

- Registered Valuer
- Chartered Engineer
- Arbitrator

Pumesh Baheti
BE (CIVIL), M.Sc. (REV), AMIE, FIIV, FIIGAY

Ref No.: BA/UBI/JHABUA/041/2021

To,
The Chief Manager
Union Bank of India
Jhabua

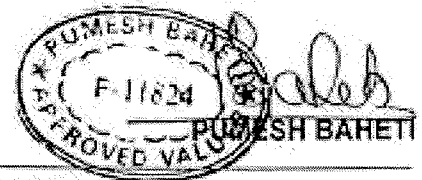
VALUER'S OPINION REPORT

I. GENERAL

- Purpose for which the valuation is made : To estimate present day Market Value of the real property, as per the instructions of Union Bank of India – Jhabua, to support secured lending decisions.
- a) Date of inspection : 04.06.2021
b) Date on which the valuation is made : 04.06.2021
- List of documents produced for perusal :
 - > Xerox copy of lease deed (E-Registration No. MP179142D16A1639348, Dated: 30.11.2016)
 - > Xerox copy of property tax receipt (No.100, Dated: 29.06.2019)
 - > Xerox copy of colony layout
- Name of the owner (s) and his / their address / address (es) with Phone No. (Details of share of each owner in case of joint ownership) : M/s R.K. Investments & Holding
- Brief description of the property (Including leasehold / freehold etc.) : As per the Xerox copy of documents submitted, the tenure of plot is leasehold.

Property is an open plot situated in a developing mixed type higher middle class locality, near Bank of Baroda Complex / Star Square on MR 10, at a distance of around 2.5 Kms from Hotel Radisson Blue, on road joining MR-10 to Nipania.

- Location of the property :
 - Plot No. / Survey No. / Door No. : Residential cum Commercial plot no. 22-R.C.
 - T.S. No. / Village : Scheme no.134 of IDA
 - Ward / Taluka : Ward No.34 (Shahid Bhagat Singh)
 - Mandal / District : Indore
- Postal address of the property : Residential cum Commercial plot no. 22-R.C., Scheme no.134 of IDA, Indore
- City / Town : Indore
Residential/Commercial /Industrial Area : Mixed

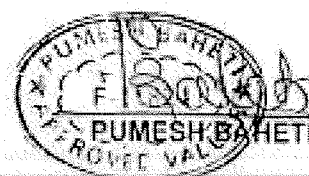


Registered Valuer (WT Act 1957 & Companies Act 2013)

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- i) Classification of the area : Higher middle class
ii) High/Middle/Poor : Urban
iii) Urban/Semi-Urban/Rural : Urban
10. Coming under Corporation limit / Village Panchayat / Municipality : Within Indore Municipal Corporation Limits
11. Whether covered under any state/ Central Govt. enactments (e.g. Urban Land Ceiling Act) Or notified under agency area/scheduled area/cantonment area : Refer TIR
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 lease deed Actual at site
- | | | |
|-------|-------------------------|----------------------|
| EAST | Road / Plot no.09 & 109 | Road & other houses |
| WEST | Road | Road |
| NORTH | Plot no. 21-R.C. | Open plot no.21-R.C. |
| SOUTH | Road | Road |
- 14.1 Dimensions of the site
- | | A
As per documents | B
Actual at site |
|-------|-----------------------|---------------------|
| EAST | 44.34 M | 44.34 M |
| WEST | 53.45 M | 53.45 M |
| NORTH | 38.35 M | 38.35 M |
| SOUTH | 39.25 M | 39.25 M |
- 14.2 Latitude & Longitude of the site : 22.747483 N, 75.922906 E
15. Extent of the site (As per documents) : 1894.22sq.mts 'Or' 20382sq.ft (Net area after deducting rounding area – 2.90sq.mts)
16. Extent of the site considered for valuation (Least of 14 A & 14 B) : 1894.22sq.mts 'Or' 20382sq.ft
17. Whether occupied by the owner / tenant? if occupied by tenant since how long? Rent received per month. : N.A.





II. CHARACTERISTICS OF THE SITE

1. Classification of Locality : Mixed
2. Development of surrounding areas : Developing
3. Possibility of frequent flooding / Sub-merging : None
4. Availability of the Civic amenities like School, Hospital, Bus Stop, Market etc. : About 03 Kms
5. Level of land with topographical conditions : Leveled
6. Shape of Plot : Irregular
7. Type of use to which it can be put : Residential cum commercial purposes
8. Any usage restriction : Residential cum commercial purposes (As per lease deed)
9. Is plot in Town Planning approved layout : I.D.A. developed layout
10. Corner plot 'Or' Intermittent plot? : Corner (Roads in 03 sides)
11. Road facilities : Available
12. Type of road available at present : CC
13. Width of road – Is it below 20 ft. 'Or' more than 20ft. : More than 20 ft. wide Road
14. Is it a Land – locked Land? : No
15. Water Potentiality : Average
16. Underground sewerage system : Available
17. Is power supply available at the site? : Not Available
18. Advantages of the site : None
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 Sea coast / tidal level must be incorporated) : Details Not Available

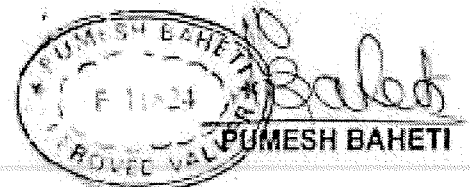


20. General remarks, if any

- The property under consideration is an open plot, it is requested that the signage regarding ownership should be displayed;
- The plot no. mentioned herein is as per Xerox copy of documents submitted;
- The property is leasehold;
- Shape of plot is irregular;
- The physical verification / identification of the property is done on the basis of colony layout (Available on official website of IMC) / in presence of Shri Gyanendra Singh Baghel & the same are certified by him (Copy Attached);
- As per leased deed – The lease period is 30 years from 30.05.2016 upto 29.05.2046 & is further renewable for 02 terms of 30 years each;
- The land area was verified using area measurement tool on "Google Earth Pro" and the land area of the subject property matches almost with the documented land area and same is considered for this valuation exercise;
- As per para 15 of leased deed, the construction on the plot must be done within 04 years from the date of possession, if required extension will be provided by the lessor, it is requested to obtain the legal opinion about the same;
- The satellite images shown in the report along with boundary area of the property under valuation are approximate.

PART – A (Valuation of Plot)

1. Size of Plot	:	:
East & West	:	44.34 M & 53.45 M
North & South	:	38.35 M & 39.25 M
2. Total extent of the Plot	:	1894.22sq.mts 'Or' 20382sq.ft
3. Prevailing Market rate (Along with details / reference of atleast two deals / transactions with respect to adjacent properties in the areas)	:	➤ Documented transactions are enclosed herewith. ➤ Copy of advertisements for sale of the properties in surroundings, as available on internet real estate sites is enclosed herewith.
4. Guideline rate obtained from the Registrar's Office (An evidence thereof to be enclosed)	:	(For year – 2020-21) ₹20000.00/sq.mt (Residential / Commercial) Add 10% for corner plot: ₹20000.00/sq.mt * 1.10 = ₹22000.00/sq.mt 'Or' ₹2045.00/sq.ft
5. Assessed / adopted rate of valuation	:	Refer - Valuation Methodology
6. Estimated value of Plot	:	Refer - Valuation Methodology





PART – B (Valuation of Building)

01. TECHNICAL DETAILS OF THE BUILDING

- a) Type of building (Residential / Commercial / Industrial) : N.A.
- b) Type of construction (Load bearing / RCC / Steel Framed) : N.A.
- c) Year of construction : N.A.
- d) Number of floors & height of each floor including basement, if any : N.A.
- e) Plinth area floor – wise : N.A.
- f) Condition of the building : N.A.
- i) Exterior – Excellent, Good, Normal, Poor :
ii) Interior – Excellent, Good, Normal, Poor :
- g) Date of issue and validity of layout of approved map / plan : N.A.
- h) Approved map / plan issuing authority : N.A.
- i) Whether genuineness or authenticity of approved map / plan is verified : N.A.
- j) Any other comments by our empaneled valuers on authenticity of approved plan : N.A.





SPECIFICATION OF CONSTRUCTION (FLOOR - WISE) IN RESPECT OF:

S. No.	Description	All Floor
01	Foundation	: N.A.
02	Basement	: N.A.
03	Superstructure	: N.A.
04	Joinery / Doors & windows (Please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	: N.A.
05	RCC Works	: N.A.
06	Plastering	: N.A.
07	Flooring, skirting, dadoing	: N.A.
08	Special finish as marble, granite, wooden paneling, grills etc.	: N.A.
09	Roofing including weather proof course	: N.A.
10	Drainage	: N.A.
02.	COMPOUND WALL Height Length Type of Construction	: : 6'0" Avg. : All around of plot boundary : CGI sheet over MS angles
03.	ELECTRICAL INSTALLATION Type of wiring Class of fittings (Superior/Ordinary/Poor) Number of light points Fan points Spare plug points Any other item	: N.A. : N.A. : N.A. : N.A. : N.A. : N.A.
04.	PLUMBING INSTALLATION No. of water closets and their type No. of wash basins No. of urinals No. of bath tubs Water meter, taps, etc. Any other fixtures	: N.A. : N.A. : N.A. : N.A. : N.A. : N.A.

DETAILS OF VALUATION

S. No.	Particulars of Item	Plinth Area	Roof HL	Age of Building	Estimated replacement rate of construction (In Rs.)	Replacement Cost (In Rs.)	Depreciation (In Rs.)	Net Value after depreciation (In Rs.)
1	N.A. (Since property is an open plot)							
	Total							


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PART - C (Extra Items)

- 01. Portico
- 02. Ornamental front door
- 03. Sitout / Varandah with steel grills
- 04. Overhead water tank
- 05. Extra steel / collapsible gates

N.A. (Since property is an open plot)

Total :

PART - D (Amenities)

- 01. Wardrobes
- 02. Glazed tiles
- 03. Extra sinks and bath tub
- 04. Marble / Marble & Wooden flooring
- 05. Interior decorations
- 06. Architectural elevation works
- 07. Paneling works
- 08. Aluminum works
- 09. Aluminum hand rails
- 10. False Ceiling

N.A. (Since property is an open plot)

Total:

PART - E (Miscellaneous)

- 01. Separate toilet room
- 02. Separate lumber room
- 03. Separate water tank / sump
- 04. Trees, gardening

N.A. (Since property is an open plot)

Total :

PART - F (Services)

- 01. Water supply arrangements
- 02. Drainage arrangements
- 03. Compound wall
- 04. C.B. deposits, fittings etc.
- 05. Pavement

N.A. (Since property is an open plot)

Total :

TOTAL ABSTRACT OF THE ENTIRE PROPERTY

PART - A	Plot	₹18,22,09,984.50
PART - B	Building	
PART - C	Extra Items	
PART - D	Amenities	
PART - E	Miscellaneous	
PART - F	Service	
	Total	₹18,22,09,984.50
	Say	₹18,00,00,000.00



