



"RATNAM" 54, Bima Nagar, Indore - 452001 / Google Pin 22.7268871,75.8932212
 0731 - 4080131 / 9826033078 / 6268162085 / dkjavpl@gmail.com

REF: &C - CS / SBI - SARB / 20 - 21 / 027

16th July, 2020

VALUATION REPORT

Immovable Property - Developed Plot & G+1 House
Ward No. 3, Vill. Panchyat H / Tax Regd. No. 317
Nadi Road, Vill. Pansemal, Teh. Pansemal, Dist. Barwani, MP

NPA A/c: Suman Organics & Fertilizer Pvt. Ltd.

Name & Address of Branch : State Bank of India, SARB, Indore
 Name of Customer (S) / Borrower Unit : M/s. Suman Organics & Fertilizer Pvt. Ltd.
 (for which valuation report is sought) : Chief Manager - Mr. T.L Kori - 9425602876

1 Purpose of Valuation: Assessment of Fair & AS ON DATE Notional Estimation of Realizable & Distress Sale Value, said required for bank dues recovery evaluation.										
Owner's Name		Property said jointly belonging to - - Shri Ravindrakumar Motiram Choudhary - Smt. Bhartibai Ravindrakumar Choudhary Both R/o Vill. Matrala, Teh. Pansemal, Dist. Barwani, MP								
2 Property Details										
Address		Ward No. 3, Vill. Panchyat H / Tax Regd. No. 317 Nadi Road, Vill. Pansemal, Teh. Pansemal, Dist. Barwani, MP								
Nearby Landmark /		Nadi Road, Near Priyanka Electronics, as on date GF occupied for General Shop - Vikas Agro Agency								
Google Map		For Pin Point location of the property Refer Enclosed Google Map Latitude & Longitude : 21.658751, 74.698410								
Independent access		Exist								
3 Document Details										
		Approving Authority								
Layout Plan		No	-	Approval No.		-				
Building Plan		No	-	Approval No.		-				
Construction Permission		No	-	Approval No.		-				
Legal Documents		No	NA							
4 Physical Details : As per Physical										
Adjoining Properties		East West North South		Road Road House of Other's Public Toilet / House of Other's						
Matching of Boundaries		-		Plot demarcated		Yes		Approved land use		
No. of rooms		Hall		Bed Room		1		Toilets		
Total No. of Floors		2		Entire G+1		Approx age of the property		Reported 31 Yrs.		
Floor on which the property is located		2		Entire G+1		Approx age of the property		Residual age of the property		
Type of Property		Residential		Type of Property		Residential		Type of structure - 1 st Class RCC		
Kitchen		2		30 Yrs.		Type of structure - 1 st Class RCC				
5 Tenure / Occupancy Details										
Status of Tenure		Said, Owner Possession		Yrs. of occupancy - 31 Yrs.		Relationship of tenant or owner		N/a		
6 Stage of Construction										
Stage of Construction		Completed		If under construction, extent of completion: N/a						
7 Violation if any observed - N/a										
Nature and extent of violation		N/a								

Rajiv Trivedi

8 Area Details of the property		
Site area	Plot Area	Plot Area 1485SFT
	Plinth area	1485 SFT appr.
	Carpet area	2500 SFT appr.
	Saleable area	Plot Area 1485SFT B/up Area 2900SFT
	Remark :	- VALUE ASSESSMENT ARRIVED TAKING DUE COGNIZANCE OF POST COVID-19 ADVERSE ECONOMICAL SCENARIO

9 Valuation	
Mention the value as per Government Approved Rates also.	
i.	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or ITax Gazette justification on variation has to be given. It may be noted that due to following factors Govt. Guideline Value have no direct relevance with
Fair Value :	
<ul style="list-style-type: none"> - Government guideline value remain constant for one complete financial year, whereas fair value varies frequently depending on development in area, market trend / demand & supply. - Government guideline value has several constrains and it fixed for one road or area, normally cost based and used by govt. for their revenue generation. - The effect of shape, width of frontage, dispute, encumbrance, superstition and other factor does not increase or decrease guideline value as fair value take care of these factor. - Fair value of property evaluated under limitations of made available requisite documents. 	
Summary of Valuation	
Govt. Guideline Value - Rs. 41,90,065/-	
Plot Area : 1485 SFT @ Rs. 1189/- SFT	Rs. 17,65,665/-
Existing B/up Area : 2900 SFT @ Rs. 836/- SFT (Upabandh & GGL Yr 2020 - 21, Page No. 122 Enclosed)	Rs. 24,24,400/-
	Rs. 41,90,065/-
Fair Value - Rs. 44,00,000/- (Rs. Forty Four Lakh Only)	
Plot Area : 1485 SFT @ Rs. 1800/- SFT	Rs. 26,73,000/-
Existing B/up Area : 2900 SFT dep. avg. @ Rs. 600/- SFT	Rs. 17,40,000/-
	Total Rs. 44,13,000/-
	Say Rs. 44,00,000/-
Est. Realizable Value :	Rs. 35,00,000/- (Rs. Thirty Five Lakh Only)
Est. Distress Sale Value:	Rs. 32,00,000/- (Rs. Thirty Two Lakh Only)



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10	Assumption / Remarks	i. Qualification in TIR / Mitigation suggested, If any – Plz. Refer Latest LSR ii. Property is SARFAESI complaint: Yes iii. Whether property belongs to social infrastructure like hospital, school, Old age home etc : No iv. Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged : NPA A/c. v. Details of last 2 transactions in locality to be provided, if available :- N/a vi. Any other aspect which has relevance on the value or marketability of the property : Located in Main Market
11	Declaration	i. We have inspected property on 15.02.2020 accompanying with Bank Official Mr. T.L Kori - 9425602876 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. 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. <u>Banker's, if have any disagreement over our opined value must satisfy themselves before taking call on reserved price for auction purposes.</u> v. The valuation amount varies with purpose and time, so this report should not be used for the purpose other than the mentioned in the report. vi. Property mortgage / assessed value recommended be affected on compliance of Bankers Certificate & latest LSR.
12	Enclosures Documents & Photographs (Geo stamping with date)	NA Photosheets 2 Nos. 08 Photographs

Present Day Fair Value of the property, evaluated, taking into consideration location, plot size / area, existing b/up, surrounding developments etc. AND due cognizance of Govt. guideline rates / prevailing market transaction trend in the vicinity.

Notional Estimated Realizable & Distress Sale Value for intended purpose evaluated applying appropriate corrective factor on FV which in our opinion reasonable & fair considering supply / demand, existing b/up, and due cognizance of other relevant factors usually attached when realization affected by Bank / FI.

A few photographs of the Location / Property taken by us are appended herewith for perusal.
 Report issued without prejudice.

BANKER'S CERTIFICATE

The undersigned have inspected the property detailed in aforesaid valuation report dated / /
 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.

Br. Manager / Officer IC- Credit



See
12/12/14

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UPABANDH FY 2020-21

भवनों हेतु उपबंध

- 10 वर्ष से अधिक पुराने आवासीय भवनों में वर्तमान निर्माण लागत पर अवमूल्यन (Depreciation) निम्नानुसार मान्य किया जाएगा -

10 वर्ष से 20 वर्ष पूर्व तक	10 प्रतिशत
20 वर्ष से अधिक 25 वर्ष तक	15 प्रतिशत
25 वर्ष से अधिक 30 वर्ष तक	20 प्रतिशत
30 वर्ष से अधिक 35 वर्ष तक	25 प्रतिशत
35 वर्ष से अधिक 40 वर्ष तक	30 प्रतिशत
40 वर्ष से अधिक 45 वर्ष तक	35 प्रतिशत
45 वर्ष से अधिक 50 वर्ष तक	40 प्रतिशत
50 वर्ष से अधिक 55 वर्ष तक	45 प्रतिशत
55 वर्ष से अधिक	50 प्रतिशत

- एसे बहुमंजिला भवनों, जिनमें मध्यप्रदेश प्रकोष्ठ स्वामित्व अधिनियम, 2000 एवं उसके तहत बने नियम लागू हो, के संकट में उक्त अधिनियम की धारा 4(3), 4(5) तथा 8 के प्रावधानों के अनुरूप प्रकोष्ठ (अपार्टमेंट) के बाजार मूल्य की गणना अपार्टमेंट के विल्ट-अप क्षेत्र के साथ उसके सम्मिलित क्षेत्रों (common areas) एवं सुविधाओं (amenities) में अदिभक्त हिस्सा/अंश (undivided share) के क्षेत्र को सम्मिलित करते हुए की जाएगी।
- आवासीय बहुमंजिला भवनों (Apartment Complex) में फ्लैट/अपार्टमेंट (प्रकोष्ठ) का मूल्यांकन निम्नानुसार मान्य किया जाएगा -

मंजिल (Floor)	जहाँ गार्डिड लाईन में पृथक से मूल्य निर्धारित है, वहाँ मूल्य	जहाँ गार्डिड लाईन में मूल्य पृथक से निर्धारित नहीं है, वहाँ अपार सीरी एत की निर्मित सम्पत्ति का मूल्य
1	2	3
तल मंजिल (Ground Floor) स्थित	गार्डिड लाईन में दर्शाया गया मूल्य।	गार्डिड लाईन में दर्शाये गये मूल्य का 80 प्रतिशत।
तलपर (Basement) एवं प्रथम मंजिल पर स्थित	गार्डिड लाईन में दर्शाये गये मूल्य का 85 प्रतिशत।	गार्डिड लाईन में दर्शाये गये मूल्य का 75 प्रतिशत।
द्वितीय मंजिल पर स्थित	गार्डिड लाईन में दर्शाये गये मूल्य का 90 प्रतिशत।	गार्डिड लाईन में दर्शाये गये मूल्य का 70 प्रतिशत।
तीसरी व उससे ऊपर की मंजिलों पर स्थित	गार्डिड लाईन में दर्शाये गये मूल्य का 85 प्रतिशत।	गार्डिड लाईन में दर्शाये गये मूल्य का 65 प्रतिशत।

टीप :- आवासीय बहुमंजिला भवन में लिफ्ट की सुविधा होने पर ऊपरी तल की मंजिलों हेतु तल मंजिल (Ground Floor) का दर्शाया गया मूल्य ही मान्य किया जायेगा।

- व्यवसायिक बहुमंजिला भवन एवं मॉल में तल अनुसार निम्नानुसार मूल्यांकन किया जायेगा -

(अ) मेजनाईन फ्लोर, अपर ग्राउण्ड फ्लोर एवं लोअर ग्राउण्ड फ्लोर पर स्थित सम्पत्ति	तल मंजिल (Ground Floor) पर स्थित सम्पत्ति के मूल्य से 10 प्रतिशत कम
(ब) तलघर (Basement) एवं प्रथम मंजिल पर स्थित सम्पत्ति	तल मंजिल (Ground Floor) पर स्थित सम्पत्ति के मूल्य से 25 प्रतिशत कम
(ग) द्वितीय मंजिल पर सम्पत्ति	तल मंजिल (Ground Floor) पर स्थित सम्पत्ति के मूल्य से 40 प्रतिशत कम
(द) तृतीय मंजिल पर स्थित सम्पत्ति	तल मंजिल (Ground Floor) पर स्थित सम्पत्ति के मूल्य का 50 प्रतिशत कम
(इ) बसुर्थ एवम् इसके ऊपर मंजिल पर स्थित सम्पत्ति	तल मंजिल (Ground Floor) पर स्थित सम्पत्ति के मूल्य से 60 प्रतिशत कम

- टीप :-
- (1) किसी भी स्थिति में किसी भी मंजिल पर स्थित व्यवसायिक सम्पत्ति का मूल्य उस तल की आवासीय सम्पत्ति के मूल्य से कम नहीं होगा।
 - (2) बहुमंजिला व्यवसायिक भवनों में सम्पत्ति के शहर की सड़कों से लगी हुई न होने पर सामान्य से 15 प्रतिशत कम दरों पर मूल्यांकन मान्य किया जायेगा।

(Signature)

Rajim Tander

GOVT. GUIDELINE FY 2020-21



Sl. No.	Merkuloh, Society/Road/Village	RESIDENTIAL (RGR)				BUILDING COMMERCIAL (BGR)			BUILDING MULTIPUR (BGR)		AGRICULTURAL LAND (HECTARE)		AGRICULTURAL PLOT (SQM)				
		Commercial	Industrial	RCC	RBC	Tn shala	Kuccha	Shop	Office	Quadm	Residential	Commercial	Impregat	Un Impregat	Sub Class	Sub Class	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
Sub-Area : [REDACTED] Ward/Palansi/Halici: [REDACTED]																	
950	[REDACTED]	[REDACTED]	25600	12800	20300	17600	16000	15200	34700	33500	33500	0	0	52000000	38400000	12800	25600
951	ATAL CHOWK SE NIWALI ROAD TAK NADI ROAD PAR DONO TARAF 50 FEET TAK KA PICHHALA BHAG	8800	17600	8800	16300	13600	12000	11200	26700	25500	25500	0	0	52000000	38400000	8800	17600
952	DHANAK MOHALLA	8800	17600	8800	16300	13600	12000	11200	26700	25500	25500	0	0	52000000	38400000	8800	17600
953	DHANAK MOHALLA KI GALIYAN NADI KI AUR	6400	12800	6400	13900	11200	9600	8800	21800	20700	20700	0	0	52000000	38400000	6400	12800
954	PEER GALI	10400	20800	10400	17900	15200	13600	12800	29800	28700	28700	0	0	52000000	38400000	10400	20800
Tehsil: PANSEMAL																	
Sub-Area : NAGAR PARISHAD PANSEMAL, Ward/Palansi/Halici: WARD NO. 4																	
955	C.M.O. QUARTER SE HAYE PLOT KE JHANDA CHOWK TAK KHADEKI ROAD PAR	8800	17600	8800	16300	13600	12000	11200	26700	25500	25500	0	0	52000000	38400000	8800	17600
956	DHARADGAON ROAD NALE TAK	5600	11200	5600	13100	10400	8800	8000	20300	19100	19100	0	0	44000000	32000000	5600	11200
957	JANWAI NAGAR	4000	8000	4000	11500	8800	7200	6400	17100	15900	15900	0	0	44000000	32000000	4000	8000
958	POLICE LINE KE PICHHE KI COLONIYAN - TUMDUI BETH KI COLONY, BANJARA TANDA	5600	11200	5600	13100	10400	8800	8000	20300	19100	19100	0	0	44000000	32000000	5600	11200

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 bank officials and without scrutiny of relevant documents.
- All the due care taken while carrying out the assignment / preparation of the report. Banker's, if have any disagreement over our opined value must satisfy themselves before taking call on reserved price for auction purposes.
- 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 bankers officials.
- DKJ&C have also collected other available information 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 to whom it is addressed and no responsibility is accepted for any third party for the whole or any part of its contents.
- All the values - FV ERV & DSV given is fair opinion for the asset and applicable only for - AS ON THE DATE OF EVALUATION.
- 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 based on disclosed information to us by the bankers.
- 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

Partner - D K Jain & Company
BSc (Engg) Civil, MSc (Valuation) PG Dip (T&CP), PhD
FTIP AME (India), Fellow Member IQV - F12299
Govt. Regd. Valuer - Land & Bldg CAT - T / 12 / 52/2002
Chartered Engineer (Civil Engg) - AM 158650 - 8

Sey
18/12/14

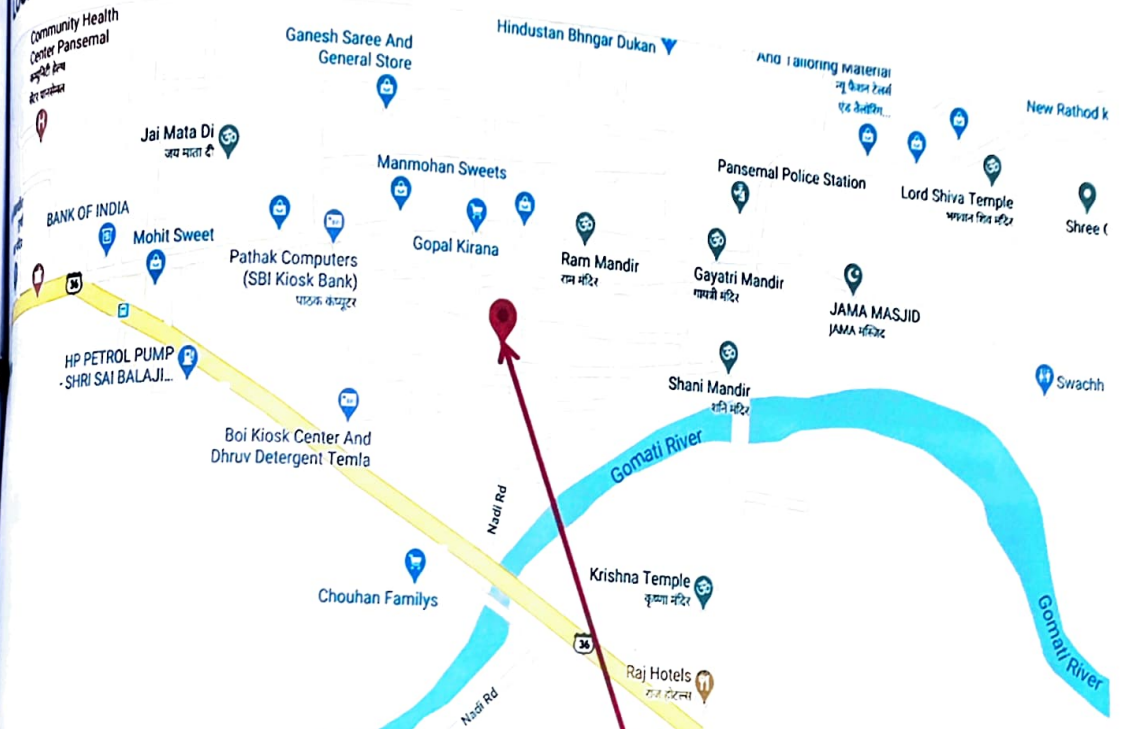
D K JAIN & CO.

REF: &C - CS / SBI - SARB / 20 - 21 / 027

NPA A/C: SUMAN PHOSPHATE & CHEMICAL LTD.

IMMOVABLE PROPERTY - DEVELOPED PLOT & G+1 HOUSE
WARD NO. 3, VILL. PANCHYAT H / TAX REGD. NO. 317
NADI ROAD, VILL. PANSEMAL, TEH. PANSEMAL, DIST. BARWANI, MP

LOCATION MAP :



TENDERED PROPERTY

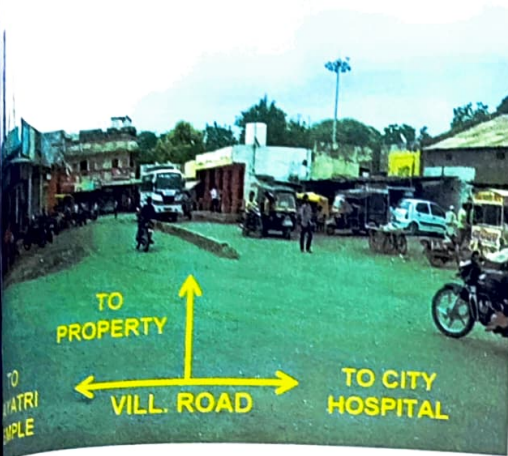


LATITUDE & LONGITUDE = 21.658751 74.698410

REF: &C - CS / SBI - SARB / 20 - 21 / 027

NPA A/C: SUMAN PHOSPHATE & CHEMICAL LTD.

IMMOVABLE PROPERTY - DEVELOPED PLOT & G+1 HOUSE
WARD NO. 3, VILL. PANCHYAT H / TAX REGD. NO. 317
NADI ROAD, VILL. PANSEMAL, TEH. PANSEMAL, DIST. BARWANI, MP



APPROACH TO PROPERTY



FRONT VIEW OF HOUSE



SIDE VIEW



GF SHOP



BACK SIDE GODOWN