VALUATION OF IMMOVABLE PROPERTY

For Housing Loan Purpose

For State Bank of India, RACPC (Nashik City) Branch, Nashik.

At

Flat No. 1, On 1st Floor, "New Gulmohar Park Co-Op. Hsg. Soc. Ltd.",
B/H. Kamal Honda Showroom, Tagore Nagar, Opp. Ambedkar Nagar,
Wadala Shiwar, Nashik-422101.
(Survey No. 34/3/1 to 10, Plot No. 38, At. Wadala Shiwar, Tal & Dist. Nashik)

In the case of

Mr. ROHIDAS CHAGAN SALVE.

Prepared By

Salvi & Associates

Office Add:- "Padamshree", Plot No. 46, Bhagawati Nagar, Near Tulja Bhavani Temple,
Heera Wadi, Panchavati, Nashik- 422 003.

Head Off:- F/318, Har Har Mahadev Society, Patil Wadi, Panchpakhadi,
Thane (W)- 400 601.

Mobile :- 7588832949 / 9869007442,
Email:- salviassociates@gmail.com

Salvi and Associates

C. A. Reg. No. CA/84/8248 W. T. Reg. No. CAT-I/414

ARCHITECTS, INT. DESIGNERS,
GOVT. APPROVED VALUERS FOR BANKS,
FINANCIAL INST. INCOME TAX DEPT.
SURVEYORS & LOSS ASSESSORS

Padmashri, Plot No. 46, Nr. Bhagwati Devi Temple,
Bhagwati nagar, Hirawadi, Panchavati, Nasik 422003.
Mob : 9822527387 | 7588832949 | 9869007442
Email : galandeajay77@gmail.com
salviassociates@gmail.com

TO,
The Branch Manager,
State Bank of India,
RACPC Branch, Nashik.

Mr. Rohidas C. Salve / June- 19 **Date: 09/06/2015**

VALUATION REPORT

1	**Customer Details**						
	Name of Applicant/Borrower	**Mr. Rohidas Chagan Salve.**					
	Name of Present Owner / Seller /Builder	**Mr. Bhaskar Ananda Nandan.**					
	Apl. No.						
	Contact No	Mob: 8087705383.					
	Date of Property Inspection	08/06/2015					
	Date of Valuation Report	09/06/2015					
2	**Property Details**						
	Address	**Flat No. 3,** On 1st Floor, **"New Gulmohar Park Co-Op. Hsg. Soc. Ltd.",** B/H. Kamal Hero Showroom, Tagore Nagar, Opp. Ambedkar Nagar, Wadala Shiwar, Nashik-422101.					
	Near By Land Mark/Google Map Independent access to the Property	Opp. Ambedkar Nagar, B/H. Kamal Hero Showroom, Tagor Nagar.					
3	**Documents Details**	**Name of Approving Authority**		**Approval No.**			
	N.A. Order No.	District Collector office, Nashik.		9/1994 Dtd. 17/02/1994.			
	Bldg. Plan/ Commencement Certificate No.	Executive Engineer T.P. Dept. Nashik Municipal Corporation.		LND/BP/871/189, Dtd. 02/05/2000.			
	Building Completion Certificate No.	Executive Engineer T.P. Dept. Nashik Municipal Corporation.		Javak No./Nagar Rachna/NSK/ 002133, Dtd. 30/01/2003.			
	Legal Documents	Agreement For Sale Sub. Registered Office, Nashik		4280/2015, Dtd. 04/06/2015.			
4.	**Physical Details**						
	Flat Adjoining Properties Boundaries	East	Staircase	West	Open Space		
		South	Open Space	North	Open Space		
	Matching of Boundaries	Yes	Plot Demarcated Yes	Approved Land Use	Yes	Type of Property	Flat
	No of Rooms	Living : 1, Kitchen : 1, Bed Rooms : 1, W.C. & Bath : 1, Balcony : 1 etc.					
	No. of Floor in the Building	Ground + 2nd Floor		Property Located On Which Floor	On 1st Floor		
	Approx age of the Property	12 Years Old.		Residual age of the Property	48 Years (Future Life)		

CHANDRAKANT V. SALVI
W.T. Regd.No. CAT-I/414
GOVT. APPROVED VALUERS

5. Building Technical Details & Amenities Specifications of the Said Asset:		
Type of Foundation / Structure		RCC Frame Structure
Type of Roof		RCC Roofing
Super Structure : Walls		Brick Work
Floor Heights		3 Mtr.
No. of Flats in the Building		Total : 12 Nos. Residential Flats & 4 Nos. Commercial Shops in "New Gulmohar Park Apartment.
Finishing	Internal Plaster	Cement Plaster to walls and ceiling.
	Internal Color	Simple Paint to entire Flat
	Flooring	Mosaic Tiles Flooring & Skirting in entire Flat
	POP etc.	N.A.
Doors & Windows	Sagwan Doors & Aluminum Powder Coating Sliding Windows with Stainless Steel Mosquito net Windows.	
Kitchen	Platform with Green Marble top with S.S. sink & Windows Level Glazed tiles with Dado.	
Toilets	1 Nos. 6ft Glazed Tiles for Bath. 4ft. Ht. Glazed tiles for W.C.	
Electrical	Open Casing Capping Electrification.	
Lift	N.A.	
Lat. / Bath Details.	Type of WC	6ft Glazed Tiles for Bath.4ft. Ht. Glazed tiles for W.C.
	Bath Tub etc.	9ft Glazed Tiles for Bath.4ft. Ht. Glazed tiles for Bath Room
Nearest Railway Station	Nearest Railway Station : Nashik Road, Distance from Property : 5 km. Nearest Bus Stop : DGP Nagar No. 1, Distance from Property : 100 Mtr.	
Location cum Route map showing property Boundaries		

CHANDRAKANT V. SALVI
W.T. Regd.No.
CAT-I/
GOVT. APPROVED VALUERS

6	**Tenure / Occupancy Details**				
	Status of Tenure	Owner Occupied Mr. Rohidas Salve	No of years of Occupancy: 2Month	Relationship of Tenant or Owner	Owner Occupied
7	**Stage of Construction**				
	Stage of Construction	Property is Resale Flat. (Bldg. Const. is 12 Yrs. Old)		100% Work Complete in 2003.	
8	**Violations if any observed**				
	Nature and extent of violation :			No. Violation.	
9	**Area Details of the Property**				
	Flat No. 3 (On 1st Floor)	**Built up Area** (As per Agreement for Sale)		**605.00 Sq. Ft.** (56.22 Sq. Mt.)	

10. **Summary of Valuation :**

Particular	Built up Area	Built up Rate Adopted Per Sq. Ft.	Fair Market Value
Flat No. 3 (On 1st Floor)	**605.00 Sq. Ft.** (56.22 Sq. Mt.)	**Rs. 3300/-**	**Rs. 19,96,500/-**
Total Fair Market Value of Property Flat No. 3 As On Date (Rs. Nineteen Lacs Ninety Six Thousand Only)			**Rs. 19,96,500/-** **Say..Rs.19,96,000/-**

Fair Market Value	Realizable Value is 85%of F.M.V.	Distress Sale Value is 80%of F.M.V.
Rs. 19,96,000/-	**Rs. 16,97,000/-**	**Rs. 15,97,000/-**
Rs. Nineteen Lacs Ninety Six Thousand Only.	Rs. Sixteen Lacs Ninety Seven Thousand Only.	Rs. Fifteen Lacs Ninety Seven Thousand Only.

Government Value of Flat No. 3 : Rs. 13,62,000/-

11	Assumptions/Remarks	i) "New Gulmohar Co-Op. Hsg. Soc. Ltd.", is Sawata Mali Road Front Commercial + Residential Building. ii) All Civic Amenities Like School, Reliance Fresh Mall, Kamal Hero Showroom, Fame Multiplex, Nashik-Pune Highway etc. are Near by . iii) Market Value of the Property More than Government Value.
12	Declaration	i) The Property was inspected by the undersigned on 08.06.2015. undersigned does not have any direct / indirect interest in the above property. ii) The information furnished herein is true and correct to the best of our knowledge. iii) I have submitted Valuation report directly to the Bank. iv) The Valuation is Made for Present Market Value of Property. The Rate Worked out are on the basis of Market Survey.
13	Date : 09/06/2015 Place : Nashik.	CHANDRAKANT V. SALVI W.T. Regd.No. CAT-I/414 GOVT APPROVED VALUERS **Salvi & Associates** (Mr. C. V. Salvi) Govt. Regd. No. CAT-I/414 **SALVI & ASSOCIATES** ARCHITECT & GOVT. APPROVED VALUERS PADAMSHRI, PLOT NO. 46, B/H.TULJA BHAVANI TEMPLE, BHAGWATI NAGAR, HIRAWADI, PANCHAVATI, NASHIK-422 003.

I agree with the Rs 19,96000/-

14. PROPERTY PHOTOGRAPHS		
Name of the Customer/ Applicant	:	**Mr. Rohidas Chagan Salve.**
Details Address of the property	:	**Flat No. 3,** On 1st Floor, **"New Gulmohar Park Co-Op. Hsg. Hsg. Soc. Ltd."**, B/H. Kamal Hero Showroom, Tagore Nagar, Opp. Ambedkar Nagar, Wadala Shiwar, Nashik-422101.

MOHAN CHANDRA ... Regd. No. CAT-I/414 APPROVED VALUERS

PRASAD DIPAK NAGARE
B.Com., D.T.L., LL.B.
ADVOCATE
Email : adv.prasad804@gmail.com

Office 1 : FJ-13+14, Thakkar Buzzar, Nr. Sakal News Office, New CBS, Nashik - 2
Office 2 : A-2, Meghdoot Shopping Center, Near Chetna Dining Hall, Opp. CBS, Nashik – 1

Notice By RPAD

Outward No.PDN/SBI-HSG/PSS/01/20/0012 **Date: 08/01/2020**
File No. : HJ479/ 40

To,
MR/ MRS. ROHIDAS CHHGAN SALVE
R/o.:
(1) FLAT NO. 3, GULMOHAR PARK CO-OP, SOC, DGP NAGAR, WADALA RD, SAVATA MALI RD, NASHIK

(2) CURRENCY NOTE PRESS, JAIL RD, NASHIK RD, NASHIK

client State Bank of India through its authorized
e **Notice under section 25 of the Payment and**
ur Loan Account No.: 35075049122

RLAD THAKKAR BAZAR P.O. (422002)
RLAD A RM354546129IN
Counter No:1,OP-Code:OP1
To:ROHIDAS C SALVE,JAIL ROAD
NASHIK, PIN:422101
From:ADV PRASAD D NAGARE , NASHIK
Wt:20grams.
Amt:25.00 ,09/01/2020 ,10:56
<<Track on www.indiapost.gov.in>>

dia is a Nationalized Bank and registered under the
aving its head office at State Bank Bhavan, Nariman
rt Mumbai 21 and having its branches all over the
anch situated at RACPC branch N.D. Patel Road,

ness of Banking as per the guidelines issued by the
ing to its business activity my client bank provides a
to its customers, under the heads of Housing Loan,
Enterprises Loan, Education Loan etc.

RLAD THAKKAR BAZAR P.O. (422002)
RLAD A RM354546129IN
Counter No:1,OP-Code:OP1
To:ROHIDAS C SALVE,JAIL ROAD
NASHIK, PIN:422101
From:ADV PRASAD D NAGARE , NASHIK
Wt:20grams.
Amt:25.00 ,09/01/2020 ,10:56
<<Track on www.indiapost.gov.in>>

iness of my client bank you had approached to avail
ceding to your request, my client bank agreed to
icility of **Rs. 57175/-** for the term of **240** Months.

d a loan Arrangement Letter, Loan Agreement dated
etc. documents in favour of my client bank to avail the
you had represented that, you have means to pay the
event the Loan is disbursed, you will make timely
ents. On the basis of aforesaid representations and
warranties, my Client bank disbursed the Loan.

5. That the Loan was repayable in Equal Monthly Instalments (EMI) of **Rs. 579/-** each and the regular payment of the EMIs was the essence of the contract. In order to ensure timely repayments, you had signed, issued and deposited with my client bank certain standard instructions (mandate) to debit from your bank account bearing No. **34867671277** towards payment of the EMIs and assuring that the said bank account shall have require credit balance so that the standard instructions (mandate) is honoured to credit your present Loan Account Number mentioned above held with my client bank.

6. However, you have failed and neglected to maintain sufficient credit balance in your aforesaid bank account which has resulted in dishonour of standard instructions (mandate) for the month of **DECEMBER 2019** towards monthly instalment of **Rs. 579/-** on **10-Dec-19** and your bankers has expressed inability to pay the amount contained in the standard instructions (mandate) for the reason **INSUFFICIENT FUNDS**, which attract a penal liability against you.

7. My Client bank states that, apparently the standard instructions (mandate) in question was issued with malafide intention to defraud my Client by making it believe that you had the financial capacity to repay the dues under the Loan Agreement. It is now apparent that your intention was malafide at the time of sanction of the Loan and you issued the mandate knowing and having reason to believe that the said mandate will not be honoured on presentation. Thus in addition to criminal prosecutions under Section 25 of the Payment and Settlement Systems Act, 2007 read with provisions of the Negotiable Instruments Act, 1881. Further you have also committed the offence of cheating, fraud and criminal breach of trust for which offences my Client reserves its right to initiate criminal prosecution under relevant provisions of the Indian Penal Code, 1860.

8. That you must have to take notice that, standard instructions (mandate) issued by you for repayment of debt is dishonoured and the amount contained in the same is not received to my client bank. The dishonour of electronic fund transfer in respect of a legally enforceable debt amounts to an offence under section 25(1) of The Payment and Settlement Systems Act, 2007 (as amended up to date) and is punishable with imprisonment for a term which may extend to 2 years or with fine which may extend to twice the amount of the electronic funds transfer, or with both. In addition to the punishment, the courts are also empowered to grant compensation, at the cost of the accused, to the complainant for the interest, expenditure and costs incurred by the complainant for pursuing the complaint.

9. That I hereby with this present notice call upon you that, to make payment for the dishonoured standard instructions (mandate) amount of **Rs. 579/-** within 15 days from the receipt of this notice to my client bank directly. Failing of which my client bank constrained to file a Criminal Proceeding against you in the Court Of Law. And you shall be held liable for the risk, costs and consequences thereof. Further your standard instructions (mandate) is dishonoured and thus my client bank has right as per the agreement to recall the entire loan amount from you at once/in lump-sum. Please take note of that.

10. That this notice is being sent to you without prejudice to my clients right to enforce the other terms and conditions of the said loan account and other documents executed by you with my client bank for reasons of breach of the terms, committed by you.

11. The original of this notice is send to you by RPAD and a secondary copy of the same has been kept with us as an evidence of the same, which will be used in future proceedings against you. Further the legal charges of this legal notice Rs. 1000/- has been kept on you.

Hence this notice.

Place : Nashik
Date : 08/01/2020

ADV. PRASAD D. NAGARE ADVOCATE NASHIK

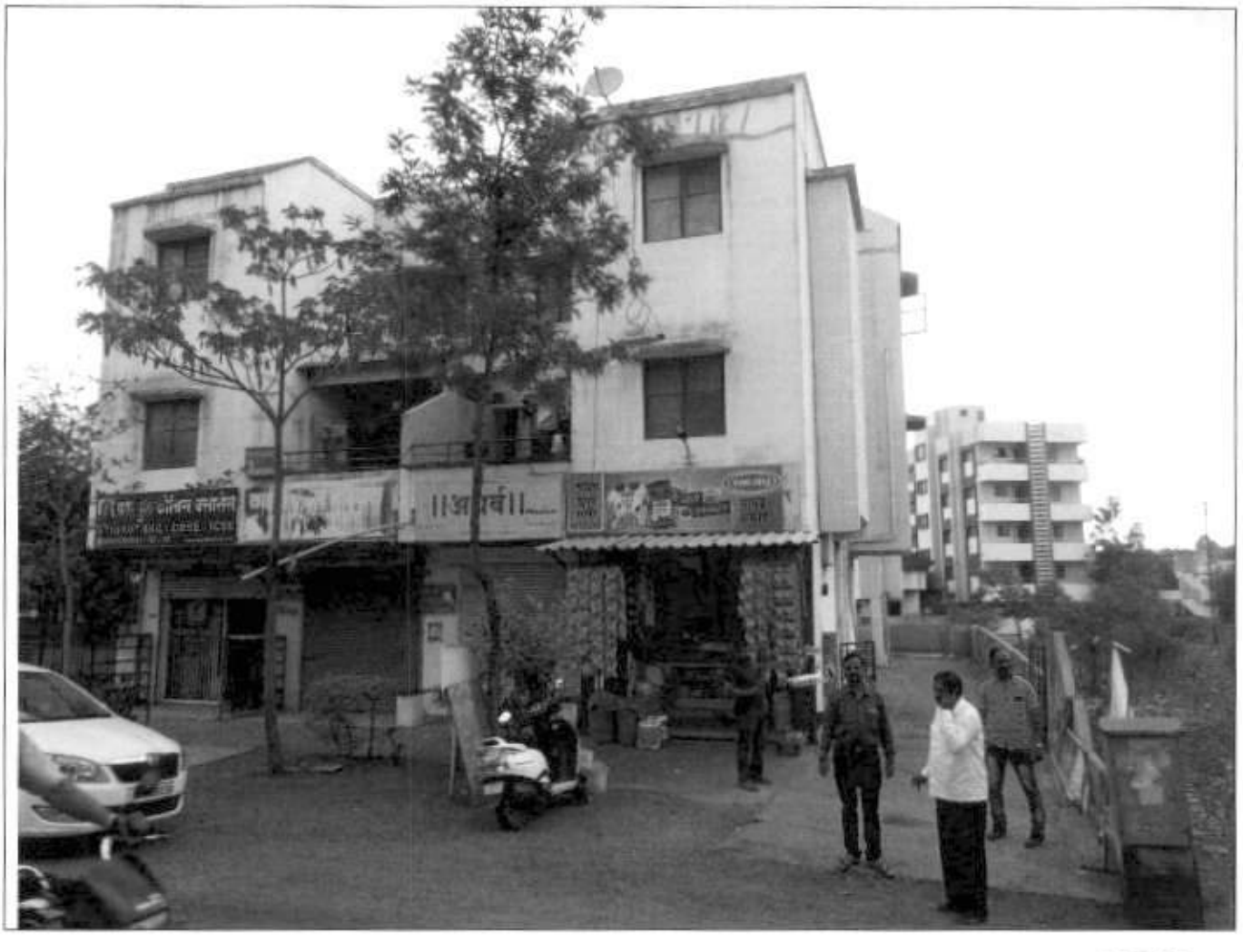
Prasad D. Nagare
Advocate

Valuation Report For Flat

[Its NPA Property, Valuation is done for Auction Purpose under SARFAESI Act]

Flat No. 03, On 1st Floor, In New Gulmohar Park Co-op. Hsg. Society, Near Ichhapurti Ganesh Mandir, In DGP Nagar, On Wadala-Nashik Road Link Road, Wadala Shiwar, Nashik.

Borrower/ Owner – Mr. Rohidas Chhagan Salve



DATE OF VALUATION : 19/06/2019

NASHIK

Mudkanna J. C.
CHARTERED ENGINEER /
PANEL VALUER

MUDKANNA J. C. (N) C.C.I.T. /1-68/56 GOVT. APPROVED VALUER

- Govt. Regd. Valuer under wealth Tax Act : (N)CCIT/I-68/56 dtd. 10/08/2004
- Chartered Engineer : M-112000/4 dtd. 16/09/1996
- Fellow Indian Institute Of Valuers, Delhi : 012404 dtd. 12/05/2003
- Member Institution Of Engineers, India : M-112000/4 dtd. 16/09/1996
- Member Practicing Valuers Asso. of India : PVA(I) LM- 1341 dtd. 02/04/2008
- Member Indian Council of Arbitration : ICA/781/Admn/2009 dtd. 15/10/2009

MUDKANNA J. C.

B.E. (Civil), M.I.E., F.I.V., C.E., P.V.A. (I), M.I.C.A.

Office : 02, Indus Appt., Near Ved Mandir, MICO Circle, On Trimbak Road, Nashik.

Tel No : +91 253 2311756 Mob.: 9822379466,

Email id : jcanashik@gmail.com

VALUATION REPORT

Valuation of Property Belonging to	:	Mr. Rohidas Chhagan Salve
Valuation as on	:	19/06/2019
Address of the property	:	Flat No. 03, On 1st Floor, In New Gulmohar Park Co-op. Hsg. Society, Near Ichhapurti Ganesh Mandir, In DGP Nagar, On Wadala-Nashik Road Link Road, Wadala Shiwar, Nashik, Sy. No. 34/3/1 to 10, Plot No. 38
Built up area of Flat No. 03	:	605 Sq.ft. (56.22 Sq.m.)
Fair Market Value		Rs. 16,94,000/- In words (Rs. Sixteen Lakh Ninety Four Thousand Only)
Realizable		Rs. 15,25,000/- In words (Rs. Fifteen Lakh Twenty Five Thousand Only)
Distress/ Forced Sale Value		Rs. 14,30,000/- In words (Rs. Fourteen Lakh Thirty Thousand Only)

Place : Nashik
Date of Issue : 20/06/2019

MUDKANNA J. C. (N) C.C.I.T. /I-68/56 GOVT. APPROVED VALUER

ANNEXURE-I
FORMAT OF VALUATION REPORT
(to be used for all properties of value upto Rs.5 crores)

Name & Address of Branch : **State Bank of India, RACPC Branch, Nashik**

Name of Customer (s)/ Borrowal unit : **Mr. Rohidas Chhagan Salve**
Valuation is done for : **Residential unit i.e. Flat No. 03**
[Its NPA Property,
Valuation is done for Auction Purpose under SARFAESI Act]

1	**CUSTOMER DETAILS :**			
	Name		Mr. Rohidas Chhagan Salve	
	Application Number			
2	PROPERTY DETAILS :			
	Address		Flat No. 03, On 1st Floor,	
	Nearby Landmark/ Google map Independent access to the Property		In New Gulmohar Park Co-op. Hsg. Society, Near Ichhapurti Ganesh Mandir, In DGP Nagar, On Wadala-Nashik Road Link Road, Wadala Shiwar, Nashik. Sy. No. 34/3/1 to 10, Plot No. 38	
3	**DOCUMENT DETAILS :**		Name of Approving Authority	Approval No.
	Layout Plan	Yes	NA Order by Collector, Nashik	NA Order vide Letter No. LND/WS/188/3313 **dtd. 29/10/1994 & 9/94 dtd. 17/02/1994**
	Building Plan	Yes	Executive Engineer, Town Planning, NMC, Nashik	Building Plan Approval vide letter No. LND/BP/87/189 **dtd. 02/05/2000**
	Building Completion	Yes	Executive Engineer, Town Planning, NMC, Nashik	Building Completion Certificate vide letter No. TP/Nashik/2133 **dtd. 30/01/2003**
	Legal Documents	Yes	**List of documents :** 1] Transfer Deed of Flat No. 03 **dtd. 14/07/2015** **(Regd. on dtd. 21/07/2015, at Sr. No. NSN2-5626-2015)** 2] Correction Deed **dtd. 22/07/2015** **(Regd. at Sr. No. NSN2-5674-2015)**	
4	**PHYSICAL DETAILS :**			
	Adjoining properties		East : Staircase West : Open Space South : Open Space North : Open Space	
	Matching boundaries		Yes	
	Plot demarcated		Yes	
	Approved land use		For Residential cum Commercial use	
	Type of Property		Residential Flat	
	No. of Rooms		At the time of visit, Valued Flat was in locked condition; Hence its Internal photographs are not taken. this is for your reference please	
	Total No. of Floors		Ground + 02 Floors Building.	
	Floor on which the property is located		Flat No. 03 is located On 1st Floor	

MUDKANNA J. C. (N) C.C.I.T. /I-68/56 GOVT. APPROVED VALUER

	Approx age of the Property	16 years
	Residual age of the Property	44 years with Regular maintenance
	Type of Structure	New Gulmohar Park Co-op. Hsg. Society is having Ground + 02 Floors & Constructed in RCC Framed Structure with RCC Slab roofing. The walls are constructed in Brick masonry, Plastered inside-Outside & Painted. Note : At the time of visit, Valued Flat was in locked condition, Hence its Internal photographs are not taken. this is for your reference please.
5	**TENURE / OCCUPANCY DETAILS :**	
	Status of Tenure	Details not known
	No of years of Occupancy	--------
	Relationship of tenant or owner	---------
6	**STAGE OF CONSTRUCTION :**	
	Stage of Construction	Building Construction is Completed.
	If under construction, extent of Completion.	NA, Building Construction is Completed
7	**VIOLATIONS IF ANY OBSERVED :**	
	Nature and extent of violations	--
8	**AREA DETAILS OF THE PROPERTY :**	
	Site area	552 Sq.m.
	Plinth area	As per Approved Building Plan
	Carpet area	As per Approved Building Plan
	Saleable area	**605 Sq.ft. (56.22 Sq.m.)** [Built up area of Flat No. 03]
	Remarks	Property located in developed Residential area
9	**VALUATION :**	
	i. Mention the value as per Government Approved Rates also	Rs. 29,200/- Sq.m. (Govt. Rate for New Flat) (As per Ready Reckoner Zone)
	ii. 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 Income Tax Gazette justification on variation has to be given.	**Rs. 2,800/- Sq.ft.** (Prevailing Market Rate) In view of the Location, Construction Quality of Building, Age of Building & demand of the Property, We have adopted the above said Prevailing market Rate for the valued Property.
SUMMARY OF VALUATION :		
	I. Guideline Value : (Government Valuation)	Built up area : 56.22 Sq.m. X Rs. 29,200/- Sq.m. X 80% = Rs. 13,13,299/-

MUDKANNA J.C. (N) C.C.I.T. /I-68/56 GOVT. APPROVED VALUER

II. FAIR MARKET VALUATION :

Valuation of Property	Built up area	Rate adopted for Valuation	Fair Market Value
Flat No. 03	605 Sq.ft.	Rs. 2,800/- Sq.ft.	Rs. 16,94,000/-

Fair Market Value = **Rs. 16,94,000/-**
In words (Rs. Sixteen Lakh Ninety Four Thousand Only)

Realizable Value = **Rs. 15,25,000/-**
In words (Rs. Fifteen Lakh Twenty Five Thousand Only)

Distress/ Forced Sale Value = **Rs. 14,30,000/-**
In words (Rs. Fourteen Lakh Thirty Thousand Only)

10	**Assumptions/Remarks :**	
	i. Qualifications in TIR/Mitigation suggested, if any	**No**
	ii. Property is SARFAESI compliant	**Yes**
	iii. Whether property belongs to social infrastructure like hospital, school, oldage 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.	Yes, Property Mortgaged with State Bank of India
	v. Details of last two transactions in the locality/area to be provided, if available.	Details not available
	vi. Any other aspect which has relevance on the value or marketability of the property	The Property is located in developed Residential area.

11	**Declaration :**
	i. The property was inspected by the undersigned/us on 19/06/2019 in presence of Mr. Mohan Deshpande & Mr. Vinod Bagul (Recovery agent) ii. The undersigned does not have any direct/indirect interest in the above property iii. The information furnished herein is true and correct to the best of our knowledge. iv. I have submitted Valuation report directly to the Bank

12	**Name & address of valuer**	J.C. Mudkanna 02, Indus Apartment, Mico Circle, Nashik
	Wealth Tax Registration No.	(N)CCIT/I-68/56 **dtd. 10/08/2004**
13	**Enclosures Documents & Photographs (Geo-stamping with date) etc.**	Yes, Photographs of the valued Property are enclosed herewith.

MUDKANNA J.C. (N) C.C.I.T. /I-68/56 GOVT. APPROVED VALUER

Date of Valuation : 19/06/2019
Date of Issue : 20/06/2019

PLACE: NASHIK

SIGNATURE OF THE VALUER

LIMITING CONDITIONS AND RECOMMENDATIONS

1) This is a valuation report of a property. We have not carried out title search of the property, as it is out of the scope of the assignment. This valuation is based on information and documents provided by the Bank. While carrying out this valuation, it is assumed that the property is having clear and marketable title. If the property is offered as security against loan, please take Legal Opinion about Ownership of the valued Property & Title Clearance from legal advisor.

2) This report will hold good only if title of the property is clear, marketable and free from all encumbrances and the building is constructed as per sanctioned plan. We are not responsible for reduction in value of the property if the title of the said property is not clear, marketable and is not free from encumbrances.

3) Finding out liability towards any Govt. Authority or Third Party is out of the scope of this assignment. Concerned Institution may independently verify existing liabilities on the property and take necessary action.

4) Value varies with the purpose. This report is not to be referred if purpose is different from that of mentioned in the report.

5) Fair Market value mentioned in the report is based on present market rates of similar properties in the surrounding area. Market value may change in future depending upon trends in the market, demand & supply ratio, change in govt. policies, growth/ decline of development in the surrounding area etc. Hence the basis of valuation mentioned above is justifiable for the present market situation.

6) Utmost care has been taken to give precise Government Guideline Value of the property. However, since the valuer is not the authority to fix Guideline/Govt. value, he/she does not claim to be accurate regarding the Govt. Guideline Value mentioned in this report. Kindly consult the Properties Registrar's Office for accurate Government Guideline Value of the property.

MUDKANNA J. C.
(N) C.C.I.T.
/I-68/56
GOVT. APPROVED VALUER

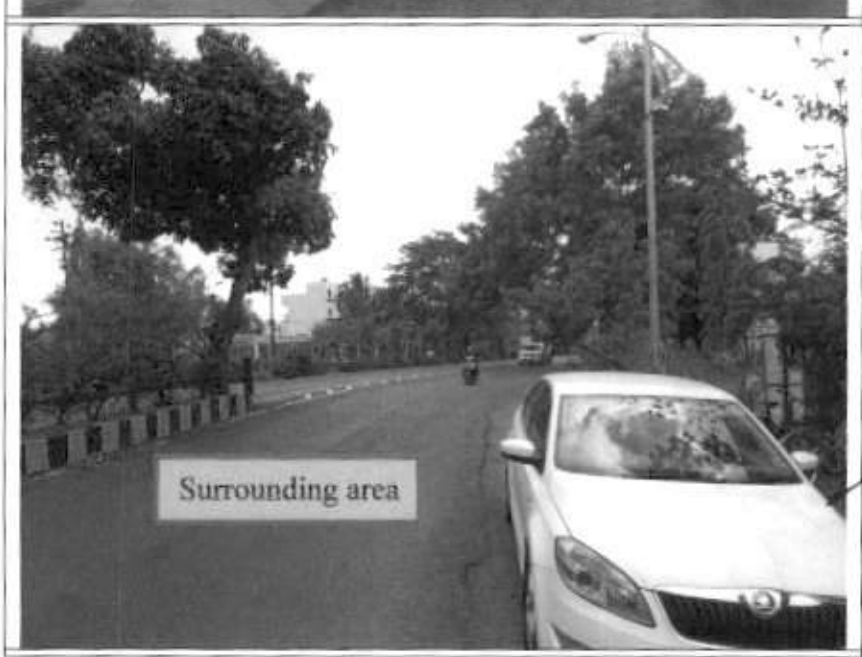
GOOGLE MAP OF THE PROPERTY LOCATION	
Latitude : 19°58'15.9"N	Longitude : 73°48'23.2"E
Valued Property Location is shown **Red marked** symbol	

MUDKANNA J. C.
(N) C.C.I.T. /1-68/56
GOVT. APPROVED VALUER

Photographs of the Valued Property

MUDKANNA J.C.
(N) C.C.I.T.
/I-68/56
GOVT. APPROVED VALUER

Photographs of the Site



MUDKANNA J.C.
(N) C.C.I.T.
/I-68/56
GOVT. APPROVED VALUER