thereof to be enclosed)	Rs.16,00,000/- per hectare for diverted land 1.50x Irrig Rs.24,00,000/- per hectare		
	Diet. 2.27 heaters as 20700cm ant			
	Plot: 3.27 hectare or 32700sq.mt.	Rs.78,48,000		
	@ Rs.24,00,000/- per hectare	Rs.154,11,480		
	Construction cost: Rcc Const:2568.58sq.mt.@Rs.6000/-per	RS. 134, 11,460		
	sq.mt. Steel framed (Tin shed roofing):	Rs.108,33,004		
	3868.93sq.mt.@Rs.2800/- per sq.mt.			
	Total CGL Value (Land + Const.)	Rs.340.92Lakh (Guideline V	alue)	
5.	Assessed / adopted rate of valuation	Rs.1200/-per sq.mt.		
6.	Estimated value of land	Rs.392.40Lakh		
Part	- B (Valuation of Building)			
1.	Technical details of the building			
	a. Type of building (Residential / Commercial / Industrial)	Industrial		
	b. Type of construction (Load bearing /	RCC framed structure & Ste	el framed	
	RCC / Steel Framed)	structure		
	c. Year of construction	In year 2019		
	Age of Building	03Years		
	Residual life of building	57Years		
		MAIN PLANT		
	d. Number of floors and height of each floor including basement, if any	(Ground floor)	25ft. approx.	
		OFFICE AREA (GF)	11ft15ft. approx.	
		CANTEEN	12ft14ft. approx.	
		WORK SHOP &		
		REFRIGIRATION (GF)	18ft20ft. approx.	
		PANEL ROOM (GF)	18ft20ft. approx.	
		BOILER & FUEL (GF)	25ft. approx.	
		SECURITY ROOM (GF)	11ft15ft. approx.	
		METER ROOM (GF)	18ft20ft. approx.	
		MEZZANINE FLOOR	07ft8ft. approx.	
		MAIN PLANT FIRST FLOOR POWDER PLANT FIRST	18ft20ft. approx.	
		FLOOR OFFICE AREA FIRST	18ft20ft. approx.	
		FLOOR	18ft20ft. approx.	
		TRANSFORMER	in the second se	
		SUBSTATION	•	
		ETP (GF)	16ft. approx.	
		WEIGH BRIDGE	:50	
	e. Plinth area floor – wise	MAIN PLANT	2196.06sq.mt.	
		OFFICE AREA	150sq.mt.	
		CANTEEN	140sq.mt.	
		WORK SHOP & REFRIGIRATION	294sq.mt.	
		PANEL ROOM	70 sq.mt.	
		BOILER & FUEL	105 sq.mt.	
		SECURITY ROOM	45 sq.mt.	
		METER ROOM	9 sq.mt	
		MEZZANINE FLOOR	372.52 sq.mt	
		MAIN PLANT FIRST FLOOR	2196.06sq.mt.	

		POWDER PLANT FIRST	FLO	OR 588,12 sq.mi	
		OFFICE AREA FIRST FI	LOOR	150 sq.m	
		TRANSFORMER SUBS	Carry March 1955 Avenue	are an area and a second	
	*	ETP		51.75 sq.m	
		WEIGH BRIDGE		48 sq.m	
	f. Condition of the building	WEIGH BRIDGE		40 04.11	
	<ol> <li>Exterior – Excellent, Good, Normal, Poor</li> </ol>	Good			
	<li>ii. Interior – Excellent, Good, Normal, Poor</li>	Good			
	g. Date of issue and validity of layout of approved map / plan	Layout Plan:- Not avai Building Map:-Build Sanctioned by Gram P Panchayat Kalapipal mentioned in map)	ing ancha (Mer	map has beer ayat Chayni, Janpad mo no.& date no	
	h. Approved map / plan issuing authority	Building Map:- Approv (Janpad Panchayat Ka	lapipa	al)	
	Whether genuineness or authenticity of approved map / plan is verified	Valuation has been ca photocopy of approve owner.	d ma	ap produced by the	
	<ul> <li>j. Any other comments by our empanelled valuers on authentic of approved plan</li> </ul>	Signature of owner approved map	is t	o be obtained or	
	fications of construction (floor -wise) in respect of	f		011	
S.N.	Description	Ground floor	-	Other Floors	
	Foundation	RCC		-	
-	Basement	-		-	
-	Superstructure	RCC framed & Steel framed	RCC framed		
	Joinery / Doors & Windows (Please furnish	M.S. Main Gate, MS		Wooden Doors &	
	details about size of frames, shutters, glazing,	shutter, Wooden Doo		window are	
	fitting etc. and specify the species of timber)	& window are aluminu	MATRICE.	aluminum section	
		section with glass fitti	ng	with glass fitting	
	RCC works	Yes	-	Yes Yes	
	Plastering	Yes			
	Flooring, skirting, dadoing	Tiles & smooth Tiles &		ta stone ,Vitrified es & smooth ment finish	
	Special finish as marble, granite, wooden panelling, grills, etc	No	No		
	Roofing including weather proof course	No	-		
	Drainage	Yes	-		
S.N.	Description	Ground floor	Otl	her floors	
	Compound wall	Yes	-		
	Height	05ft7ft.(Approx)	-		
	Length	Around the plot	-		
	Type of construction	RCC, Brick & - Fabricated -			
	Electrical installation				
	Type of wiring	Copper wire		pper wire	
	Class of fittings (Superior / ordinary / poor)	Good	Go	o-Codin	
	Number of light points	As per requirement	-	per requirement	
	Fan points	As per requirement		per requirement	
	Spare plug points	As per requirement	As	per requirement	

Any other item	No	No
Plumbing installation		
No. of water closets and their type	04 (Approx)	
No. of wash basin	04(Approx)	02
No. of urinals	06(Approx)	No
No. of bath tubs	No	No
Water meter, taps, etc.	As per requirement	As per requirement
a. Any other fixtures	-	-

Details of valuation

				Details	of valuation			
S.N.	Particulars of item	Plinth area	Roof height	Age of buildin g	Estimated replacement rate of construction Rs. (in sq.ft.)	Replacement cost Rs.	De pre	Net value after depreciations Rs.
1	Main Plant	2196.06 sq.mt. or 23638.38 sq.ft.	25ft.	01years	1200/-	283,66,056	-	Rs.283,66,056
2	Office area	150sq.mt. or 1614.60 sq.ft.	11ft 15ft. approx.	01years	900/-	14,53,140	-	Rs.14,53,140
3	Canteen	140sq.mt. or 1506.96 sq.ft.	12ft 14ft. approx.	01years	800/-	12,05,568	-	Rs.12,05,568
4	Work shop & Refrigeration	294sq.mt. or 3164.61 sq.ft.	18ft 20ft. approx.	01years	800/-	25,31,688	-	Rs.25,31,688
5	Panel Room	70sq.mt. or 753.48 sq.ft.	18ft 20ft. approx.	01years	800/-	06,02,784		Rs.06,02,784
6	Boiler & Fuel	105sq.mt. or 1130.22 sq.ft.	25ft. approx.	01years	500/-	05,65,110	-	Rs.05,65,110
7	Security room	45sq.mt. or 484.38 sq.ft.	11ft 15ft. approx.	01years	800/-	03,87,504	-	Rs.03,87,504
8	Meter room	9.00sq.mt. or 96.87sq.ft.	18ft 20ft. approx.	01years	500/-	48,435	-	Rs.48,435
9	Mezzanine floor	372.52 sq.mt.or 4009.80 sq.ft.	07ft8ft. approx.	01years	1200/-	48,11,760	-	Rs.48,11,760
10	Main plant first floor	2196.06 sq.mt. or 23638.38 sq.ft.	18ft 20ft. approx.	01years	1000/-	236,38,380		Rs.236,38,380
11	Powder plant first floor	588.12 sq.mt. or 6330.52 sq.ft.	18ft 20ft. approx.	01years	1000/-	63,30,520	-	Rs.63,30,520
12	Office area first floor	150sq.mt. or 1614.60 sq.ft.	18ft 20ft. approx.	01years	1000/-	16,14,600	-	Rs.16,14,600
13	Transformer sub station	ransformer 70sq.mt. or		01years	500/-	03,76,740	-	Rs.03,76,740
14			16ft. approx.	01years	300/-	01,67,109	-	Rs.01,67,109
15	Weigh Bridge	48sq.mt. or 516.67 sq.ft.		01years	400/-	02,06,668	-	Rs.02,06,668
	Total Const. area	6485.51sq.mt				Lan		Rs.723,06,062 Say Rs.723.00 Lakh

Part C (Extra Items) (Amount in Rs.) Portico 2. Ornamental front door Sit out / Verandah with steel grills 3. Overhead water tank \_ 4. Extra steel / collapsible gaters 5. Total (Amount in Rs.) Part D (Amenities) Modular kitchen with Chimney 1. 2. Glazed tiles Extra sinks and bath tub 3. Marble / ceramic tiles flooring 4 Interior decorations 5. Architectural elevation works 6. Panelling works -7. Aluminium works \_ 8. Aluminium hand rails 9. False ceiling \_ 10. \_ Total (Amount in Rs.) Part - E (Services) Rs.04.00Lakh Water supply arrangements 1. (04 Nos.Tube well) Drainage arrangements 2. Compound wall, Internal RCC road, Paving, Rs 46 00Lakh 3. main gate. Sewerage treatment plant, water tank etc. C.B. deposits, fittings etc. 5. Pavement Rs.50.00Lakh Total Total abstract of the entire property Rs.392.40Lakh Part - A Land Rs.723.00Lakh Building Part - B Part - C **Extra** Amenities Part - D Rs.50.00Lakh Part - E Services Miscellaneous Part - F Rs.1165.40Lakh

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is Rs.990.60Lakh (Rupees Nine Hundred Ninety Lakh Sixty Thousand Only) and Insurance value is Rs.723.00Lakh (Rupees Seven Hundred Twenty Three Lakh Only) distress value is Rs.815.80Lakh (Rupees Eight Hundred Fifteen Lakh Eighty Thousand Only)

Place: Indore Date: 09.10.2023

YOGESH DUBEY

Signature pproved Chartered Valuer A-7299, F-3893, M-110791

The undersigned has inspected the property detailed in the valuation report dated...mtl.Nol.STR/91 have gone through the report and to the best of my knowledge, we are satisfied with the value of the property evaluated at Rs...... by the approved valuer, which is realistic & reasonably fair and we broadly agree therewith.

Date: .....

Signature

(Name of the Branch Manager with Official seal)

Remarks -

(a) Valuation normally varies when purpose, time and policies changes, therefore, these aspects are to be kept in mind while referring above valuation report.

(b) Legal Aspect of the property has not been considered and this valuation report is meant for the stated purpose only i.e. for collateral purpose. This report is for use only of the party to whom it is addressed and no responsibility is accepted to any third party for the whole or any part of its contents.

(c) I / my representative have personally visited/inspected the property in presence of Representative Shri

Ambrish Ji Mob.74470-08067 on 02.10.2023 before preparing valuation report.

(d) The valuation of assets including Plant & Machinery always depending upon the condition of assets with regard to its maintenance/wear & tear, its productivity / profitability in the light of market condition of its product on a particular time.

(e) This valuation report contains 20 pages out of which 16 pages are of valuation report, 01 page of guideline, 01 page of upbandh, 01 page of revenue record, 01 page of available sales instance of site

99acres.com.

(f) Cost of raw materials in city area & rural area is more or less is same, only labour cost might be less in some part of rural area due to cheap labour. As per the guideline of rural area, construction cost for RCC work is mentioned @Rs.6000/- per sq.mt. & cost for construction for steel structure mentioned in guideline @Rs.2800/- per sq.mt. which is on lower side & it is not justified. Looking to this aspect guideline value of said property comes to be low and actual cost of construction incurred in project is too high as compare to guideline value.

(g) As per revenue record at present use of land bearing survey no.790/1 is agriculture, therefore, it is necessary to obtained establishment of industrial land use in online record by updation/amendment in

revenue record before sanction/disbursement of loan.

(h) At the time of our visit we found that approach to the said property starts from front side of adjoining land of survey no.782/2 in north direction, also one inside approach is also available in south direction. The land of survey no.782/2 belongs to same owner of this property, therefore, it is necessary to mortgaged both the properties of Survey no.790/1 & 782/2 and release collectively. T & CP layout of said property is not made available to us, therefore, at least NOC from T & CP department is necessary to be obtained.

(i) As the location, ownership, photos etc. have been obtained in the presence of owner/ representative and documents, information provided by the owner / re-presentative of the property, signature of owner is to be obtained on relevant documents including approved map, photographs and google map etc. for

identification, confirmation and authenticity of property.

(j) The valuer's opinion is purely an opinion and has no legal or contractual obligations on our part. It is an opinion in good faith & without prejudice, all due care taken while carrying out the assignment / preparation of report. Bankers if have any reservation, should clarify the same before taking final decision, thereafter we the valuer will not be responsible in what so ever manner and it is subject to Indore Jurisdiction only.

(k) Valuation of property will be protected to some extent, if suitable insurance has been taken by the

property owner.

(I) I disown any /all kind of indemnity of what so ever in nature, other than the justification for the expressed Opinion in the Report

(m) I do not certify ownership &/ or Genuineness of property relented tendered documents.

- (n) All the value –FMV RV & DSV given is fair Opinion for the assets and applicable only- as on the date of evaluation and acceptance thereof is at sole discretion of the creditors.
- (o) Valuer opinion Pertains to the specific purpose mentioned and the same may differ for other then the Propose and date of valuation, due to various relevant factors associated therewith, when the stated purpose and date of valuation changes

(p) Our work doesn't & didn't constitute validation of any information whatsoever provided/ made available to

us for carrying out the assignment.

(q) The Property valued as per tendered document / disclosed information to us. If any of the document and details given found untrue /unlawful then the report shall be treated as null and void.
 (r) I will not be responsible for the matters of legal in nature that affects the value and opinion expressed by

us. And will not given any testimony or appear in court in this regard.

(s) This Valuer's Opinion is Subject to Indore Jurisdiction only & Issued without prejudice, subject to the legal verification of ownership of property including approval of construction permission from competent authority.

# Format of undertaking to be submitted by Individuals/ proprietor/ partners/ directors DECLARATION- CUM- UNDERTAKING

I, Yogesh Dubey son of Late Shri Damodarji Dubey R/o – 148-B, Sai Bag Colony, Limbodi, Khandwa Road, Indore (M.P.) 452020 do hereby solemnly affirm and state that:

- a) I am a citizen of India.
- b) I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
- c) The information furnished in my valuation report dated 09-10-2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d) I / my representative have personally visited/inspected the property in presence of Representative Shri Ambrish Ji Mob.74470-08067 on 02.10.2023 before preparing valuation report. The work is not subcontracted to any other valuer and carried out by myself.
- e) Valuation report is submitted in the format as prescribed by the Bank.
- f) I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g) I have not been removed/dismissed from service/employment earlier.
- h) I have not been convicted of any offence and sentenced to a term of imprisonment.
- i) I have not been found guilty of misconduct in professional capacity.
- j) I have not been declared to be unsound mind.
- k) I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- I) I am not an undischarged insolvent.
- m) I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty
- n) I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o) My Service Tax number as applicable is ACEPD7758ESD001
- p) I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q) I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r) 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

- s) 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
- t) I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration)
- u) I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)
- v) My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w) I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- x) I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.

y) Further, I hereby provide the following information.

S.N.	Particulars	Valuer Comment
1.	Background information of the asset being valued;	Documents provided by the Bank.
2.	Purpose of valuation and appointing authority	Assessment of Market, Estimated Realizable & Distress Sale value of assets for availing Loan from Bank.
3.	Identify of the valuer and any other experts involved in the valuation;	Er. Deepak Chandel
4.	Disclosure of valuer interest or conflict, if any;	No
5.	Date of appointment, valuation date and date report;	02.10.2023 & 09.10.2023
6.	Inspection and/or investigations undertaken;	Physical inspection and Local enquiry.
7.	Nature and sources of the information used or relied upon;	Market Survey.
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Land & Building Method and Market approach
9.	Restrictions on used of the report, if any;	N.A.
10.	Major factors that were taken into account during the valuation;	Local enquiry
11.	Major factors that were not taken into account during the valuation;	N.A.
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faces by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	

Date: 09.10.2023

Place: Indore

YOGESH DUBEY

Approved Chartered Valuer A-7299, F-3893, M-110791 IMCL No. STR/91 Signature

#### 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.
- 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.
- 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.
- 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.
- 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.
- 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, 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 authorised by the authority, the registered valuers organisation 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 organisation 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/ itself.

Remuneration and Costs.

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

Place: Indore Date: 09.10.2023

Approved Chartered Valuer A-7299, F-3893, M-110791 IMCL No. STR/91

Page 13 of 16

Address:-Industrial unit situated Land Survey No. 790/1, Patwari Halka No.27 Village-Chaayani Tehsil-Kalapipal Dist-Shajapur (M.P.)



























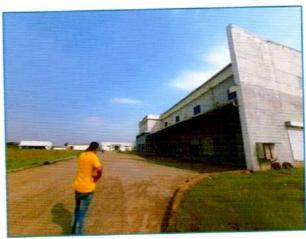




YOGESH DUBEY

Address:- Industrial unit situated Land Survey No. 790/1, Patwari Halka No.27 Village-Chaayani Tehsil-Kalapipal Dist-Shajapur (M.P.)

























YOGESH DUBEY

Address:- Industrial unit situated Land Survey No. 790/1, Patwari Halka No.27 Village-Chaayani Tehsil-Kalapipal Dist-Shajapur (M.P.)





LATITUDE:23°19'23.8"N LONGITUDE:76°57'31.8"E

YOGESH DUBEY

(MDS																	
Sub Claus	Sub Clause	(3RATO	betagini	InimermeO	Residential	пморог	eoWo	doys	Kaccha	ebaria niT	SBC	SOC	letteubril	leimemmoO	lettnebiesA	egell/Mons/Nyslood Nyslood/Milege	01
(81)	(21)	(31)	(12)	(51)	(51)	(21)	(11)	(01)	(6)	(8)	ω	(9)	<b>(()</b>	(6)	(6)	(z)	
					LKA 27	AH IRAW	TA9 :BXIS	I hewted\	NeW ,A37	RA ĐNINN	√14-NON	: serA-du	JAGIGA JA	X :liarleT			_
009	009	000006	1800000	0	0	0011	0022	0069	S800	3300	4200	0099	009	009	900	CHANI	3
009	009	000686	1743000	0	0	0022	0011	0068	2900	3300	4200	0099	009	009	009	<b>RADANA</b> Y IAGIG	9
					KA 28	IAH ISIAW	TA9 :BAIB	H hewte9	EA, Ward	AA ĐNINN	AJ4-NON	: serA-du	S JA919AJA	Tehsil: K			
200	009	008978	1495200	0	0	0022	0022	0068	2900	3300	4200	0099	009	009	900	ANIAMAYIGBAB	
009	009	001964	1411200	0	0	0022	0022	0068	5000	3300	4600	0099	009	009	009	<b>ТРИСІКНЕДІ</b>	5
	009	001962	1411200	0	0	0022	0022	0068	5000	3300	0094	0099	200	009	009	GAGAHAJAIRO(AHX	4
009	009	1 000 G (2)	O STATE OF	130													

EUTSEASOSSOS. OI entiebiug RUGALAHS dointe of District SASSOSSOS des Y leioneni F

Approved Chartered Valuer A-7299, F-3893, M-110791 IMCL No. STR/91

*AOGESH DOBEK* 

Page 59 of339

IMCL No. STR/91 A-7299, F-3893, M-110791 Approved Chartered Valuer

**KOGESH DOBEK** ा मित्रां सास. ससुर, देवशनी, जेवानी एवं बहू सम्मिलित माने जाएंगे। का ध्यान में रखते हुये मान्य किया जाएगा। परिवार में माता, पिता, भाइ, बहन, पीते, पीलें, पुत्र, पुत्री, दादा, दादी, । किरुपिक कि इनपर हुई मीर्ष मेक् नकांप्र्यम कि मीर्ष कि भाम के प्राप्त के प्रिप्त हि ई। जासा प्रस्ता परहां एक मीर शिकु ।प्राइ रुर्गास्प्र कर्ण में हिंदे रिशार में 180 के (हि है 1875 के प्रार्मी है कर्ण कि) शिकाश हिन्दी हर । गाएगार एको हर

न्त्रीपन रिभट्ट नकाष्ट्राप प्राप्तृत्य बन्द्र एक मीप बाह प्रोप्ताह के 141रि एक ए वि । गागुगाण प्रकी नकांफ्र्य है नाम के प्रइ प्रडक्ड तीए प्राप्तृत्व मीह बीकु प्रम प्रिमी बीह । गिंड गुगा प्रम मीह िताव म्प्रेन क्या हिट्टा person) को क्या जाता है। कारक क्या निवास कार्या है। कारक क्या किया निवास कार्या किया निवास जब कुछ भूमि के विभिन्न मू-स्वामियों (जो सहखातेदार न ही) द्वारा मिलकर एक दस्तावेज हारा भूमि का अन्तरण ार्गातृ नकांक्रमु प्रामुन्छ विष्ठपट प्रनष्ट में तीष्ट्री कि क्तीपंत्र क्रीमी । गण्यार प्रथि प्रामुन्छ १–क्वरणिक नकांक्रमु ाक मीर्म फेट रोड़ निर्माम में रानभीर एक मीड़ित के साहत हो, जो कि एक क्षिक कि कर क्षिक कि कर हो। ।।।।गार्णा नाम रुमि। है में मुक्त प्रहिट में रुक्त प्रिक्ष के दिशित मुख्य में ही शामिल माना जाएगा। ।।।गिंउ त्रेडीनि फर्ज़म कि नेशाम के ड्रेडिसी में प्रज

कि मीर कथात माथा अधार दावान के एक कि माथा कि माथा जावा जावा जावा जावा जावा हो है।

कभिर ठाइतीर ०ऽ म् म्जून त्रियानी	कङ्ग पक्क प्रस्क	3
कशिर ताइतीर ०२ रू म्जूम तशीयनी	प्राप्त मार्ग अथवा उनके बायपास पर	2
कथिक नाष्ट्रीप ००१ कि क्लूम नशीयनी	राष्ट्रीय राजनानं अथवा उनका कायपास पर	L
3	2	ı
अवर्षव	प्राकप्त कि रुष्टि	.क.H

। गार्गा किया नकारुमु प्राप्तनुस व्यवस्थ प्राप्तान्त अर्थ में में हुई गिर्म प्रकार में स्थान किया जावेगा। 20 मेरिस तक मीर किया है, के मिल सरक के मिर हेड़ पिल के करम राजी के हैं तथरी पर प्रिय कि कार प्रति 02 हि कड़फ़ कि मीर्फ़ रकड़िए कि ,हैं हिनीयिन हि कध्यु छन्नु के क्लीयमर तथ्जी रूप कड़फ़ मेनसी निक्ष किंदि हिप्

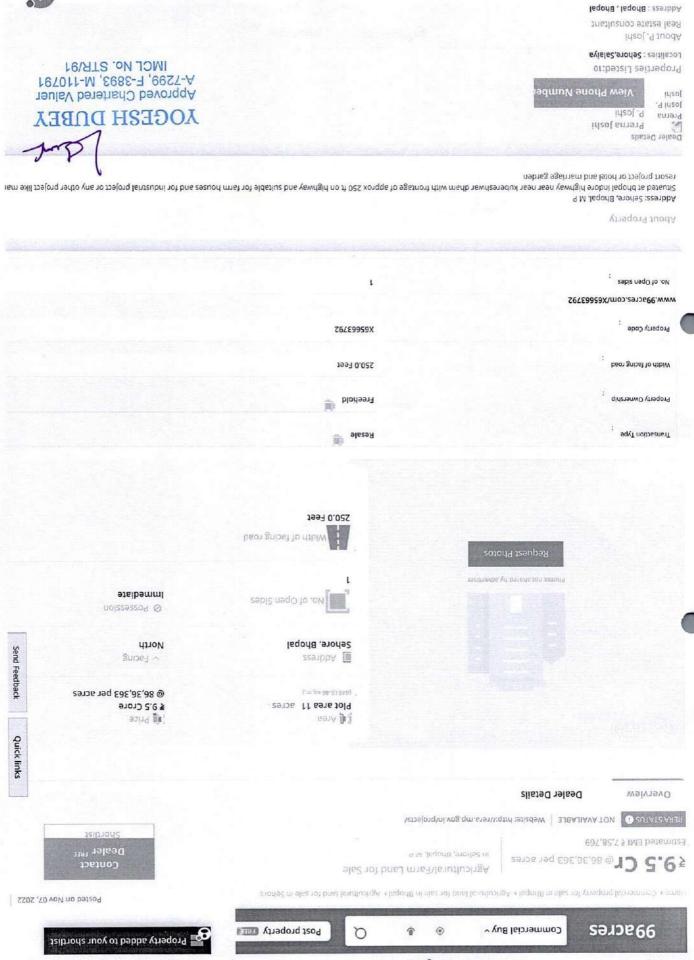
अव्ययवतित भूमि	व्यपवित भूमि भुष्य खनिज हेतु निधिति उत्खनन के उपयोग	ाक भीर जयप्रक्ष	ह्म क मीम	. 4
g	Þ	3	2	1
विभागिक का प्रजीमीक १८१ ४३ कि उप्युक्त १२० कथिक में प्रजीमीक ११० १६० व्याप्तिकार के १६० १६० व्याप्तिकार का १६० १६० व्याप्तिकार	े प्रमािशक कि उन्हों में प्रियं प्रियं कि डेप्ड्यू कि प्राप्तिक कर क्ष्यास्थ्य के प्राप्तिक कर क्ष्यास्थ्य कि कि क्ष्यास्थ्य कि क्ष्यास्थ्य कि क्ष्यास्थ्य के क्ष्य के	मीम काए (स्) फ्रांसिक एक उन्होंसिक १०१ स्मार्ड काथस् विस्त	उष्ठीप्रशान के एडंस म्डालङ्गा हुए हुए दिस टूर्ड नायहार सड़ में स्र पल जाषीती कि सिंपर त्रष्टील्लीर	p
००६ कथिक में प्रजीमीग्व विभागिक कर प्रजीमीग्व १६ व्यव्यक्त १६६ व्याप्तिया	210 कथिए में प्रिमांच 212 प्रिमाशिक का प्रजीमीम्च व्यवसायिक मुख्युष्ट का का का ताष्ट्रीय		र्यय	
(18) कि रुडिंगिंग्ड 008 मध्य Уस्मृत्यः + मीमृ शिकु प्रिशे के मीमृ शिंड ९३ कि	(रह) का प्रजीमीम्ड 000 मध्य प्राम्मुम्ह + कि मीम् बीकु प्राची के मीम् वर्ष । । । इंड कि (तिनीरी) प्रज्ञ मातकावीरह	मीम बाट (ब) फ़िल्महों कि फ़िल्मिक 008 इंड क़िश्चाह फ़ि		
प्रिशांशास कहा प्रजीमीक 021 रह कि उपछूम १९८ कविस्ट कि उपहिमेक 021 प्रिशांशास कहा प्रजीमीक १८८ का १६० उपछुम् होस्सार १८८ कविस्ट कि उपहिम्मेक 012 प्रिशांशास कहा प्रजीमीक	े प्रिमांश का उंटीमीय 021 55 कि डण्डमू कधीमकाछ 120 कबीक्ष में प्रिमोग्घ 021 प्रिमांश का उंटीमीय 180 कि उप्डमू कधीमकाछ 180 कि उप्डमू कधीमकाछ 180 कबीक्ष में उंटीमीय	मीरू कर (१६) जयद्रक्ष एक प्रजीमीर्ग ००१ र्घभट्ट १०१४६ इह मक	क्रिज़ी कं हिंध एपिएए क्षेत्र	ç
03 तर 75 कि डण्डपूर तारतीय कि मीरू बीकु ग्रनी के मीरू 75	03 ाक प्रइ कि डण्डपूर काधासम्बद्ध हाडतीय स्कांफ्रपूर ाक मीपूर बीकु क्रोतिहम्प्रक इंड ाक फ्रपूर के मीपूर बीकु क्रडींकी ानगुर	मीम कर (क) फिक्स क फिर्मिक 008 इ किथिए स्		

.0

.6

3.

2



Madhya Pradesh Computrised Land Records

### Khasra

Format 1 (See rule 6)

The Madhya Pradesh Bhu-Rajsva Sanhita (Bhu-Servekshan Tatha Bhu-Abhilekh Niyam 2020)

											-: 910V	
जिस्ता (अस्ता ) जिस्ता । जिस्ता । जिस्ता । जिस्ता । जिस्ता । जिस्ता । जिस्ता च अस्ता । जिस्ता । जिस्त								0				
20,06,2018 के अनुसा पहचेदयद्वारा द्वारा स्वीकार किया गया है।								0.134-85.7				
हि गया फिकी प्रकारित फक्रोणऽज्ञामान कांमक णऽकस्(फक्की ज्ञीस २०१							मीम स्वामी ज्ञाजातुर सक्त सद्दर	शिकृ				
बटवारा प्रकरण क्रमीक २०:०६:२०१८ के अनुसार १०५ आ.दि.						छिन्द	संतोषसात जाति जायसवात मे प्रयोजन पता सायनी कालाप					
हरिप्रीय कामिद्याह							गोविदान्ध्रीट्रेशनप्राद्ध टेडविशालजापसव	3.2700 \$4248		(S) 1/064	8t525081t1	
12	11	10	6	8	L	9	S	Þ	ε	FI	5	
entries during year in column no (1) to 9		3. Jayad 4. Other	land scquisition process	bnse amen saddress of residence	dddress of	Townson of the state of the sta	residence 2. Govt. land	passasse	9		5	
<ol> <li>Other remarks</li> <li>Orders for correction of</li> </ol>	crop	Kharif 2. Rabi	2. Hypothecation 3. Ongoing	nother's/ husband's	s'ierier's S'aned sund Sone sinden	Joint holdings	OBJECT CONTRACTOR OF THE PARTY	use for	Block)	Number/ Block Number)		
status of lland 2.Structures/tree on land	Area under	463	and charges bashno 1 Mertgage	occupancy tenant (if	Government lessee, his mother's	евср	Shumiswami, his mother's/	ni) .ps\.sd		1	ned fo C f pancel f Land	
1. Irnigation	Slibs	Crop de	Encumbrances	To smsN	1. Name of	Share of	To ame N.1	1. Area	Plot	Type of	ənbini	
Xea : 202-2023	District: 2022-2023		ग्रहमडा: कार्यामीपरा				Halka:चायनी			illage:चायनी		

1. This form is only for the information of the applicant.

*AOGESH DOBEX* 

Approved Chartered Valuer A-7299, F-3893, M-110791 IMCL No. STR/91

2.It cannot be used as evidence in any court of law.
3. For digitally signed copy please apply through IT Center, LSK, MPOnline or online.
4. For correction/amendment in entries, contact the concerned district/tehsil office.