

REPORT FORMAT: V-L1 (FLATS) | Version: 10.2 | 2020

CASE NO. VIS (2022-23)-PL159-122-237

DATED: 29/09/2022

FIXED ASSETS VALUATION REPORT

OF

NATURE OF ASSETS	BUILT-UP UNIT
CATEGORY OF ASSETS	COMMERCIAL
TYPE OF ASSETS	COMMERCIAL SHOP UNITS

SITUATED AT

CTS NO. 579, 580, 581(PART), 6,8 & 10, GODOWN NO. 01, SHOP NO. 01 & 05,
FLAT NO. 1,2,3,4,5,6, TEHSIL BARAMATI, DISTRICT PUNE, MAHARASHTRA

REPORT PREPARED FOR

■ Corporate Valuers
STATE BANK OF INDIA, IFB BRANCH, TARA CHAMBERS, WADADEWADI, PUNE

■ Business/ Enterprise/ Equity Valuations

■ Lender's Independent Engineers (LIE)
In the event of any query/ issue/ concern or escalation you may please contact Incident Manager @
valuers@rkassociates.org. We will appreciate your feedback in order to improve our services.

■ Techno Economic Viability Consultants (TEV)

NOTE: As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which

■ Agency for Specialized Account Monitoring (ASAM)
report will be considered to be accepted & correct.

■ Project Techno-Financial Advisors
Valuation Terms of Services & Valuer's Important Remarks are available at www.rkassociates.org for reference.

■ Chartered Engineers

■ Industry/ Trade Rehabilitation Consultants

■ NPA Management

■ Panel Valuer & Techno Economic Consultants for PSU
Banks

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PART A

SNAPSHOT F THE ASSET/ PROPERTY UNDER VALUATION



SITUATED AT

**CTS NO. 579, 580, 581(PART), 6,8 & 10, GODOWN NO. 01, SHOP NO. 01 & 05,
FLAT NO. 1,2,3,4,5,6, TEHSIL BARAMATI, DISTRICT PUNE, MAHARASHTRA**

[Handwritten signature and circular stamp of R.K. Associates Valuers & Techno Engineering Consultants (P) Ltd.]

PART B

SBI FORMAT ON OPINION REPORT ON VALUATION

Name & Address of the Branch	State Bank of India, IFB Branch, Tara Chambers, Wadadewadi, Pune
Name & Designation of concerned officer	Mr. Amit Sinha (+91 8698385548)
Name of the Customer	M/s. Chandukaka Saraf & Sons Pvt Ltd

S.NO.	CONTENTS	DESCRIPTION																					
I.	GENERAL																						
1.	Purpose of Valuation	For Periodic Re-valuation of the mortgaged property for credit limit enhancement.																					
2.	a. Date of Inspection of the Property	29 June 2022																					
	b. Date of Valuation Assessment	29 September 2022																					
	c. Date of Valuation Report	29 September 2022																					
	List of documents produced for perusal (<i>Documents has been referred only for reference purpose</i>)	<table> <tr> <th>Documents Requested</th><th>Documents Provided</th><th>Documents Reference No.</th></tr> <tr> <td>Total 05 documents requested.</td><td>Total 04 documents provided</td><td>Total 0 Reference No.</td></tr> <tr> <td>Property Title document</td><td>Sale Deed</td><td>Several No. of sale deeds, please refer to the copy attached.</td></tr> <tr> <td>Approved Map</td><td>Approved Map</td><td>Attached with the sale deeds provide to us.</td></tr> <tr> <td>Copy of TIR</td><td>Copy of TIR</td><td>Several TIR's, please refer to the copy of TIR attached.</td></tr> <tr> <td>Last paid Electricity Bill</td><td>Occupation Certificate</td><td>Attached with the sale deeds provide to us.</td></tr> <tr> <td>Last paid Municipal Tax Receipt</td><td>None</td><td>----</td></tr> </table>	Documents Requested	Documents Provided	Documents Reference No.	Total 05 documents requested.	Total 04 documents provided	Total 0 Reference No.	Property Title document	Sale Deed	Several No. of sale deeds, please refer to the copy attached.	Approved Map	Approved Map	Attached with the sale deeds provide to us.	Copy of TIR	Copy of TIR	Several TIR's, please refer to the copy of TIR attached.	Last paid Electricity Bill	Occupation Certificate	Attached with the sale deeds provide to us.	Last paid Municipal Tax Receipt	None	----
Documents Requested	Documents Provided	Documents Reference No.																					
Total 05 documents requested.	Total 04 documents provided	Total 0 Reference No.																					
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Copy of TIR	Copy of TIR	Several TIR's, please refer to the copy of TIR attached.																					
Last paid Electricity Bill	Occupation Certificate	Attached with the sale deeds provide to us.																					
Last paid Municipal Tax Receipt	None	----																					
3.	Name of the owner(s)	Mrs. Neha kishor & Mr. Kishor Kumar Jindatta Shah																					
	Address/ Phone no.	Address: No information available.																					
		Phone No.: NA																					

4.

Brief description of the property

This opinion on Valuation report is prepared for total ten number of commercial dwelling units situated at the aforesaid address. The subject units are situated on different floors having different area. Details of the same as per the copy of sale deeds and TIR is attached below:-

Sr. No.	Floor	Description	Area (sq.mtr.)	Area (sq.ft.)	Ownership Details
1	Basement	Godown No. 1	109.33	1,177	Mr. Kishor Kumar Jindatta Shah
2	Ground	Shop No. 1	105.3	1,133	Mr. Kishor Kumar Jindatta Shah
3	Mezzanine	Shop No. 1	30.09	324	Mr. Kishor Kumar Jindatta Shah
4	Ground	Shop No. 5	10.64	115	Mr. Kishor Kumar Jindatta Shah
5	1st floor	Flat No. 1	64.05	689	Mr. Kishor Kumar Jindatta Shah
6	1st floor	Flat No. 2	90.11	970	Mr. Kishor Kumar Jindatta Shah
7	2nd floor	Flat No. 4	64.05	689	Mr. Kishor Kumar Jindatta Shah
8	2nd floor	Flat No. 5	90.11	970	Mr. Kishor Kumar Jindatta Shah
Total			563.68	6,067	

As per the copy of approved map attached in the copy of sale deed provided to us area approved for basement, ground, first & second floor is approx. 177 sq.mtr., 191 sq.mtr., 190 sq.mtr., 190 sq.mtr. respectively. The approved map of the building is sanctioned for Basement + Ground + 2 floors however at site the building was developed as a Basement + Ground + 3 floors building.

There was no floorwise demarcation of the subject units found at the time of survey, Units on each floor are merged together to form a single unit on a floor. The subject property is used for utilities storage purpose at basement, & used commercially as a jewellery showroom on rest of the floors. The whole building is under possession of M/s. Chandukaka Saraf & Sons Pvt. Ltd., however only above mentioned selective units are considered for valuation assessment purpose.

The subject building is a RCC roofed structure & as per the information gathered on site the subject building is around 11 years old construction.

The subject property is located near Gandhi Chowk, Sarafa area which is one of the high foot fall commercial area of the town. The subject property is located on Juna Kacheri road which further connects it Baramati-Ahmed Nagar Road.

In case of discrepancy in the address mentioned in the property documents and the property shown to us at the site due to change in zoning or administrative level at the site or client misled the valuer by providing the fabricated document, the valuation should be considered of the property shown to us at the site of which the photographs are also attached. Our responsibility will be only related to the valuation of the property shown to us on the site and not regarding matching from the documents or searching the property from our own. Banker to verify from district administration/ tehsil level the identification of the property if it is the same matching with the document pledged.

This report only contains general assessment & opinion on the Guideline Value and the indicative, estimated Market Value of the property of which Bank/ customer asked us to conduct the Valuation for the property found on as-is-where basis as shown on the site by the Bank/ customer of which photographs is also attached with the report. No legal aspects in terms of ownership or any other legal

	aspect is taken into consideration. Even if any such information is mentioned in the report it is only referred from the information provided for which we do not assume any responsibility. Due care has been given while doing valuation assessment but it doesn't contain any due-diligence or audit or verification of any kind other than the valuation computation of the property shown to us on site. Information/ data/ documents given to us by Bank/ client have been relied upon in good faith. This report doesn't contain any other recommendations of any sort.		
5.	Location of the property		
	6.1 Plot No. / Survey No.	CTS NO. 579, 580, 581(Part), 6,8 & 10	
	6.2 Door No.	Please refer to the sheet attached above.	
	6.3 T. S. No. / Village	---	
	6.4 Ward / Taluka	Ward 02/Baramati	
	6.5 Mandal / District	Pune	
	6.6 Postal address of the property	C.S. Nos. 1/669 Part, 8/669, 9/669, of Cumballa Hill and Malbar Hill Division, Peddar Road, Mumbai	
	6.7 Latitude, Longitude & Coordinates of flat	18°08'54.7"N 74°34'18.0"E	
	6.8 Nearby Landmark	Gandhi Chowk	
6.	Details of approved Plans		
	7.1 Date of issue and validity of layout of approved map / plan	Attached with copy of sale deed provided to us. Sanction date is not visible in the map.	
	7.2 Approved Map / Plan issuing authority	Baramati Nagar Parishad	
	7.3 Whether genuineness or authenticity of approved map / plan is verified	No, not at our end. It is to be taken care by Bank's competent advocate.	
	7.4 Any other comments by our empanelled valuers on authenticity of approved plan	No	
7.	City Categorization	Tehsil	Urban developing
	Type of Area	Commercial Area	
8.	Classification of the area	High Class (Very Good)	Developed
		Within main city	
9.	Local Government Body Category (Corporation limit / Village Panchayat / Municipality) - Type & Name	Urban	Nagar Palika Parishad
		Baramati Nagar Parishad	
10.	Whether covered under any prohibited/ restricted/ reserved area/ zone through State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area/ heritage area/ coastal area	No as per general information available on public domain	NA
		NA	
11.	Boundaries schedule of the Property		
	Are Boundaries matched	Boundaries are not clearly identifiable on site	
Details of boundaries as per the information extracted from the documents provided to us are given below:-			

Godown No. 1	East	Shop No. 02 & Lane out of CTS No. 06
	West	Lane out of CTS No. 578
	North	Kacheri Road
	South	Lane out of CTS No. 08, Duct & Staircase
	East	Shop No. 02 & Lane out of CTS No. 06
Shop No. 5	East	Passage & Shop No. 04
	West	Duct & CTS No. 577
	North	Stair Case & Duct
	South	Duct & Shop No. 06
Flat No. 1	East	Flat No. 02
	West	Lane out of CTS No. 578
	North	Kacheri Road
	South	Stair Case , Duct & Lift
	East	CTS No. 06 & 01
Flat No. 3	East	Mahavir Path
	West	CTS No. 577 & Duct
	North	CTS No. 06 space staircase & duct
	South	CTS No. 09 & 11
	East	Flat No. 05
Flat No. 5	East	Passage & Shop No. 04
	West	Duct & CTS No. 577
	North	Stair Case & Duct
	South	Duct & Shop No. 06
	East	Mahavir Path
Shop No. 1	East	Shop No. 02 & Lane out of CTS No. 06
	West	Lane out of CTS No. 578
	North	Staircase & Kachari Road
	South	Staircase, Lift & Open Duct
Mezzanine	East	Shop No. 02 & Lane out of CTS No. 06
	West	Lane out of CTS No. 578
	North	Shop No. 01
	South	Staircase, Lift & Open Duct
	East	Flat No. 02
Flat No. 2	East	CTS No. 06 & 01
	West	Flat No. 01
	North	Kacheri Road
	South	Staircase
	East	Mahavir Path
Flat No. 4	East	Flat No. 05
	West	Lane out of CTS No. 578
	North	Kacheri Road
	South	Staircase, Duct & Lift
Flat No. 6	East	Mahavir Path
	West	CTS No. 578 & Duct
	North	CTS No. 06 space staircase & duct
	South	CTS No. 09 & 11

12.	Dimensions of the site		
	Directions	As per Documents (A)	Actually found at Site (B)
	North	Not available in documents.	Not measurable from sides.
	South	Not available in documents.	Not measurable from sides.
	East	Not available in documents.	Not measurable from sides.
	West	Not available in documents.	Not measurable from sides.
13.	Extent of the site	Please refer the attached area sheet.	Not measurable at site
14.	Extent of the site considered for valuation (least of 14 A & 14 B)		Please refer the area sheet attached
15.	Property presently occupied/ possessed by		Owner
	If occupied by tenant, since how long?		Not Applicable
	Rent received per month		Not Applicable
II.	APARTMENT BUILDING		
1.	Nature of the Apartment		Commercial Building
2.	Location		
	T. S. No.	CTS NO. 579, 580, 581(Part), 6,8 & 10	

	Block No.	---	
	Ward No.	---	
	Door No.	Please refer to the sheet attached	
	Village/ Municipality / Corporation	Baramati Nagar Parishad	
	Street or Road (Pin Code)	Gandhi Chowk (413102)	
3.	Description of the locality Residential / Commercial / Mixed	Commercial Area	
4.	Year of Construction	Around year 2011	
5.	Number of Floors	Basement + Ground + 3 floors	
6.	Type of Structure	RCC framed pillar, beam, column structure on RCC slab	
7.	Number of Dwelling units in the building	Basement + Ground + 3 floors are built in the building.	
8.	Class/ Category of Group Housing Society/ Township/ Apartments	Normal Commercial building	
9.	Quality of Construction	Class B construction (Good)	
10.	Appearance of the Building	Internal Good	External Good
11.	Maintenance of the Building	Internal Good	External Good
12.	Facilities Available	---	
	11.1 Lift	Yes	
	11.2 Protected Water Supply	Yes	
	11.3 Underground Sewerage	Yes	
	11.4 Car Parking - Open/ Covered	No	
	11.5 Is Compound wall existing?	Yes	
	11.6 Is pavement laid around the building	No	
	11.7 Other facilities	<input type="checkbox"/> Club, <input type="checkbox"/> Convenient Shopping, <input type="checkbox"/> Swimming Pool, <input type="checkbox"/> Play Area, <input type="checkbox"/> Kids Play Area, <input type="checkbox"/> Walking Trails, <input type="checkbox"/> Gymnasium, <input type="checkbox"/> Park, <input type="checkbox"/> Multiple Parks, <input checked="" type="checkbox"/> Power Backup, <input type="checkbox"/> Security	
III.	FLAT		
1.	Type of layout of flat	Not Applicable	
2.	The floor on which the flat is situated	Ground onwards	
3.	Door No. of the flat	Please refer to the sheet attached	
4.	Specifications of the flat		
	Roof	RCC	
	Flooring	Ceramic Tiles	
	Doors	Wooden doors & Glass door	
	Windows	Glass windows on composite frames	
	Fittings	Internal/ Normal quality fittings used	
	Finishing	Average	
5.	House Tax	No information available	



	Assessment No.	No information available
	Tax paid in the name of	No information available
	Tax amount	No information available
6.	Electricity Service Connection No.	No information available
	Meter Card is in the name of	No information available
7.	How is the maintenance of the flat?	Good
8.	Sale Deed executed in the name of	Mrs. Neha kishor & Mr. Kishor Kumar Jindatta Shah
9.	What is the undivided area of land as per Sale Deed?	Can't ascertain. Not described in the document.
10.	What is the plinth area of the flat?	Please refer to the sheet attached
11.	What is the floor space index (app.)	0.60 (as per the copy of approved map)
12.	What is the Carpet Area of the flat?	No information available.
13.	Is it Posh/ I class / Medium / Ordinary?	High Class (Very Good)
14.	Flat used for	Commercial cum residential purpose
15.	Is it Owner-occupied or let out?	Presently occupied by Owner
16.	If rented, what is the monthly rent?	NA
IV.	MARKETABILITY	
1.	How is the marketability?	Very Good
2.	What are the factors favoring for an extra Potential Value?	Property is in high foot fall area therefore demand of the property is good
3.	Any negative factors are observed which affect the market value in general?	Building not built as per the copy of approved map. A pproved map is sanctioned for Basement +Ground +2 floors but the building is built as a Basement + Ground +3 floor structure.
V.	RATE	
1.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality? - (Along with details /reference of at-least two latest deals/transactions with respect to adjacent properties in the areas)	Please refer to the sheet attached For more details & basis please refer to the Part B - Procedure of Valuation Assessment section.
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (give details).	Please refer to point 1 above.
3.	Break - up for the rate	
	3.1 Building + Services	Flats transactions takes place only based on composite rate. No breakup is mostly available of composite rate.
	3.2 Land + Others	
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	Rs. 69,690 per sq.mtr. For more details & basis please refer to the Part B - Procedure of Valuation Assessment section.
VI.	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	



1.	Depreciated building rate	Not Applicable since Valuation is conducted based on composite comparable market rate method.
	Replacement cost of flat with Services {V (3)i}	Included in comparable composite market rate.
	Age of the building	Approximately 11 years as per verbal information came to our knowledge.
	Life of the building estimated	~ 60 years subject to building construction is done as per specified norms & materials used with proper maintenance.
	Depreciation percentage assuming the salvage value as 10%	Not Applicable since Valuation is conducted based on comparable composite market rate method.
	Depreciated Ratio of the building	Not Applicable since Valuation is conducted based on comparable composite market rate method.
2.	Total composite rate arrived for valuation	Please refer to the sheet attached. For more details & basis please refer to the Part B - Procedure of Valuation Assessment section.
	Depreciated building rate VI (a)	Not Applicable since Valuation is conducted based on comparable composite market rate method.
	Rate for Land & other V (3) ii	Not Applicable since Valuation is conducted based on comparable composite market rate method.
	Total Composite Rate	Please refer to the sheet attached. For more details & basis please refer to the Part B - Procedure of Valuation Assessment section.

VII. DETAILS OF VALUATION

S.No.	Particulars	Specifications/ Qty.	Rate per unit (Rs.)	Estimated Value* (Rs.)
1.	Present value of the flat (incl. car parking, if provided)	Please refer to the sheet attached	Please refer to the sheet attached	Please refer to the sheet attached
2.	Wardrobes (fixed)	Ordinary quality wardrobes in few rooms	Lump sum value has been considered for extra exclusive and superfine finish over and above ordinary finishing for additional aesthetic works in the property.	Rs. NA/-
3.	Showcases (fixed)	Yes, good quality showcase work		
4.	Kitchen Arrangements	Ordinary		
5.	Superfine Finish	Yes, good quality finish		
6.	Interior Decorations			
7.	Electricity deposits/ electrical fittings, etc.,	Yes		
8.	Extra collapsible gates / grill works etc.,	No		
9.	Potential value, if any	See note in next column		
10.	Others	Not Applicable		
11.	TOTAL	Please refer to the sheet attached	NA	Rs. 9,03,62,058/-

***NOTE:**

1. For more details & basis please refer to **Part B - Procedure of Valuation Assessment section.**
2. This valuation is conducted based on the comparable composite market rate method which is inherently inclusive of the additional items as mentioned in S.No. 2 to 8 if present in the flat at ordinary level. For any exclusive and superfine finish over and above ordinary finishing, additional value is taken in lumpsum as described in the **Procedure of Valuation Assessment section under "Valuation of Additional Aesthetic & Decor Works in the Property".**
3. Estimated Value is subject to the assumptions, limitations, basis of computation, caveats, information, facts came during valuation within the limited available time & cost.
4. **PART A - SBI format on opinion report on Valuation** is just the description of the asset as per the format requirement of the client. The real procedure of Valuation is discussed from **PART B – Procedure of Valuation Assessment** where all different aspect of Valuation as per the standards are described in detail.
5. This Valuation is guided by Valuation Terms of Service and Valuer's Important Remarks which can also be found at www.rkassociates.org.



PART B
PROCEDURE OF VALUATION ASSESSMENT

1.	GENERAL INFORMATION			
i.	Important Dates	Date of Inspection of the Property	Date of Valuation Assessment	Date of Valuation Report
		29 June 2019	29 September 2022	29 September 2022
ii.	Client	State Bank of India, IFB Branch, Tara Chambers, Wadadewadi, Pune		
iii.	Intended User	State Bank of India, IFB Branch, Tara Chambers, Wadadewadi, Pune		
iv.	Intended Use	To know the general idea on the market valuation trend of the property as per free market transaction. This report is not intended to cover any other internal mechanism, criteria, considerations of any organization as per their own need, use & purpose.		
v.	Purpose of Valuation	For Periodic Re-valuation of the mortgaged property		
vi.	Scope of the Assessment	Non binding opinion on the assessment of Plain Physical Asset Valuation of the property identified to us by the owner or through his representative.		
vii.	Restrictions	This report should not be referred for any other purpose, by any other user and for any other date other then as specified above.		
viii.	Manner in which the proper is identified	<input type="checkbox"/>	Done from the name plate displayed on the property	
		<input type="checkbox"/>	Identified by the owner	
		<input checked="" type="checkbox"/>	Identified by the owner's representative	
		<input checked="" type="checkbox"/>	Enquired from local residents/ public	
		<input type="checkbox"/>	Cross checked from the boundaries/ address of the property mentioned in the documents provided to us	
		<input type="checkbox"/>	Identification of the property could not be done properly	
ix.	Type of Survey conducted	<input type="checkbox"/>	Survey was not done	
			Half Survey (Approximate sample random measurement verification from outside only & photographs),(Since individual units were not demarcated at the site and they are merged together to form a single unit on each floor therefore measurement of the same was not feasible.)	



2.		ASSESSMENT FACTORS			
i.	Nature of the Valuation	Fixed Assets Valuation			
ii.	Nature/ Category/ Type/ Classification of Asset under Valuation	Nature	Category	Type	
		Built Up Unit	COMMERCIAL	COMMERCIAL SHOP UNITS	
		Classification	Income/ Revenue Generating Asset		
iii.	Type of Valuation (Basis of Valuation as per IVS)	Primary Basis	Market Value & Govt. Guideline Value		
		Secondary Basis	Not Applicable		
iv.	Present market state of the Asset assumed (Premise of Value as per IVS)	Under Normal Marketable State			
		Reason: Asset under free market transaction state			
v.	Property Use factor	Current/ Existing Use	Highest & Best Use <i>(in consonance to surrounding use, zoning and statutory norms)</i>	Considered for Valuation purpose	
		Commercial	Commercial	Commercial	
vi.	Legality Aspect Factor	Assumed to be fine as per copy of the documents & information produced to us. However Legal aspects of the property of any nature are out-of-scope of the Valuation Services. In terms of the legality, we have only gone by the documents provided to us in good faith. Verification of authenticity of documents from originals or cross checking from any Govt. deptt. have to be taken care by Legal expert/ Advocate.			
vii.	Class/ Category of Group Housing Society/ Township/ Apartments	Normal Commercial Building			
viii.	Flat Physical Factors	Shape	Size	Layout	
		Irregular	Small to medium	Individual units are merged together to form a single unit. (Normal Layout)	
ix.	Property Location Category Factor	City Categorization	Locality Characteristics	Property location characteristics	Floor Level
		Tehsil	Good	Good location within locality	Basement, Ground, First & Second floor
		Devoleping	High End	within main city	



			Within high foot fall commercial market	None	
		Property Facing			
		Please refer to the Demarcation/Boundaries sheet attached above			
x.	Physical Infrastructure availability factors of the locality	Water Supply	Sewerage/ sanitation system	Electricity	Road and Public Transport connectivity
		Yes	Underground	Yes	Easily available
		Availability of other public utilities nearby		Availability of communication facilities	
		Transport, Market, Hospital etc. are available in close vicinity		Major Telecommunication Service Provider & ISP connections are available	
xi.	Social structure of the area (in terms of population, social stratification, regional origin, age groups, economic levels, location of slums/ squatter settlements nearby, etc.)	Commercial area			
xii.	Neighbourhood amenities	Good			
xiii.	Any New Development in surrounding area	None	---		
xiv.	Any specific advantage/ drawback in the property	Property is located in a high foot fall commercial area.			
xv.	Property overall usability/ utility Factor	Good			
xvi.	Do property has any alternate use?	No, can be used for mixed use purpose.			
xvii.	Is property clearly demarcated by permanent/ temporary boundary on site	Not demarcated, individual units are merged together to form a single unit on each floor.			
xviii.	Is the property merged or colluded with any other property	Yes			
		Comments: Not demarcated, individual units are merged together to form a			

		single unit on each floor.		
xix.	Is independent access available to the property	Clear independent access is available		
xx.	Is property clearly possessable upon sale	Yes		
xxi.	Best Sale procedure to realize maximum Value (in respect to Present market state or premise of the Asset as per point (iv) above)	Fair Market Value		
		Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.		
xxii.	Hypothetical Sale transaction method assumed for the computation of valuation	Fair Market Value		
		Free market transaction at arm's length wherein the parties, after full market survey each acted knowledgeably, prudently and without any compulsion.		
xxiii.	Approach & Method of Valuation Used	Built-up Unit	Approach of Valuation	Method of Valuation
			Market Approach	Market Comparable Sales Method
xxiv.	Type of Source of Information	Level 3 Input (Tertiary)		
xxv.	Market Comparable			
xxvi.	References on prevailing market Rate/ Price trend of the property and Details of the sources from where the information is gathered (from property search sites & local information)	1.	Name:	Mr. Parag
			Contact No.:	+91 9923770099
			Nature of reference:	Interested Seller
			Size of the Property:	~191 sq.mtr. plot with 7,000 sq.ft. built up area
			Location:	Near Gandhi Chowk
			Rates/ Price informed:	Rs. 5,00,00,000/-
			Any other details/ Discussion held:	The said building is located near to our subject property and it is a 30 years old construction.
		2.	Name:	Mr. Tilekar
			Contact No.:	+91 9860557795
			Nature of reference:	Property Consultant

			Size of the Property:	Not specified
			Location:	Gandhi Chowk
			Rates/ Price informed:	~Rs. 30,000/- per sq.ft. (Ground floor)
			Any other details/ Discussion held:	As per the discussion with the property dealer we came to know that there is very less availability of commercial shop in the subject location. Small shops might be available at the above mentioned price.
xxvii.	NOTE: The given information above can be independently verified to know its authenticity.			
xxviii.	Adopted Rates Justification		As per the discussion with the property dealer of the subject locality we came to know that there is very less availability of commercial shop in the subject location. Ground floor shops on commercial streets might be available within the range of Rs. 30,000/- - Rs. 35,000/- per sq.ft. However, we have found 1 small shop in bank auction of India Overseas Bank which is located in proximity of our subject property at a distance of ~3 Km. The area of quoted shop is around 140 sq.ft. and it is available at a bid rate starting from @Rs.11,300/- per sq.ft. We have adopted the Ground floor for Rs. 25,000/- per sq.ft. & Rs. 12,000/- - Rs. 15,000/- per sq.ft. for Upper floors.	
	Comparable Weighted & Adjusted Rate of the subject Property (average of all comparable)		Please refer to the sheet attached	
	NOTE: We have taken due care to take the information from reliable sources. The given information above can be independently verified from the provided numbers to know its authenticity. However due to the nature of the information most of the market information came to knowledge is only through verbal discussion with market participants which we have to rely upon where generally there is no written record. Related postings for similar properties on sale are also annexed with the Report wherever available.			
xxix.	Other Market Factors			
	Current Market condition	Normal		
		Remarks: ---		
		Adjustments (-/+): 0%		
	Comment on Property Salability Outlook	High end expensive property, less buyers will be available.		
		Adjustments (-/+): 0%		
	Comment on	Demand		Supply

	Demand & Supply in the Market	Good	Low
		Remarks: Good demand of such properties in the market	
		Adjustments (-/+): 0%	
xxx.	Any other special consideration	Reason: ---	
		Adjustments (-/+): 0%	
xxxi.	Any other aspect which has relevance on the value or marketability of the property	<p>NA</p> <p>Valuation of the same asset/ property can fetch different values under different circumstances & situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will fetch considerably lower value. Similarly, an asset sold directly by an owner in the open market through free market arm's length transaction then it will fetch better value and if the same asset/ property is sold by any financier or court decree or Govt. enforcement agency due to any kind of encumbrance on it then it will fetch lower value. Hence before financing, Lender/ FI should take into consideration all such future risks while financing.</p> <p>This Valuation report is prepared based on the facts of the property & market situation on the date of the survey. It is a well-known fact that the market value of any asset varies with time & socio-economic conditions prevailing in the region/ country. In future property market may go down, property conditions may change or may go worse, property reputation may differ, property vicinity conditions may go down or become worse, property market may change due to impact of Govt. policies or effect of domestic/ world economy, usability prospects of the property may change, etc. Hence before financing, Banker/ FI should take into consideration all such future risk while financing.</p> <p>Adjustments (-/+): 0%</p>	
xxxii.	Final adjusted & weighted Rates considered for the subject property	Please refer to the sheet attached. The rate range of individual unit varies depending upon the floor level of the same. Rate range considered for valuation assessment is Rs. 8,000/- - Rs. 25,000/- per sq.ft.	
xxxiii.	Considered Rates Justification	As per the thorough property & market factors analysis as described above, the considered estimated market rates appears to be reasonable in our opinion.	
xxxiv.	Basis of computation & working		
	<ul style="list-style-type: none">Valuation of the asset is done as found on as-is-where basis on the site as identified to us by client/ owner/ owner representative during site inspection by our engineer/s unless otherwise mentioned in the report.Analysis and conclusions adopted in the report are limited to the reported assumptions, conditions and information came to our knowledge during the course of the work and based on the Standard Operating Procedures, Best Practices, Caveats, Limitations, Conditions, Remarks, Important Notes, Valuation TOR and definition of different nature of values.For knowing comparable market rates, significant discreet local enquiries have been made from our side based on the hypothetical/ virtual representation of ourselves as both buyer and seller for the similar		

type of properties in the subject location and thereafter based on this information and various factors of the property, rate has been judiciously taken considering the factors of the subject property, market scenario and weighted adjusted comparison with the comparable properties unless otherwise stated.

- References regarding the prevailing market rates and comparable are based on the verbal/ informal/ secondary/ tertiary information which are collected by our team from the local people/ property consultants/ recent deals/ demand-supply/ internet postings are relied upon as may be available or can be fetched within the limited time & resources of the assignment during market survey in the subject location. No written record is generally available for such market information and analysis has to be derived mostly based on the verbal information which has to be relied upon.
- Market Rates are rationally adopted based on the facts of the property which came to our knowledge during the course of the assessment considering many factors like nature of the property, size, location, approach, market situation and trends and comparative analysis with the similar assets. During comparative analysis, valuation metrics is prepared and necessary adjustments are made on the subject asset.
- The indicative value has been suggested based on the prevailing market rates that came to our knowledge during secondary & tertiary market research and is not split into formal & informal payment arrangements. Most of the deals takes place which includes both formal & informal payment components. Deals which takes place in complete formal payment component may realize relatively less actual transaction value due to inherent added tax, stamp registration liabilities on the buyer.
- Secondary/ Tertiary costs related to asset transaction like Stamp Duty, Registration charges, Brokerage, Commission, Bank interest, Selling cost, Marketing cost, etc. pertaining to the sale/ purchase of this property are not considered while assessing the indicative estimated Market Value.
- This report includes both, Govt. Guideline Value and Indicative Estimated Prospective Market Value as described above. As per the current market practice, in most of the cases, formal transaction takes place for an amount less than the actual transaction amount and rest of the payment is normally done informally.
- Area measurements considered in the Valuation Report pertaining to asset/ property is adopted from relevant approved documents or sample site measurement whichever is less unless otherwise mentioned. All area measurements are on approximate basis only.
- Verification of the area measurement of the property is done based on sample random checking only.
- Area of the large land parcels of more than 2500 sq.mtr or of uneven shape in which there can be practical difficulty in sample measurement, is taken as per property documents which has been relied upon unless otherwise stated.
- Drawing, Map, design & detailed estimation of the property/ building is out of scope of the Valuation services.
- Construction rates are adopted based on the present market replacement cost of construction and calculating applicable depreciation & deterioration factor as per its age, existing condition & specifications based on visual observation only of the structure. No structural, physical tests have been carried out in respect of it. No responsibility is assumed for latent defects of any nature whatsoever, which may affect value, or for any expertise required to disclose such conditions.
- Construction rates are adopted based on the plinth area rates prevailing in the market for the structure as a whole and not based on item wise estimation or Bills of Quantity method unless otherwise stated.
- The condition assessment and the estimation of the residual economic life of the structure are only based on the visual observations and appearance found during the site survey. We have not carried out any structural design or stability study; nor carried out any physical tests to assess structural integrity & strength.
- Any kind of unpaid statutory, utilities, lease, interest or any other pecuniary dues on the asset or on its owners has not been factored in the Valuation.

- This Valuation is conducted based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component or item wise analysis. Analysis done is a general assessment and is neither investigative in nature nor an audit activity.
- Valuation is done for the asset found on as-is-where basis which owner/ owner representative/ client/ bank has shown to us on site of which some reference has been taken from the information/ data given in the copy of documents provided to us which have been relied upon in good faith and we have assumed that it to be true and correct.

xxxv. **ASSUMPTIONS**

- Documents/ Information/ Data provided by the client/ property owner or his representative both written & verbally is true and correct without any fabrication and has been relied upon in good faith.
- Local verbal enquiries during micro market research came to our knowledge are assumed to be taken on record as true & factual.
- The assets and interests therein have been valued free and clear of any liens or encumbrances unless stated otherwise. No hidden or apparent conditions regarding the subject assets or their ownership are assumed to exist. No opinion of title is rendered in this report and a good title is assumed unless stated otherwise.
- It is assumed that the concerned Lender/ Financial Institution has asked for the valuation of that property after satisfying the authenticity of the documents given to us and for which the legal verification has been already taken and cleared by the competent Advocate before requesting for the Valuation report. I/ We assume no responsibility for the legal matters including, but not limited to, legal or title concerns.
- Payment condition during transaction in the Valuation has been considered on all cash bases which includes both formal & informal payment components as per market trend.
- Sale transaction method of the asset is assumed as Free market transaction without any compulsion unless otherwise mentioned while assessing Indicative & Estimated Fair Prospective Market Value of the asset unless otherwise stated.
- If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then approvals, maps of the complete group housing society/ township is out of scope of this report. This valuation report is prepared for the specific unit based on the assumption that complete Group Housing Society/ Integrated Township is approved and complied with all relevant laws and the subject unit is also approved within the Group Housing Society/ Township.

xxxvi. **SPECIAL ASSUMPTIONS**

xxvii. **LIMITATIONS**

The building in which the subject properties are located is used by M/s. Chandukaka Saraf & Sons Private Limited. Since the subject units are not demarcated at site and are merged together with each other to form a single floor for their (company) suitability.



3. VALUATION COMPUTATION OF BUILT-UP DWELLING UNIT

Sr. No.	Floor	Description	Area (sq.mtr.)	Area (sq.ft.)	Rates adopted (INR/sq.ft.)	Estimated Fair Market Value (INR)	Realisable Value (INR)	Distress Value (INR)	Ownership Details	Govt. Circle/ Guideline Rate (INR/sq.mtr.)	Govt. Circle/ Guideline Value
1	Basement	Godown No. 1	109.33	1,177	10,000	1,17,68,281	1,00,03,039	88,26,211	Mr. Kishor Kumar Jindatta Shah	69,690	76,19,208
2	Ground	Shop No. 1	105.3	1,133	25,000	2,83,36,230	2,40,85,796	2,12,52,173	Mr. Kishor Kumar Jindatta Shah	69,690	73,38,357
3	Mezzanine	Shop No. 1	30.09	324	8,000	25,91,110	22,02,444	19,43,333	Mr. Kishor Kumar Jindatta Shah	69,690	20,96,972
4	Ground	Shop No. 5	10.64	115	25,000	28,63,224	24,33,740	21,47,418	Mr. Kishor Kumar Jindatta Shah	69,690	7,41,502
5	1st floor	Flat No. 1	64.05	689	15,000	1,03,41,513	87,90,286	77,56,135	Mr. Kishor Kumar Jindatta Shah	69,690	44,63,645
6	1st floor	Flat No. 2	90.11	970	15,000	1,45,49,161	1,23,66,787	1,09,11,870	Mr. Kishor Kumar Jindatta Shah	69,690	62,79,766
7	2nd floor	Flat No. 4	64.05	689	12,000	82,73,210	70,32,229	62,04,908	Mr. Kishor Kumar Jindatta Shah	69,690	44,63,645
8	2nd floor	Flat No. 5	90.11	970	12,000	1,16,39,328	98,93,429	87,29,496	Mr. Kishor Kumar Jindatta Shah	69,690	62,79,766
Total			563.68	6,067		9,03,62,058	7,68,07,749	6,77,71,543			3,92,82,859

4. VALUATION OF ADDITIONAL AESTHETIC/ INTERIOR WORKS IN THE PROPERTY

S.No.	Particulars	Specifications	Depreciated Replacement Value
a.	Add extra for Architectural aesthetic developments, improvements (add lump sum cost)	----	----
b.	Add extra for fittings & fixtures (Doors, windows, wood work, cupboards, modular kitchen, electrical/ sanitary fittings)	----	----
c.	Add extra for services (Water, Electricity, Sewerage, Main gate, Boundary, Lift, Auxiliary power, AC, HVAC, Firefighting etc.)	----	----
d.	Add extra for internal & external development (Internal roads, Landscaping, Pavements, Street lights, Green area development, External area landscaping, Land development, Approach road, etc.)	----	----
e.	Depreciated Replacement Value (B)	Rs. NA/-	----
f.	Note: <ul style="list-style-type: none"> Value for Additional Building & Site Aesthetic Works is considered only if it is having exclusive/ super fine work specification above ordinary/ normal work. Ordinary/ normal work value is already covered under basic rates above. Value of common facilities of society are not included in the valuation of Flat/ Built-up unit. 		

5. CONSOLIDATED VALUATION ASSESSMENT OF THE ASSET			
S.No.	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
1.	Built-up Unit Value (A)	Rs. 3,92,82,859/-	Rs. 9,03,62,058/-
2.	Additional Aesthetic Works Value (B)	---	---
3.	Total Add (A+B)	Rs. 3,92,82,859/-	Rs. 9,03,62,058/-
4.	Additional Premium if any	---	---
	Details/ Justification	---	---
5.	Deductions charged if any	---	---
	Details/ Justification	---	---
6.	Total Indicative & Estimated Prospective Fair Market Value	Rs. 3,92,82,859/-	Rs. 9,03,62,058/-
7.	Rounded Off	Rs. 3,92,82,859/-	Rs. 9,00,00,000/-
8.	Indicative & Estimated Prospective Fair Market Value in words	Rupees Three Crore Ninety-Two Lakh Eighty-Two Thousand Eight Hundred Fifty-Nine Only/-	Rupees Nine Crore Only/-
9.	Expected Realizable Value (@ ~15% less)	---	Rs. 7,65,00,000/-
10.	Expected Distress Sale Value (@ ~25% less)	---	Rs. 6,75,00,000/-
11.	Percentage difference between Circle Rate and Fair Market Value	56%	
12.	Likely reason of difference in Circle Value and Choose an item. in case of more than 20%	Circle rates are determined by the District administration as per their own theoretical internal policy for fixing the minimum valuation of the property for property registration tax collection purpose and Market rates are adopted based on prevailing market dynamics found as per the discrete market enquiries which is explained clearly in Valuation assessment factors.	
13.	Concluding Comments/ Disclosures if any		
	a. We are independent of client/ company and do not have any direct/ indirect interest in the property. b. This valuation has been conducted by R.K Associates Valuers & Techno Engineering Consultants (P) Ltd. and its team of experts. c. This Valuation is done for the property found on as-is-where basis as shown on the site by the Bank/ customer of which photographs is also attached with the report.		

- d. Reference of the property is also taken from the copies of the documents/ information which interested organization or customer could provide to us out of the standard checklist of documents sought from them and further based on our assumptions and limiting conditions. All such information provided to us has been relied upon in good faith and we have assumed that it is true and correct. However we do not vouch the absolute correctness of the property identification, exact address, physical conditions, etc. based on the documents provided to us since property shown to us may differ on site Vs as mentioned in the documents or incorrect/ fabricated documents may have been provided to us.
- e. Legal aspects for eg. investigation of title, ownership rights, lien, charge, mortgage, lease, verification of documents from originals or from any Govt. department, etc. has to be taken care by legal experts/ Advocates and same has not been done at our end.
- f. The valuation of an asset is an estimate of the worth of that asset which is arrived at by the Valuer in his expert opinion after factoring in multiple parameters and externalities. This may not be the actual price of that asset and the market may discover a different price for that asset.
- g. This report only contains opinion based on technical & market information which came to our knowledge during the course of the assignment. It doesn't contain any recommendations.
- h. This report is prepared following our Standard Operating Procedures & Best Practices and will be subject to Limitations, Conditions, Valuer's Remarks, Important Notes, Valuation TOS and basis of computation & working as described above.
- i. The use of this report will become valid only after payment of full fees as per the Payment Terms. Using this report or any part content created in this report without payment of charges will be seen as misuse and unauthorized use of the report.

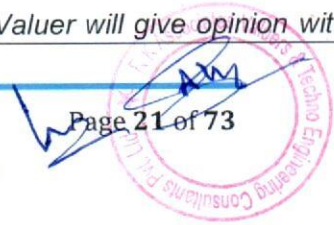
14. IMPORTANT KEY DEFINITIONS

Fair Value suggested by the competent Valuer is that prospective estimated amount in his expert & prudent opinion of the subject asset/ property without any prejudice after he has carefully & exhaustively evaluated the facts & information came in front of him or which he could reasonably collect during the course of the assessment related to the subject asset on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities which is just & equitable at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction in an open & unrestricted market, in an orderly transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently without any compulsion on the date of the Valuation.

Fair Value without using the term "Market" in it describes that the value suggested by the Valuer may not mandatorily follow or may not be in complete consonance to the established Market in his expert opinion. It may or may not follow market dynamics. But if the suggested value by the valuer is not within the prevailing Market range or is assessed for an asset is located in an un-established Market then the valuer will give reasonable justification & reasoning that for what reasons the value suggested by him doesn't follow the prevailing market dynamics.

Fair Market Value suggested by the competent Valuer is that prospective estimated amount in his expert & prudent opinion of the subject asset/ property without any prejudice in consonance to the Market dynamics after he has carefully & exhaustively evaluated the facts & information came in front of him or which he could reasonably collect during the course of assessment related to the subject asset on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities which is just & equitable at which the subject asset/ property should be exchanged between a willing buyer and willing seller at an arm's length transaction in an open & unrestricted market, in an orderly transaction after proper marketing, wherein the parties, each acted knowledgeably, prudently without any compulsion on the date of the Valuation.

Here the words "in consonance to the established Market" means that the Valuer will give opinion within



the realms & dynamics of the prevailing market rates after exhaustively doing the micro market research. However due to the element of "Fair" in it, valuer will always look for the factors if the value should be better than the market realms which is just & equitable backed by strong justification and reasoning.

Market Value suggested by the competent Valuer is that prospective estimated amount which is average price of the similar comparable assets prevailing in an open & established market during the near period of the date of valuation at which the subject asset/ property should be exchanged between a willing buyer and willing seller on an as-is, where-is basis in its existing conditions, with all its existing advantages & disadvantages and its potential possibilities at an arm's length transaction in an open, established & unrestricted market, in an orderly transaction, wherein the parties, each acted without any compulsion on the date of the Valuation.

Using the term "Market Value" without "Fair" omits the elements of proper marketing, acting knowledgeably & prudently.

Market and market participants can be sentimental, inclined towards the transaction without the element of complete knowledge & prudence about facts or due diligence of the asset therefore "each acted knowledgeably, prudently" has been removed from the market Value definition.

Realizable Value is that minimum prospective estimated value of the asset/ property which it may be able to fetch at the time of actual property transaction factoring in the element of discount due to the prospects of deep negotiations between the buyer & seller when the parties in-principally find Fair Market Value reasonable and sits together to close the deal and the transaction across the table. Discount percentage on the Fair Market Value due to negotiation will depend on the nature, size, various salability prospects of the subject asset, the needs of the buyer & the seller and kind of payment terms. In some of the cases Realizable and Fair Market Value may also be equal.

Distress Sale Value* is that value when the property is attached with any process such as mortgaged financing, financial or operational dues which is under any stress condition or situation and the stakeholders are under process of finding resolution towards it to save the property from being attached to a formal recovery process. In this type of sale, minimum fetch value assessed will always be less than the estimated Fair Market Value where the discount of percentage will depend upon various circumstances and factors such as nature, size, salability prospects of the property and kind of encumbrance on the property. In this type of sale, negotiation power of the buyer is always more than the seller and eagerness & pressure of selling the property will be more on the seller than the buyer.

Liquidation Value is the amount that would be realized when an asset or group of assets are sold due to any compulsion or constraints such as in a recovery process guided by statute, law or legal process, clearance sale or any such condition or situation thereof where the pressure of selling the asset/ property is very high to realize whatever maximum amount can be from the sale of the assets in a limited time for clearance of dues or due to closure of business. In other words, this kind of value is also called as forced sale value.

Difference between Cost, Price & Value: Generally, these words are used and understood synonymously. However, in reality each of these has a completely different meaning, premise and also having different definitions in professional & legal terms. Therefore, it is our professional responsibility to describe the definitions of these words to avoid ambiguity & confusion in the minds of the user of this report.

The **Cost** of an asset represents the actual amount spend in the construction/ actual creation of the asset.

The **Price** is the amount paid for the procurement of the same asset.

The **Value** is defined as the present worth of future rights in the property/ asset and is a hypothetical or notional price that buyers and sellers are most likely to conclude for a good or service. Value is not a fact, but an estimate of the likely price to be paid for a good or service at a given time in accordance with a



	<p>particular definition of value.</p> <p>Therefore, in actual for the same asset/ property, cost, price & value remain different since these terms have different usage & meaning.</p>
15.	<p>Enclosures with the Report:</p> <ul style="list-style-type: none"> • Enclosure: I – Google Map Location • Enclosure: II - References on price trend of the similar related properties available on public domain • Enclosure: III – Photographs of the property • Enclosure: IV – Copy of Circle Guideline Rate • Enclosure V: Important Property Documents Exhibit • Enclosure VI: Annexure: VI - Declaration-cum-Undertaking • Enclosure VII: Annexure: VII - Model code of conduct for valuers • Enclosure VII: Part D - Valuer's Important Remarks



IMPORTANT NOTES

DEFECT LIABILITY PERIOD - In case of any query/ issue or escalation you may please contact Incident Manager by writing at valuers@rkassociates.org. We try our level best to ensure maximum accuracy in the Calculations done, Rates adopted and various other data points & information mentioned in the report but still can't rule out typing, human errors, assessment or any other mistakes. In case you find any mistake, variation, discrepancy or inaccuracy in any data point mentioned in the report, please help us by bringing all such points into our notice in writing at valuers@rkassociates.org within 30 days of the report delivery, to get these rectified timely, failing which R.K Associates shouldn't be held responsible for any inaccuracy in any manner. Also, if we do not hear back anything from you within 30 days, we will assume that the report is correct in all respect and no further claim of any sort will be entertained thereafter. We would welcome and appreciate your feedback & suggestions in order to improve our services.

Our **DATA RETENTION POLICY** is of **ONE YEAR**. After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.


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IF REPORT IS USED FOR BANK/ FIs

NOTE: As per IBA Guidelines in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.

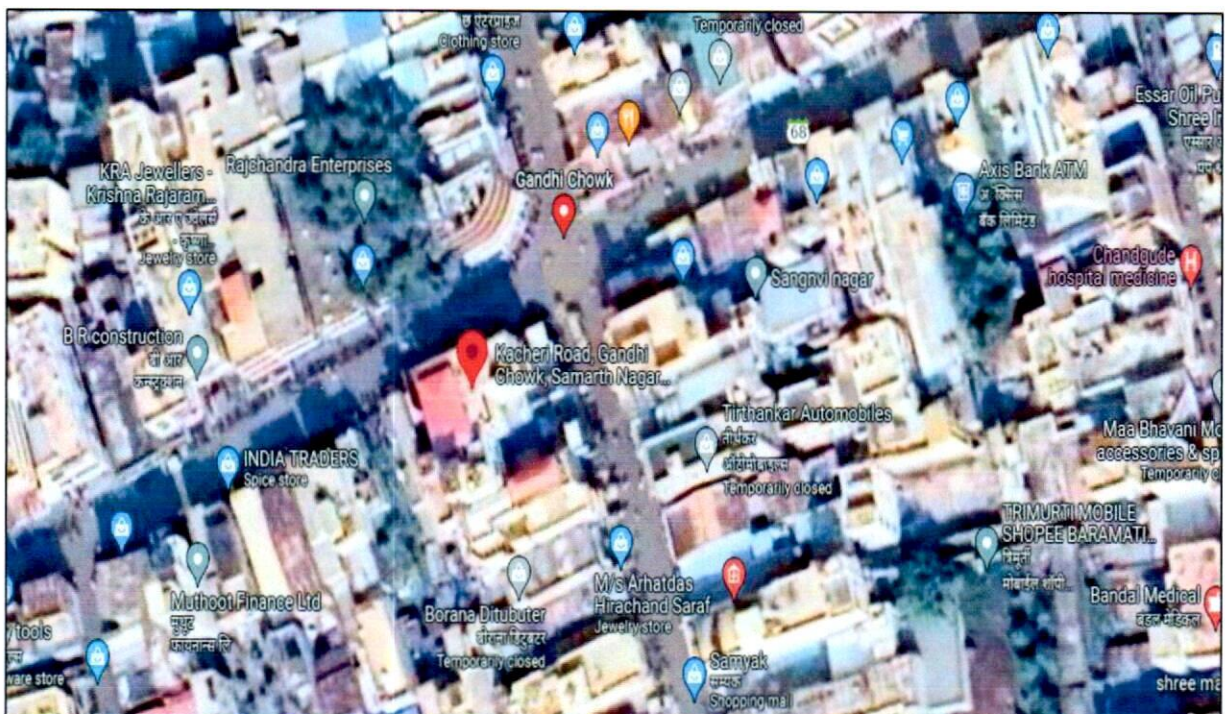
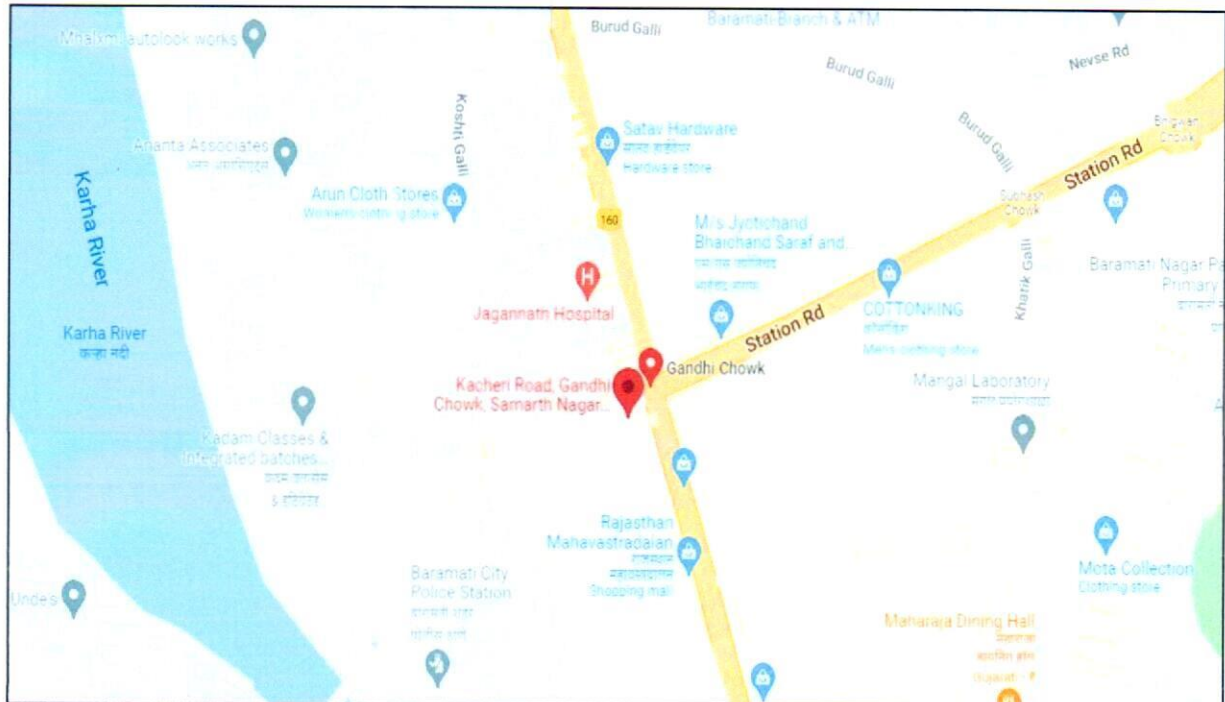
At our end we have not verified the authenticity of any documents provided to us. Bank is advised to verify the genuineness of the property documents before taking any credit decision.

Valuation Terms of Services & Valuer's Important Remarks are available at www.rkassociates.org for reference.

SURVEY ANALYST	VALUATION ENGINEER	L1/ L2 REVIEWER
Abhishek Shanbhag	Gaurav Sharma	Ashish Sawe
		



ENCLOSURE: I – GOOGLE MAP LOCATION



[Handwritten signature]
R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd.

ENCLOSURE: II - REFERENCES ON PRICE TREND OF THE SIMILAR RELATED PROPERTIES AVAILABLE ON PUBLIC DOMAIN




Photo not available
Request Photos

Showroom for sale in Baramati

kalaskar building

25 Places nearby 1 Religious Place 22 Hospitals

₹ 5.5 Cr **2,100 sq. ft.** ▾
₹ 26,190/sq.ft. (195 sq.m.) Plot Area

Looking for buyer to purchase our showroom available for sale in baramati, pune. Available at price of rs 5.5 crores. It has plot area of 2100 sq ft. It is a freehold property. It is a pre-Leased property less

READY TO MOVE RESALE

Posted on 23rd Jul, 2022 by Owner
Parag

[View Phone Number](#) [Contact Owner](#)

[←](#) [→](#) [↻](#) findauction.in/bank-property/baramati

[Click to go back, hold to see history](#)

FINDAUCTION HOME SEARCH PREMIUM BLOG FAQ ABOUT CONTACT

Baramati All Category

25 Bank Auction in Baramati

Newest (Default sort) ▾ 1 ▾



Shop in Jalochi, Baramati

Indian Overseas Bank

20 Oct 2022 | 140 Sq Ft

Physical Possession

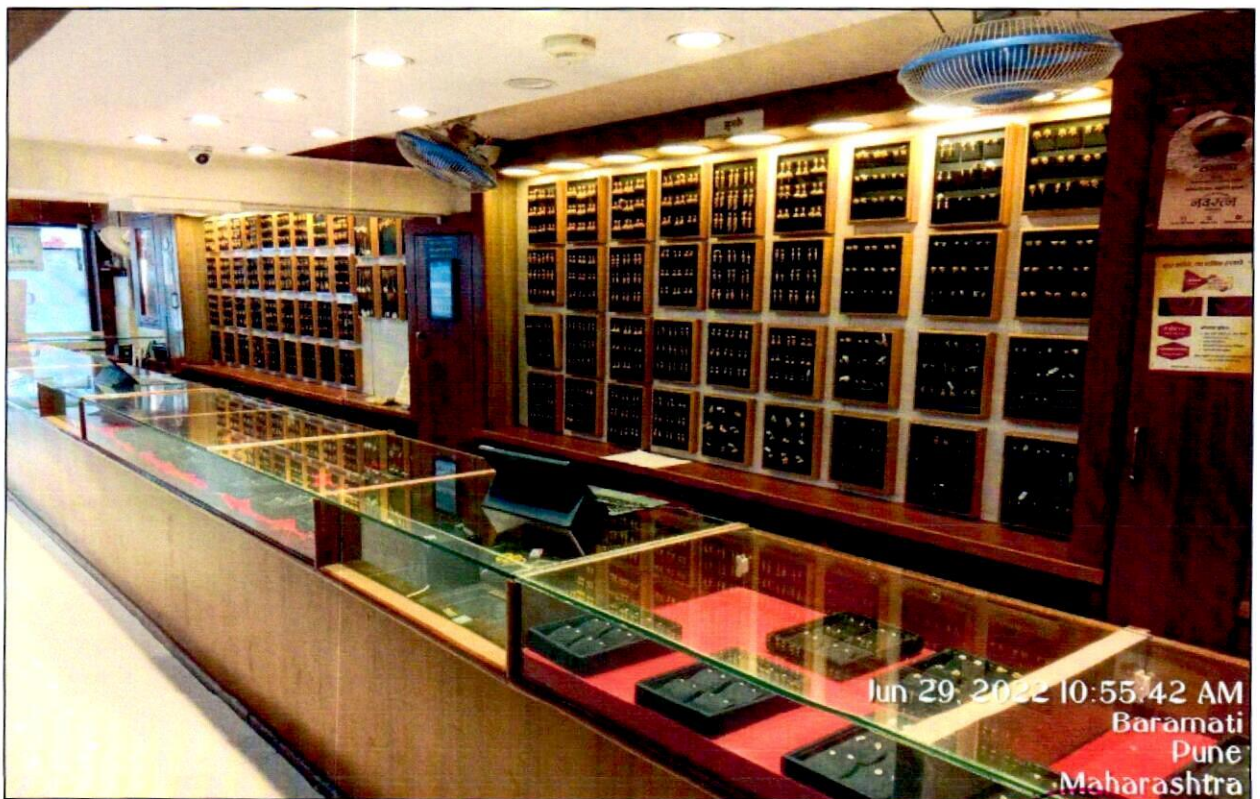
₹ 15,84,000

[VIEW AUCTION](#)

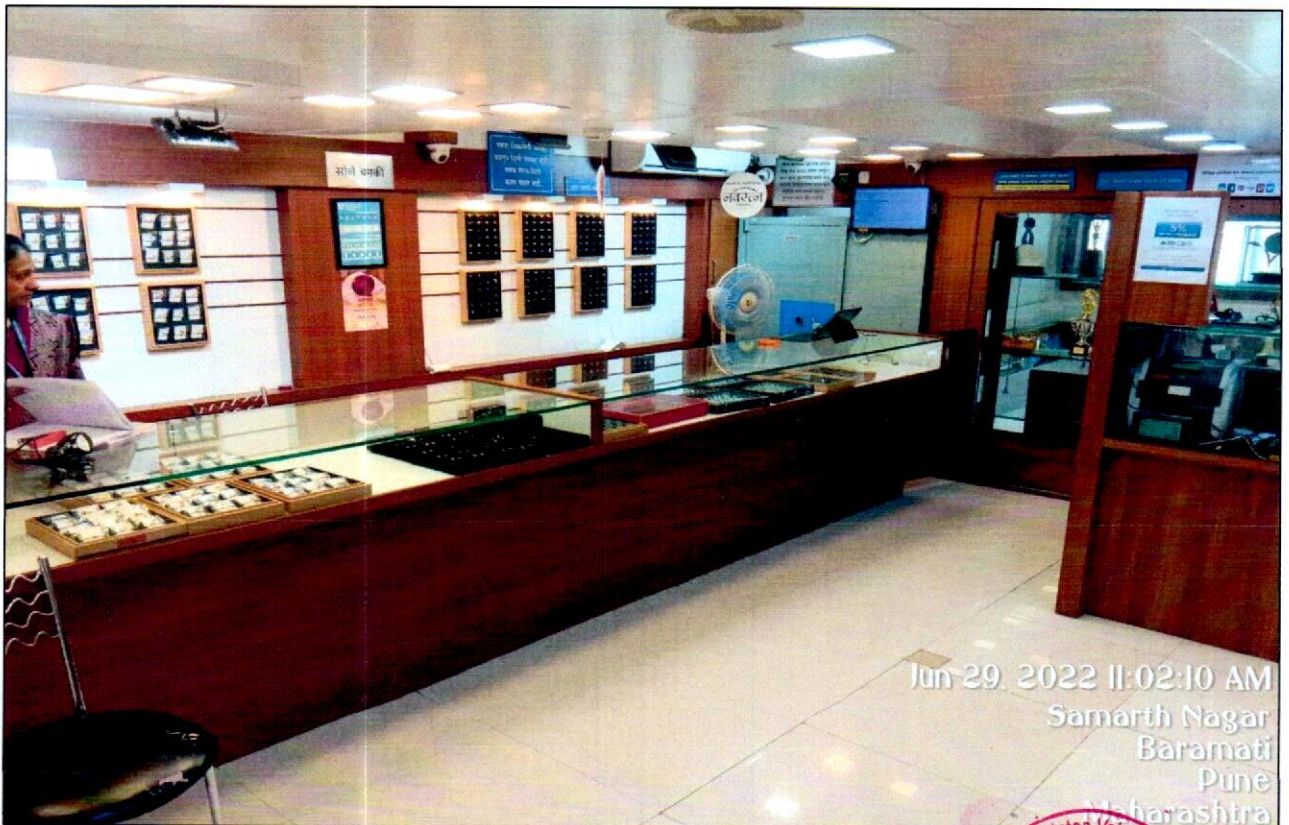


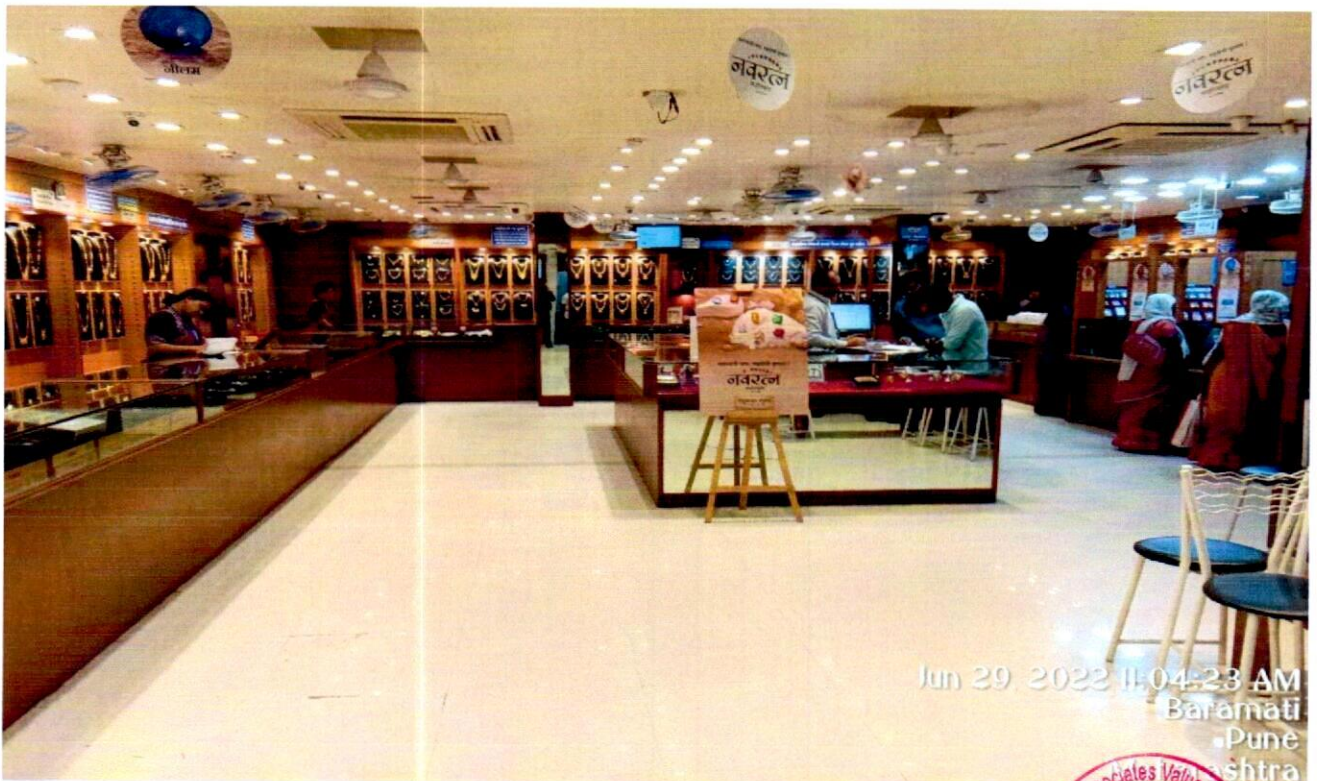
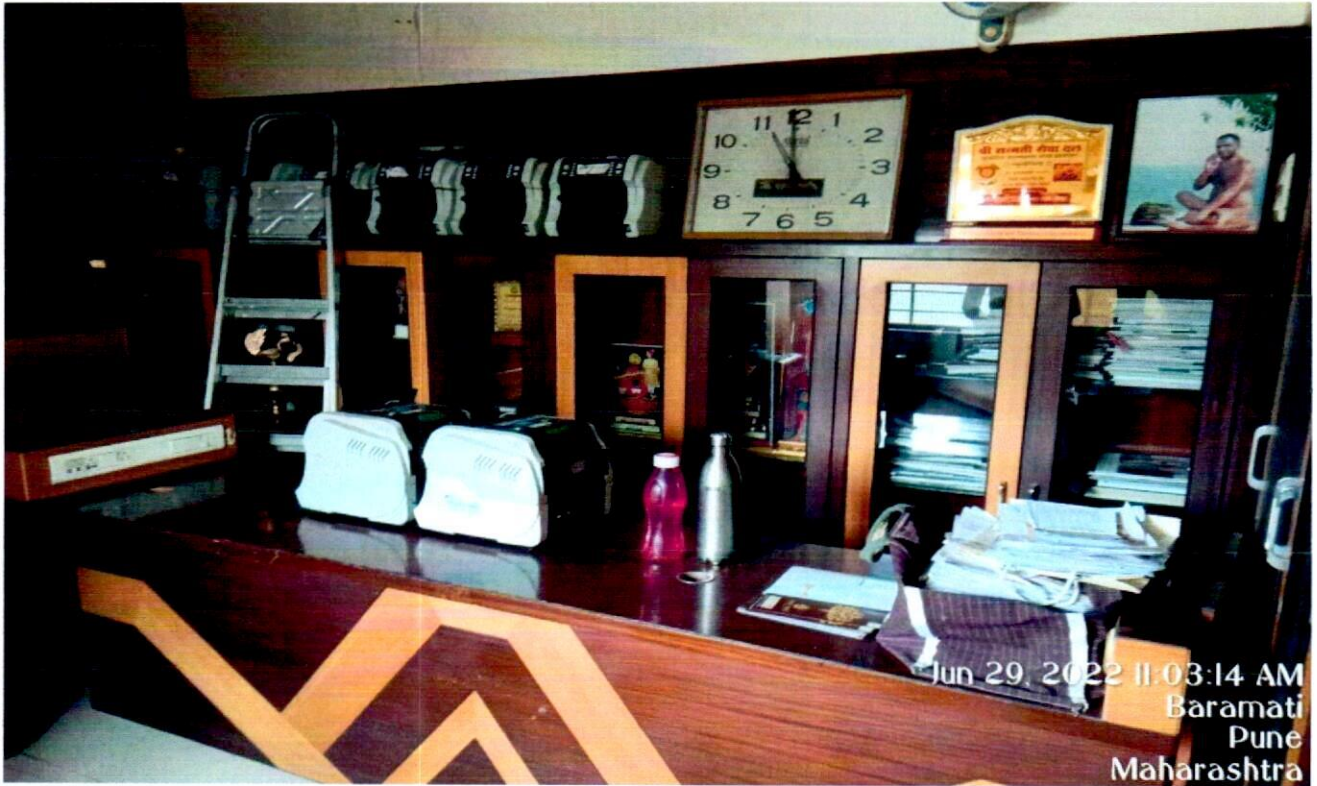
ENCLOSURE: III – PHOTOGRAPHS OF THE PROPERTY

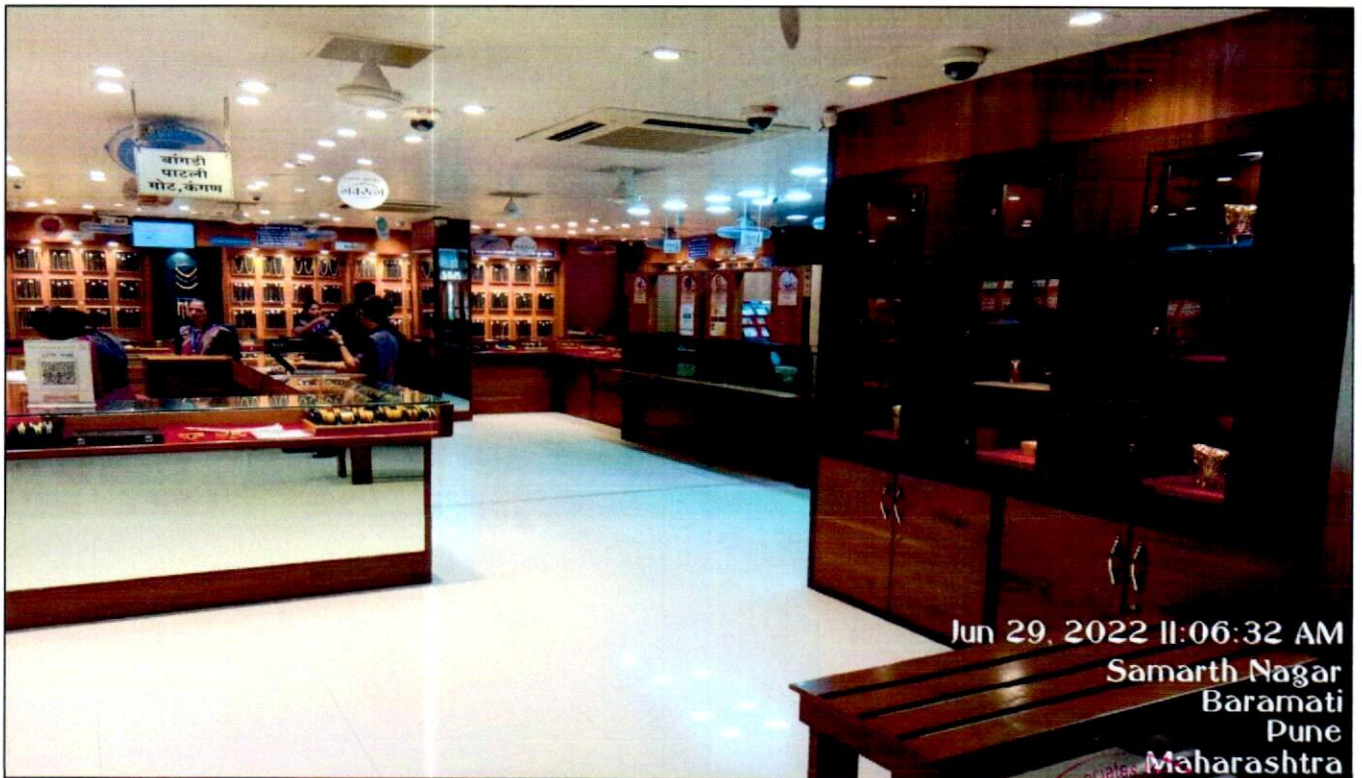


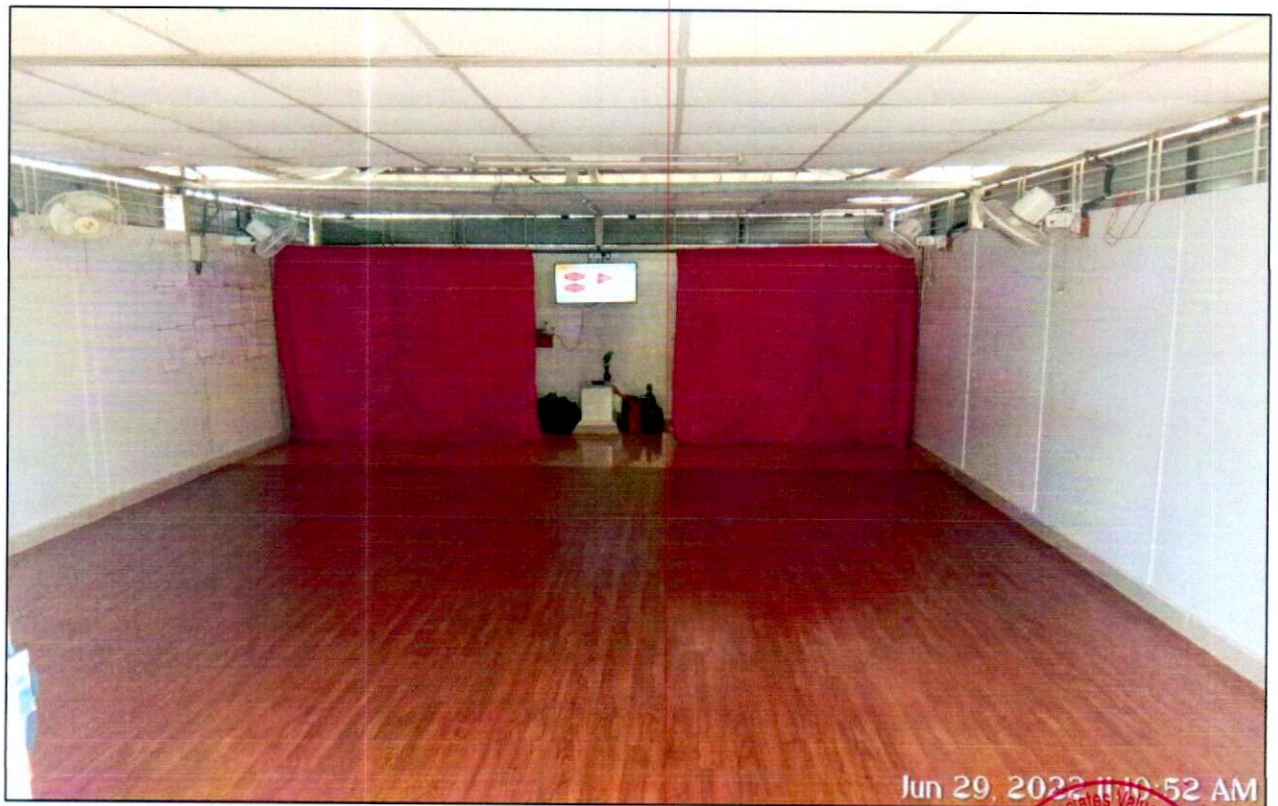













(Handwritten signature and circular stamp of R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd.)




ENCLOSURE: IV – COPY OF CIRCLE RATE



Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Registration and Stamp Department, Government of Maharashtra
Market value rate sheet

Home
Valuation Rules User Manual
Close Feedback

Year
2022/2023

Selected District
Pune

Select Taluka
Baramati

Select Village
मोज : बारामती वॉर्ड क्र 2 (बारामती नगर परिषद)

Search By
☐ Survey no ☒ Location

Annual Statement of Rates

Select	subdivision	open land	Residential Flats	Office	shops	Industrial	Unit (Rs./)
Survey No	2.1-Property on Ward No.2 Mahaveer Road (Juna Bazar Peth Main Road)	16060	33070	42000	89230	0	Sq. meter
Survey No	2.2-Property at Ward No.2 Kacheri Road	11490	32260	3710	60530	0	Sq. meter
Survey No	2.3-Ward No.2 Neera - Baramati Road.	2620	27740	42000	88820	0	Sq. meter
Survey No	2.4-Ward No.2 Goonwadi Road - South side of Gunwadi Chowk to Ganesh Market	6380	32780	35880	69960	0	Sq. meter
Survey No	2.5-Ward No.2 Goonwadi Chowk Commercial Complex (in village)	16230	30270	42000	88820	0	Sq. meter

1 2

Language
English



ENCLOSURE V: IMPORTANT PROPERTY DOCUMENTS EXHIBIT

श्री. किशनदास जिनदल शाह

उ.व.अ. ५३, घंटा - व्यापार,

सहकार - कचरी रोड, मु.पो.ता. वागमली,

जि. पुण

फोन नं. AIDWPS 9817 L.

श्री. प्रविण किशनदास गुजर

उ.व.अ. ५२, घंटा - जेनी व व्यापार,

सहकार - कचरी रोड, मु.पो.ता. वागमली,

जि. पुण

फोन नं. AHDJG 2835 B.

श्री. अजय किशनदास गुजर

उ.व.अ. ५३, घंटा - जेनी,

सहकार - कचरी रोड, मु.पो.ता. वागमली,

जि. पुण

फोन नं. AKJPG 5530 C.

कारणे निचरिवासी गाळबांवा विनताव्यावा साठेखतावा कहरनामा लिहून देतो तो येणेप्रमाणे :-

१) सावतरे परिशिष्ट-अ मध्ये सविस्तर वर्णन केलेली वाय वागमली, मालका वागमली, जि. पुण येथील वागमली नगरपरिषदेच्या हद्दीतील वार्ड नं. २, महावीर पथ, सि.स.नं. १ ते ८ व १० ही जागा मिळकत लिहून देणार नं. १ यांना व वार्ड नं. ३, कचरी रोड, सि.स.नं. ५७२ ते ५८१ ही जागा मिळकत लिहून देणार नं. २ यांना एकर दि. कुटुंबाच्या रजिस्टर्ड वाटपपत्रानुसार मे. कोर्टाने आदेशानुसार एकमेव मालकी हक्काने मिळालेल्या आहेत. त्याप्रमाणे लिहून देणार नं. १ व २ यांनी यांचे मालक म्हणून त्या त्या मिटी सर्व्हे कडील मालमत्ता पत्रकास एकमेव मालक म्हणून नमूदलेली आहेत. तेजाबाबुन सटर जागा मिळकती सहा लिहून देणार नं. १ व २ यांचे प्रत्यक्ष ताचे वसिवाटीत मालकी हक्काने होत्या व आहेत. नक्कापामुन लिहून देणार यांचे व्यतिरिक्त सटर जागा मिळकतीवर अन्य कोणत्याही कोणत्याही प्रकारचा हक्क दलसंबंध नसता व नाही.



.. १६ ..

परिशिष्ट-ब

(मुल्यांकन विभाग २.२ कचेरी रोडवरील मिळकत)

परिशिष्ट-अ मध्ये नमूद केलेल्या गांव बारामती तालुका-बारामती, जि. पुणे येथील बारामती नगरपरिषदेच्या हद्दीतील मुल्यांकन विभाग २.१ मधील गांधी चौकानजीकची वार्ड नं. २, महावीर पथ, सि.स.नं. ६ ते ८ व १० तसेच मुल्यांकन विभाग २.२ मधील कचेरी रोड वार्ड नं. २, सि.स.नं. ५७९ ते ५८१ अशा एकूण सात सिटी सर्व्हे नंबरमधील ३६५.३२ चौ.मी. मध्ये बांधत असलेल्या नियोजित इमारतीतील उत्तर बाजुकडील संपूर्ण बेसमेंटमधील गोडाऊन गाळा, तळ मजल्यातील पश्चिम-उत्तर बाजुकडील दुकान गाळा व मॅनेजनाईन फ्लोअर याचे सविस्तर वर्णन खालीलप्रमाणे :-

अ) गोडाऊन गाळा यांचे सविस्तर वर्णन :-

मजला :- बेसमेंट
गोडाऊन गाळा नंबर :- १ (एक)
क्षेत्र :- १०९.३३ चौ.मी. म्हणजेच
११७६.४० चौ.फुट (बिल्टअप)

यांसी चतुःसिमा येणेप्रमाणे :-

पूर्वेस :- सि.स.नं. ५८१ मधील लिहून देणार नं. २ श्री. अशोक
किसनदास गुजर यांचे मालकीचा दुकान गाळा नं. २ व
सि.स.नं. ६ मधील बोळ
दक्षिणेस :- सि.स.नं. ८ मधील जागा, डकट, पायन्या
पश्चिमेस :- सि.स.नं. ५७८ मधील बोळ
उत्तरेस :- कचेरी रोड

येणेप्रमाणे चतुःसिमापूर्वक मुळ गोडाऊन गाळाचे क्षेत्र ९७.३३ चौ. मी. (बिल्टअप) आहे. त्या व्यतिरिक्त त्यातील जिन्याचे क्षेत्र ३.२२ चौ.मी. (बिल्टअप) आहे. पॅसेजचे क्षेत्र ६.६९ चौ.मी. (बिल्टअप) आहे व लिफ्टच्या जागेचे क्षेत्र २.०७ चौ.मी. (बिल्टअप) आहे. अशा रितीने जिना, पॅसेज व लिफ्ट यासह संपूर्ण गोडाऊन गाळाचे क्षेत्र १०९.३३ चौ.मी. (बिल्टअप) धरलेले असून, तो गोडाऊन गाळा या बिन ताब्याच्या साठेखताचा विषय आहे.



SHRI. G. B. GAWADE B sc (Agn) LL B Advocate		Off - Radina Market, Station Road Baramati, Dist Pune Mob - 9423207649
		Dt: 25/11/2014
Annexure 'B'		
1	a) Name of the Branch/ Business Unit/Office seeking opinion b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded c) Name of the Borrower	State bank of India Baramati Branch Tal Baramati, Dist Pune SBI/BMT/PBD/ Hsg Search/14-15 Chandukaka Saraf and sons private limited
2	a) Name of the unit/concern/ company / person offering the property/ (ies) as security d) Constitution of the unit/concern/ person / body /authority offering the property for creation of charge e) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Mr Kishor@ Kishorkumar Jindatta Shah Mr Kishor@ Kishorkumar Jindatta Shah Borrower
3	Complete or full description of the immovable property/ (ies) offered as security including the following details. (a) Survey No (b) Door/House no (in case of house property) Flat (c) Extent/ area including plinth/ built up area in case of house property (d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries	As per mentioned schedule property CTS no 6 to 8,10, 579- 581 As per mentioned in schedule of the property As per mentioned in schedule of the property Main road, Mahavir path ward no 2 of Baramati municipal council Baramati As per mentioned in schedule of the property




It is further found and observed that Mr.Kishor@Kishorkumar Jindatta Shah

10
approached to Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar for purchasing basement godwon gala no.1 admeasuring 109.33 Sq.mtrs i.e.1176.40 Sq.feet built up area, shop no.1, on ground floor admeasuring 105.30 Sq.mtrs i.e.1133.02 Sq.feet built up area and Mezzanine shop out of shop of shop.no.1 admeasuring 30.09 Sq.mtrs i.e.323.76 Sq.mtrs built up area, and after the inspection of the documents he has agreed to purchase said shops in the scheme known as 'SAMYAK JEWELERS' constructed upon area admeasuring 365.32 sq.mtrs out of C.T.S.no.6 to 8,10 and 579 to 581(pt) of Baramati Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar have executed registered agreement to sale deed dt. 30/03/2010 in favour of Mr.Kishor@Kishorkumar Jindatta Shah and said deed was registered in the office of sub-registrar office Baramati at sr.No.2835/2010. Hence by virtue of said transaction Mr.Kishor@Kishorkumar Jindatta Shah has got rights purchase said shops. Thereafter getting completion of said construction work Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar have executed registered sale deed dt. 26/07/2011 in favour of Mr.Kishor@Kishorkumar Jindatta Shah and said deed was registered in the office of sub-registrar office Baramati at sr.No.6409/2011. Hence by virtue of said transaction Mr.Kishor@Kishorkumar Jindatta Shah became legal and absolute owner of said basement godwon gala no.1. shop no.1 on ground floor and Mezzanine shop out of shop of shop.no.1.

Hence, this search report.

Date: 25/11/2014

Place: Baramati.

Signature of Advocate



दस्तावेज क्र. व वर्ष: 3549/2012
Tuesday, April 17, 2012
1:35:34 PM

रूची क्र. दोन INDEX NO. II

गावाचे नाव : बारामती शहर

(1) विलेखाचा प्रकार, मोबदल्याचे स्वरूप अधिकृत/अनधिकृत
व बाजारभाव (भाडेपट्ट्याच्या बाबतीत पट्टाकार आकारणी देतो की पट्टाकार ते नमूद करतो) मोबदला रु. 465,000.00
वा.भा. रु. 465,000.00

(2) भू-मापन, पोटहिसा व धरक्रमांक (असल्यास)
(1) सिटिएस क्र.: 579 वर्षात मोबे बारामती येथील वाटे नं. 2 सि.स.नं. 579 क्षेत्र 124.5 चौ.मी. , सि.स.नं. 580 क्षेत्र 21.7 चौ.मी. , सि.स.नं. 581 क्षेत्र 67.72 चौ.मी. , सि.स.नं. 6 क्षेत्र 53.5 चौ.मी. , सि.स.नं. 7 क्षेत्र 33.4 चौ.मी. , सि.स.नं. 8 क्षेत्र 41.0 चौ.मी. , सि.स.नं. 10 क्षेत्र 23.4 चौ.मी. कारखोबे एकूण क्षेत्र 365.32 चौ.मी. मध्ये बांधलेल्या "सह्यक ज्येली" "अर.सी.सी. इमारतीतील सज्ज मजला (फ्लॉअर फ्लॉअर) दुकान माला नं. 5 क्षेत्र 10.54 चौ.मी. मजलेय 114.48 चौ.फुट विल्टग्रथ एरिया हि मिळकत स्थालील प्रा. क्र. 1888/4042/6447 या विज कने. सह व पुर्वेस रुटर व दक्षिणेकडील 9 फुट रित दुकान माला नं. 5 व 6 मध्ये मज्जे समायुक्त व उर्वरीत रित्ती स्वतंत्र मालकीच्या असे व वास वा.मु. घर नं. 2/8 असा असून यासह मिळकत खरेदी रित्ती असे.

(3) क्षेत्रकळ (1)

(4) आकारणी किंवा जुदी देण्यात असेल तेव्हा (1)

(5) दस्तऐवज करून देण्या-या पक्षकाराचे व संपूर्ण पत्ता नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, प्रतिवादीचे नाव व संपूर्ण पत्ता
(1) प्रविण उर्फ प्रविणकुमार किसनदास गुजर - -; घर/फ्लॅट नं. -; गल्ली/रस्ता -; ईमारतीचे नाव -; ईमारत नं. -; पेट/वसाहत -; शहर/गाव: बारामती; तालुका: बारामती; पिन: -; पॅन नम्वर: ABJPG2835R.
(2) अशोक उर्फ अशोककुमार किसनदास गुजर - -; घर/फ्लॅट नं. -; गल्ली/रस्ता -; ईमारतीचे नाव -; ईमारत नं. -; पेट/वसाहत -; शहर/गाव: सदर; तालुका: -; पिन: -; पॅन नम्वर: AKJPG5530C.

(6) दस्तऐवज करून घेण्या-या पक्षकाराचे नाव व संपूर्ण पत्ता किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, वादीचे नाव व संपूर्ण पत्ता
(1) किशोर उर्फ किशोरकुमार जिनदत शहा - -; घर/फ्लॅट नं. -; गल्ली/रस्ता -; ईमारतीचे नाव -; ईमारत नं. -; पेट/वसाहत -; शहर/गाव: महावीरपथ; तालुका: बारामती; पिन: -; पॅन नम्वर: ADWPS9417L.

(7) दिनांक करून दिल्याचा 11/04/2012
(8) नोंदणीचा 17/04/2012
(9) अनुक्रमांक, खंड व पृष्ठ 3549 /2012
(10) बाजारभावाप्रमाणे मुद्रांक शुल्क रु 27900.00
(11) बाजारभावाप्रमाणे नोंदणी रु 4650.00
(12) रेटा

मी नक्कल केली
मी बाचली
मी रुजुवात घेतली

अस्तसल वरहुकूम नक्कल
सह.दुय्यम निबंधक वर्ग 2
बारामती

सह.दुय्यम निबंधक वर्ग 2
बारामती

THE SEAL OF THE SUB-REGISTERAR
BARAMATI

R.K. Associates Valuers & Techno Engineering Consultants Pvt. Ltd.

... १२ ...

परिशिष्ट-व

(मुल्यांकन विभाग क्र. ०१ मधील मिळकत मुख्य रक्यापासून अंतर्गत भागातील रस्त्यामुख नसलेला दुकान गाळा)

परिशिष्ट-अ मध्ये नमुद केलेल्या गांधी वारामती, ता. वारामती, जि. पुणे येथील वारामती नगरपरिषदेच्या हद्दीतील गांधी चौकानजीकची वाई नं. ०, महावीर पथ, सि.स.नं. ६ ते ८ व १० तसेच कचेरी रोड वाई नं. ०, सि.स.नं. ५७९ ते ५८१ अशा एकूण सात सिटी सर्व्हे नंबरमधील ३६५.३० चौ.मी. मध्ये बांधलेल्या "सम्यक ज्वेल्स" या इमारतीतील तळ मजल्यातील पूर्व बाजूकडील आतील भागातील दुकान गाळा नं. ५ याचे सविस्तर वर्णन खालील प्रमाणे :-

मजला	—	तळ मजला (ग्राऊंड फ्लोअर)
दुकान गाळा नं.	—	५ (पाच)
क्षेत्र	—	१०.६४ चौ.मी. म्हणजेच ११४.४८ चौ.फुट (विल्टअप)

यांसी चतुःसिमा येणेप्रमाणे :-

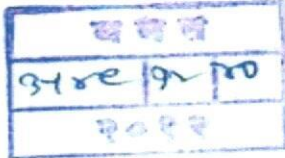

पुर्वेस :- पॅसेज व दुकान गाळा नं. ४

दक्षिणेस :- डकट व दुकान गाळा नं. ६

पश्चिमेस :- डकट व सि.स.नं. ५७७

उत्तरेस :- जिना व डकट

येणेप्रमाणे चतुःसिमापूर्वक पुर्वाभिमुखी दुकान गाळा नं. ५ त्यातील ग्राहक क्र. १८६८४०४२६४४७ या विज कनेक्शनसहीत व पुर्वेस एक लोखंडी शटर व दक्षिणेकडील ९" भिंत दुकान गाळा नं. ५ व ६ यांचेमध्ये समाईक व उर्वरित बाजूच्या भिंती स्वतंत्र मालकीच्या आहेत. तसेच पुर्वेकडील पॅसेज मधून दुकान गाळा नं. ६ व सि.स.नं. ९ मधील मालक भोगवटादारांना येणेजाणेचा वापर करणेच्या हक्कासहित. ज्यास वारामती नगरपरिषदेने दिलेला हल्लीचा घर नंबर २/८ असा आहे. तो दुका गाळा नं. ५ या खरेदीखताचा विषय आहे.


SHRI. B. B. Advocate
B.Sc (Agri) LL.B Advocate

Off.: Ashtavinayak Apartment,
Market Yard Road,
Baramati, Dist. Pune
Mob - 9423207646

Di. 25/05/2016

Annexure 'B'

1.	a) Name of the Branch/ Business Unit/Office seeking opinion.	State bank of India Baramati Branch Tal Baramati, Dist. Pune
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded	SBIBMT/PCW Hing Search/16-17
	c) Name of the Borrower.	Chandukaka Saraf and sons private limited
2.	a) Name of the unit/concern/ company / person offering the property/ (ies) as security.	Mr Kishor @ Kishorkumar Jindatta Shah
	d) Constitution of the unit/concern/ person / body /authority offering the property for creation of charge.	Mr Kishor @ Kishorkumar Jindatta Shah
	e) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower
3.	Complete or full description of the immovable property/ (ies) offered as security including the following details.	As per mentioned schedule property
	(a) Survey No.	CTS.no 6 to 8,10, 579-581
	(b) Door/House no. (in case of house property) Flat	Shop No. 5
	(c) Extent/ area including plinth/ built up area in case of house property	10.64Sq mtrs i.e. 114.48 Sq feet built up area
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries.	Main road, Mahavir path ward no 2 of Baramati municipal council Baramati Boundaries of Flat East : Passage & shop.no.4 South : Duct & shop no.6 West : Duct & CTS no.577 North : Stair case & duct





It is further found and observed that Mr.Kishor@ Kishorkumar Jindatta Shah approached to Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar for purchasing residential flat and after the inspection of the documents he has agreed to purchase shop no.5, admeasuring 10.64 Sq.mtrs i.e.114.48 Sq.feet built up area ground floor in the scheme known as'SAMYAK JEWELERS'constructed upon area admeasuring 365.32 sq.mtrs out of C.T.S.no.6 to 8,10 and 579 to 581(pt) of Baramati. Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar have executed registered sale deed dt. 17/04/2012 in favour of

10



Mr.Kishor@ Kishorkumar Jindatta Shah and said deed is registered in the office of registrar office Baramati at sr.No.3549/2012. Hence by virtue of said sale deed Mr.Kishor@ Kishorkumar Jindatta Shah became legal and absolute owner of said shop No.5.

It is further found and observed that Mr.Kishor@Kishorkumar Jindatta Shah has mortgaged his shop no.5 on ground floor by way of equitable mortgage as Borrower/guarantor in favour of **Chandukaka Saraf and sons private limited.**

Hence, this search report.

Date: 25/05/2016

Place: Baramati


[illegible]

परिशिष्ट-ब

परिशिष्ट-अ मध्ये नमुद केलेल्या गाव बारामती, ता. बारामती, जि. पुणे येथील बारामती नगरपरिषदेच्या हद्दीतील गांधी चौकानजीकची वार्ड नं. २, महावीर पथ, सि.स.नं. ६ ते ८ व १० तसेच कचेरी रोड वार्ड नं. २, सि.स.नं. ५७९ ते ५८१ अशा एकूण सात सिटी सर्व्हे नबर्समधील ३६५.३२ चौ.मी. मध्ये बांधलेल्या "सम्यक ज्वेलर्स" या इमारतीतील पहिल्या मजल्यातील पश्चिमउत्तर बाजूकडील फ्लॅट/निवासी गाळा नं. १ याचे सविस्तर वर्णन खालील प्रमाणे -

मजला	-	पहिला मजला (फर्स्ट फ्लोअर)
फ्लॅट/निवासी गाळा नं.	-	१ (एक)
क्षेत्र	-	६४.०५ चौ.मी. म्हणजेच ६८९.१७ चौ.फुट (बिल्टअप)

यांसी चतुःसिमा येणेप्रमाणे :-

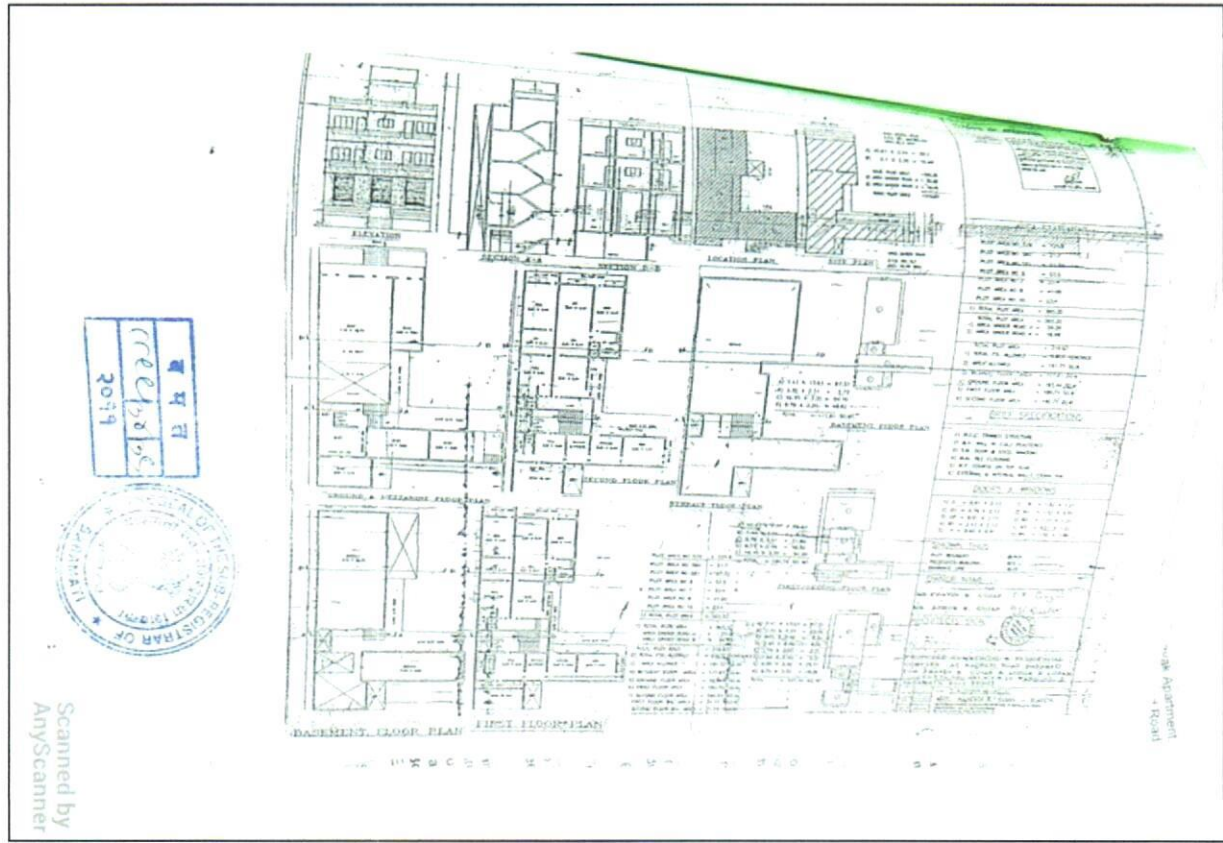
पुर्वेस	:-	फ्लॅट नं. २
दक्षिणेस	:-	जिना, डकट, लिफ्ट
पश्चिमेस	:-	सि.स.नं. ५७८ मधील बोळ
उत्तरेस	:-	कचेरी रोड

येणेप्रमाणे चतुःसिमापूर्वक फ्लॅट/निवासी गाळा नं. १ चे मुळतः क्षेत्र ४९.६६ चौ.मी. बिल्टअप आहे. त्याव्यतिरिक्त बाल्कनी, जिना, लिफ्ट यासह संपूर्ण फ्लॅट/निवासी गाळयाचे क्षेत्र ६४.०५ चौ.मी. (बिल्टअप) धरलेले असून, तो फ्लॅट/निवासीगाळा नं. १ या खरेदीखताचा विषय आहे.



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SHRI. G. B. GAWADE
B sc (Agri) LL B Advocate

Off: Ashtavinayak Apartment
Market Yard Road
Baramati, Dist: Pune
Mob: 9423207546

Dt: 25/05/2016

Annexure 'B'

1	a) Name of the Branch/ Business Unit/Office seeking opinion	State bank of India Baramati Branch Tal Baramati Dist Pune
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are	SBIBMT/PBD/Hsq Search/16-17
	c) Name of the Borrower	Chandukaka Saraf and sons private limited
2	a) Name of the unit/concern/ company / person offering the property/ (ies) as security	Mr Kishor @ Kishorkumar Jindatta Shah
	d) Constitution of the unit/concern/ person / body /authority offering the property for creation of charge.	Mr Kishor @ Kishorkumar Jindatta Shah
	e) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower
3.	Complete or full description of the immovable property/ (ies) offered as security including the following details	As per mentioned schedule property
	(a) Survey No	CTS no 6 to 8 10, 578-581
	(b) Door/House no (in case of house property) Flat	Flat No. 1
	(c) Extent/ area including plinth/ built up area in case of house property	64.05 Sq.mtrs i.e 689.17 Sq feet built up area
	(d) Locations like name of the place, village, city registration, sub-district etc. Boundaries	Main road Mahavir path ward no 2 of Baramati municipal council Baramati Boundaries of Flat East flat no 2 South Staircase, duct & lift West lane out of CTS no 578 North Kheri road

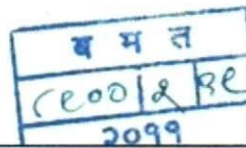
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... २ ...
श्री. किशोर उर्फ किशोरकुमार जिनदत्त शहा)
उ.व.अं. ५२, धंदा - व्यापार,) लिहून घेणार
राहणार- महावीर पथ, मु.पो.ता. बारामती, जि.पुणे)
PAN - ADWPS 9417L)
यांसी,

- १) श्री. प्रविण उर्फ प्रविणकुमार किसनदास गुजर,)
उ.व.अं. ६०, धंदा- शेती व व्यापार,)
राहणार- कचेरी रोड, मु.पो.ता. बारामती, जि. पुणे.)
PAN - ABJPG 2835R) लिहून देणार
२) श्री. अशोक उर्फ अशोककुमार किसनदास गुजर,)
उ.व.अं. ५४, धंदा- शेती)
राहणार- कचेरी रोड, मु.पो.ता. बारामती, जि. पुणे.)
PAN - AKJPG 5530C)

कारणे कायम व खुष खरेदीखत लिहून देतो ते येणेप्रमाणे :-

१) सोबतचे परिशिष्ट-अ मध्ये सविस्तर वर्णन केलेली गांव बारामती, तालुका बारामती, जि. पुणे येथील बारामती नगरपरिषदेच्या हद्दीतील वार्ड नं. २, महावीर पथ, सि.स.नं. ६ ते ८ व १० ही जागा मिळकत लिहून देणार नं. १ यांना व वार्ड नं. २, कचेरी रोड, सि.स.नं. ५७९ ते ५८१ ही जागा मिळकत लिहून देणार नं. २ यांना एकत्र हिंदु कुटुंबाच्या रजिस्टर्ड वाटपपत्रानुसार व मे. कोर्टाचे आदेशानुसार एकमेव मालकी हक्काने मिळालेल्या आहेत. त्याप्रमाणे लिहून देणार नं. १ व २ यांची नावे मालक म्हणून त्या त्या सिटी सर्व्हे कडील मालमत्ता पत्रकास एकमेव मालक म्हणून लागलेली आहेत. तेंव्हापासून सदर जागा मिळकती हया लिहून देणार नं. १ व २ यांचे प्रत्यक्ष ताबे बहिवाटीत मालकी हक्काने होत्या व आहेत. तेंव्हापासून लिहून देणार यांचे व्यतिरीक्त सदर जागा मिळकतीवर अन्य कोणाचाही कोणत्याही प्रकारचा हक्क हितसंबंध नव्हता व नाही.



... १२ ...

पट्टिशिट-ब

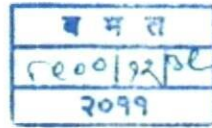
पट्टिशिट-अ मध्ये नमुद केलेल्या गांव बारामती, ता. बारामती, जि. पुणे येथील बारामती नगरपालिकेच्या हद्दीतील गांधी चौकानजीकची वार्ड नं. २, महावीर पथ, सि.स.नं. ६ ते ८ व १० तसेच कचेरी रोड वार्ड नं. २, सि.स.नं. ५७९ ते ५८१ अशा एकूण सात सिटी सर्व्हे नवसमधील ३६५.३२ चौ.मी. मध्ये बांधलेल्या "सम्यक ज्वेल्स" या इमारतीतील पहिल्या मजल्यातील पूर्वउत्तर बाजूकडील फ्लॅट/निवासी गाळा नं. २ याचे सविस्तर वर्णन खालील प्रमाणे -

मजला - पहिला मजला (फर्स्ट फ्लोअर)
फ्लॅट/निवासी गाळा नं. - २ (दोन)
क्षेत्र - ९०.११ चौ.मी. म्हणजेच
९६९.५८ चौ.फुट (बिल्टअप)

यांसी चतुःसिमा येणेप्रमाणे -

पूर्वेस :- सि.स.नं. ६ मधील बोळ आणि सि.स.नं. १
दक्षिणेस :- जिना
पश्चिमेस :- फ्लॅट नं. १
उत्तरेस :- कचेरी रोड

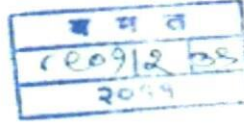
येणेप्रमाणे चतुःसिमापूर्वक फ्लॅट/निवासी गाळा नं. २ चे मुळतः क्षेत्र ६८.०५ चौ.मी. बिल्टअप आहे. त्याव्यतिरिक्त बाल्कनी, जिना, लिफ्ट यासह संपूर्ण फ्लॅट/निवासी गाळ्याचे क्षेत्र ९०.११ चौ.मी. (बिल्टअप) धरलेले असून, तो फ्लॅट/निवासीगाळा नं. २ या खरेदीखताचा विषय आहे.



सौ. नेहा किशोर उर्फ किशोरकुमार शहा)
उ.व.अ. ६६, भंदा - व्यापार व मुझी,) लिहून देणार
राहणार- महावीर पथ, नू.पो.ता. बारामती, जि. पुणे)
PAN - ADXPS 1265P)
यांची,
१) श्री. प्रविण उर्फ प्रविणकुमार किशनदास मुजर,)
उ.व.अ. ६०, भंदा- शेती व व्यापार,)
राहणार- कचेरी रोड, नू.पो.ता. बारामती, जि. पुणे)
PAN - ABJPG 2835R) लिहून देणार
२) श्री. अशोक उर्फ अशोककुमार किशनदास मुजर,)
उ.व.अ. ५४, भंदा- शेती)
राहणार- कचेरी रोड, नू.पो.ता. बारामती, जि. पुणे)
PAN - AKJPG 5530C)

कारणे कायम व खुप खरेदीसुत लिहून देतो ते येथेप्रमाणे :-

१) सोदराचे परिशिष्ट-अ मध्ये सविस्तर वर्णन केलेली गाव बारामती, तालुका बारामती, जि. पुणे येथील बारामती नगरपरिषदेच्या हद्दीतील वार्ड नं. २, महावीर पथ, सि.स.नं. ६ ते ८ व १० ही जागा मिळकत लिहून देणार नं. १ यांना व वार्ड नं. २, कचेरी रोड, सि.स.नं. ५३९ ते ५८१ ही जागा मिळकत लिहून देणार नं. २ यांना एकर हिंदु कुटुंबाच्या रजिस्टर्ड वाटपपत्रानुसार व मे. कोर्टाचे आदेशानुसार एकमेव मालकी हक्काने मिळालेल्या आहेत त्याप्रमाणे लिहून देणार नं. १ व २ यांची, यांचे मालक म्हणून त्या त्या सिटी सर्व्हे कडील मालमत्ता पत्रकास एकमेव मालक म्हणून लागलेली आहेत. तेव्हापासून सदर जागा मिळकती हया लिहून देणार नं. १ व २ यांचे प्रत्यक्ष ताबे वहिवाटीत मालकी हक्काने होतया व आहेत. तेव्हापासून लिहून देणार यांचे व्यतिरिक्त सदर जागा मिळकतीवर अन्य कोणाचाही कोणत्याही प्रकारचा हक्क हितसंबंध नव्हता व नाही.



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६२

पट्टिशिष्ट-ब

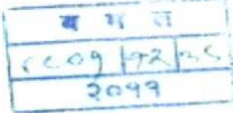

पारिशिष्ट-अ मध्ये नमूद केलेल्या गाव वारामती, ता. वारामती, जि. पुणे येथील वारामती नगरपालिकेच्या हद्दीतील गावी नोंदवून घेतलेली प्लॉट नं. २, महावीर पथ, सि.स.नं. ५, व ८ व १० तसेच कानरी रोड वार्ड नं. २, सि.स.नं. ५७५, व ५७६ वरून एकूण सात सिटी मध्ये तयार झालेल्या ३६.५३२ चौ.मी. मध्ये बांधलेल्या "समयक ज्योती" या इमारतीतील पहिल्या मजल्यावरील पूर्व बाजूकडील टेरस फ्लॅट/निवासी गाळा नं. ३ याचे सविस्तर वर्णन खालील प्रमाणे :-

मजला	पहिला मजला (फर्स्ट फ्लोअर)
टेरस फ्लॅट/निवासी गाळा नं.	३ (तीन)
क्षेत्र	८३.०६ चौ.मी. म्हणजेच ८९३.७२ चौ.फुट (विल्टअप) पश्चिमदिशा कोपण्यातील ११.२४ चौ.मी.च्या ओपन टेरसचा समावेश आहे

मागील वस्तु विमा वर्णप्रमाणे :-

पूर्वेस	महावीर पथ
दक्षिणेस	सि.स.नं. ५ व ११
पश्चिमेस	सि.स.नं. ५७७ व डकट
उत्तरेस	सि.स.नं. ५ मधील बोळ व जिना, डकट

वर्णप्रमाणे वस्तु विमापूर्वीक फ्लॅट/निवासी गाळा नं. ३ चे मुळतः क्षेत्र ५८.८६ चौ.मी. विल्टअप आहे. न्याय्यनिरिकृत चालकनी, जिना, ओपन टेरस, लिफ्ट घासत संपूर्ण फ्लॅट/निवासी गाळयाचे क्षेत्र ८३.०६ चौ.मी. (विल्टअप) भरलेले असून, तो टेरस फ्लॅट/निवासीगाळा नं. ३ या खरेदीखताचा विषय आहे.

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BARAMATI MUNICIPAL COUNCIL
BNP / Karya-14/ s/s /2010-11
Date - 7/12/2011

APPENDIX - F
(Bye - law No. 14.1)

OCCUPANCY CERTIFICATE

From : Chief Officer,
Baramati Municipal Council
Baramati,


To, ✓ Shri. Ashokkumar Kisandas Gujar,
Shri. Pravin Kisandas Gujar,
Baramati, Tal, Baramati Dist, Pune

Ref : 1) Application From Shri Ashokkumar Kisandas Gujar,
Shri. Pravin Kisandas Gujar Baramati, Tal, Baramati Dist,
Pune Dated 19/7/2010
2) Building Permission Order No.34 2006-07 Dated 23/2
/2007

Sir,

This is to certify that the development work Basement, Ground
Floor First and Second Floor Building in Ward No 2 C.T.S.No 6,7,8,10 &
579,580,581 completed under supervision of Nandita S. Shah Baramati is
permitted to occupy on the fulfillment of following grounds :-


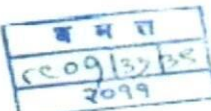
- 1) Completion Certificate Submitted By Nandita S. Shah & Architects
Baramati
- 2) Structural Certificate Submitted by Hansal Parikh and Associates
Structural Consultants Engineer, Pune
- 3) Applicants Affidavit Dated 25/06/2010
- 4) Applicants Affidavit Dated 28/4/2011



(Ravi Pawar)
Chief Officer,
Baramati Municipal Council.

Copy to :
House Tax Department, B.M.C.

C:\04 RDD (Quality Document)\Cdr\Baramati\rdg\dev\71



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Adv. B.N. Khartude

Notary (Govt. of India)
'Shakti Villa', Ashoknagar,
Baramati, Dist - Pune.
Mob.No.9921868788
Date :- 25/05/2016

Annexure - 'B'

1)	a) Name of the Branch / BU/Office seeking opinion	State Bank of India Branch Baramati, Tal - Baramati, Dist. - Pune.
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded	Not submitted
	c) Name of the Borrower	Chandukaka Saraf and sons private limited
2)	a) Name of the unit / concern / company / person offering the property/(ies) as security	Mrs.Neha Kishor @ Kishorkumar Shah
	b) Constitution of the unit / concern / company / person / body / authority offering the property for creation of charge	Mrs.Neha Kishor @ Kishorkumar Shah
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower
3)	Complete or Full description of the immovable property/(ies) offered as security including the following details.	As per mentioned schedule property
	a) Gat No. / S. No.	CTS.no.6 to 8,10, 579-581
	b) Door/ House No. (in case of House Property)	Flat No. 3
	c) Extent / area including plinth / built up area in case of House Property	83.06 Sq.mtrs i.e.893.72 Sq.feet built up area alongwith 11.24 sq.mtrs open terrace area
	d) Location like name of the Place, village, City, Registration, Sub - district etc Boundaries	Main road, Mahavir path ward no 2 of Baramati municipal council Baramati Boundaries of Flat East - Mahavir path South - CTS.no 9 and 11 West - CTS.no 577 & Duct North - Lane out of CTS no 6, & staircase, Duct

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It is further found and observed that Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar have started construction work by named 'SAMYAK JEWELERS' and said construction was completed within the prescribed period and the as per the terms and conditions of

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Baramati Municipal Council Baramati Thereafter Baramati Municipal Council has issued Occupancy certificate by vide order no.6P/Karya/14/515/2011 dt 07/05/2011 and the flat no. 2 constructed on first floor of east side within said building is one of them.

It is further found and observed that Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar has executed registered deed of Deceleration of The Maharashtra Apartment Act,1970, which was registered in sub register office Baramati at sr.no 6229/2011 dt 19/07/2011.

It is further found and observed that Mrs.Neha Kishor@ Kishorkumar Shah approached to Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar for purchasing residential flat and after the inspection of the documents she has agreed to purchase Flat No.3, admeasuring 83.06 Sq.mtrs i.e.893.72 Sq.feet including open terrace area 11.24 Sq.mtrs of west-south side of said building on first floor in the scheme known as 'SAMYAK JEWELERS' constructed upon area admeasuring 365.32 sq.mtrs out of C.T S.no.6 to 8,10 and 579 to 581(pt) of Baramati Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar have executed registered sale deed dt. 14/10/2011 in favour of Mrs.Neha Kishor@ Kishorkumar Shah and said deed is registered in the office of sub-registrar office Baramati at sr.No.8901/2011. Hence by virtue of said sale deed Mrs.Neha Kishor@ Kishorkumar Shah became legal and absolute owner of said Flat No.3.

Thereafter in the year 2015, Chandukaka Saraf and Sons Private Limited borrowed a loan from State Bank of India, Branch Baramati of Rs.25,00,00,000/- & likewise Mr.Kishor@Kishorkumar Jindatta Shah & Mrs.Neha Kishor@Kishorkumar Shah have executed equitable mortgage deed of the said property & other properties on dt.17/04/2015 in favour of State Bank of India, Branch Baramati & they have executed the notice of intimation of equitable mortgage by way of deposit of title deeds on 15/05/2015 in the office of Sub-Registrar Baramati at Sr.No.197/2015.

No other transaction or dealings in respect the said property is traced out.

Hence in my opinion the title of Mrs.Neha Kishor@ Kishorkumar Shah to the Flat No.3 is clear, marketable & free from encumbrances, subject to the previous charge & equitable mortgage of our Bank.

Hence this Search Report.

Date : 25/05/2016
Place : Baramati

(Bhagwanrao N.Khartude)
Advocate Baramati.

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श्री. किशोर उर्फ किशोरकुमार जिनदत्त शहा
उ.व.अं. ५२, धंदा - व्यापार,
राहणार- महावीर पथ, मु.पो.ता. बारामती, जि.पुणे
PAN - ADWPS 9417L

लिहून देणार

यांसी,

१) श्री. प्रविण उर्फ प्रविणकुमार किसनदास गुजर,
उ.व.अं. ६०, धंदा- शेती व व्यापार,
राहणार- कचेरी रोड, मु.पो.ता. बारामती, जि. पुणे.
PAN - ABJPG 2835R

लिहून देणार

२) श्री. अशोक उर्फ अशोककुमार किसनदास गुजर,
उ.व.अं. ५४, धंदा- शेती
राहणार- कचेरी रोड, मु.पो.ता. बारामती, जि. पुणे.
PAN - AKJPG 5530C

कारणे कायम व खुष खरेदीखत लिहून देतो ते येणेप्रमाणे :-

१) सोबतचे परिशिष्ट-अ मध्ये सविस्तर वर्णन केलेली गांव बारामती, तालुका बारामती, जि. पुणे येथील बारामती नगरपरिषदेच्या हद्दीतील वार्ड नं. २, महावीर पथ, सि.स.नं. ६ ते ८ व १० ही जागा मिळकत लिहून देणार नं. १ यांना व वार्ड नं. २, कचेरी रोड, सि.स.नं. ५७९ ते ५८१ ही जागा मिळकत लिहून देणार नं. २ यांना एकत्र हिंदु कुटुंबाच्या रजिस्टर्ड वाटपपत्रानुसार व मे. कोर्टाचे आदेशानुसार एकमेव मालकी हक्काने मिळालेल्या आहेत. त्याप्रमाणे लिहून देणार नं. १ व २ यांची नावे मालक म्हणून त्या त्या सिटी सर्व्हे कडील मालमत्ता पत्रकास एकमेव मालक म्हणून लागलेली आहेत. तेंव्हापासून सदर जागा मिळकती हया लिहून देणार नं. १ व २ यांचे प्रत्यक्ष ताबे वहिवाटीत मालकी हक्काने होत्या व आहेत. तेंव्हापासून लिहून देणार यांचे व्यतिरीक्त सदर जागा मिळकतीवर अन्य कोणाचाही कोणत्याही प्रकारचा हक्क हितसंबंध नव्हता व नाही.

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THE SEAL OF THE SUB-REGISTER OF
BARAMATI

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परिशिष्ट-ब

परिशिष्ट-अ मध्ये नमुद केलेल्या गाव बारामती, ता. बारामती, जि. पुणे येथील बारामती नगरपरिषदेच्या हद्दीतील गांधी चौकानजीकची वार्ड नं. २, महावीर पथ, सि.स.नं. ६ ते ८ व १० तसेच कचेरी रोड वार्ड नं. २, सि.स.नं. ५७९ ते ५८१ अशा एकूण सात सिटी सर्व्हे नंबरमधील ३६५.३२ चौ.मी. मध्ये बांधलेल्या "सम्यक ज्वेल्स" या इमारतीतील दुसऱ्या मजल्यातील पश्चिमउत्तर बाजूकडील फ्लॅट/निवासी गाळा नं. ४ व त्या फ्लॅटवरील ५२.६५ चौ.मी. क्षेत्राचा ओपन टेरस याचे सविस्तर वर्णन खालील प्रमाणे -

मजला	-	दुसरा मजला (सेकंड फ्लोअर)
फ्लॅट/निवासी गाळा नं.	-	४ (चार)
क्षेत्र	-	६४.०५ चौ.मी. म्हणजेच ६८९.२७चौ.फुट (बिल्टअप)

तसेच याच फ्लॅटवरील ५२.६५ चौ.मी. क्षेत्राचा ओपन टेरस एकमेव मालकी हक्काने.

यांसी चतुःसिमा येणेप्रमाणे :-

पुर्वेस	:-	फ्लॅट नं. ५
दक्षिणेस	:-	जिना, डक्ट व लिफ्ट
पश्चिमेस	:-	सि.स.नं. ५७८ मधील बोळ
उत्तरेस	:-	कचेरी रोड

येणेप्रमाणे चतुःसिमापूर्वक फ्लॅट/निवासी गाळा नं. ४ चे मुळतः क्षेत्र ४९.६६ चौ.मी. बिल्टअप आहे. त्याव्यतिरिक्त बाल्कनी, जिना, लिफ्ट यासह संपूर्ण फ्लॅट/निवासी गाळ्याचे क्षेत्र ६४.०५ चौ.मी. (बिल्टअप) धरलेले असून, तो फ्लॅट/निवासीगाळा नं. ४ व त्या फ्लॅटवरील ५२.६५ चौ.मी. क्षेत्राचा ओपन टेरससह एकत्रित या खरेदीखताचा विषय आहे.

ब म त

[Signature]

[Stamp]




SHRI. G. B. GAWADE
B sc (Agn) LL B Advocate


Off: Ashtavinayak Apartment,
Market Yard Road,
Baramati, Dist. Pune
Mob - 9423207646

Dt 25/05/2016

Annexure 'B'

1	a) Name of the Branch/ Business Unit/Office seeking opinion	State bank of India Baramati Branch, Tal Baramati, Dist. Pune
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded	SBI/BMT/PBD/ Hsg Search/16-17
	c) Name of the Borrower	Chandukaka Saraf and sons private limited
2.	a) Name of the unit/concern/ company / person offering the property/ (ies) as security.	Mr Kishor @ Kishorkumar Jindatta Shah
	d) Constitution of the unit/concern/ person / body / authority offering the property for creation of charge.	Mr Kishor @ Kishorkumar Jindatta Shah
	e) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower
3.	Complete or full description of the immovable property/ (ies) offered as security including the following details.	As per mentioned schedule property
	(a) Survey No	CTS no 6 to 8, 10, 579-581
	(b) Door/House no. (in case of house property) Flat	Flat No. 4
	(c) Extent/ area including plinth/ built up area in case of house property	64.05 Sq.mtrs i.e 689.27 Sq feet built up area and open terrace area 52.65 Sq mtrs
	(d) Locations like name of the place, village, city, registration, sub-district etc. Boundaries	Main road, Mahavir path ward no 2 of Baramati municipal council Baramati Boundaries of Flat East : flat no. 05 South : Staircase, Duct & Lift West : Lane out of CTS no 578 North : Kcheri road





It is further found and observed that Mr Pravin@ Pravinkumar Kisandas Gujar have started construction work by named 'SAMYAK JEWELERS' and said construction was completed within the prescribed period and the as per the terms and conditions of Baramati Municipal Council Baramati. Thereafter Baramati Municipal Council Baramati has issued Occupancy certificate by vide order no BP/Karya/14/515/2010-2011 dt 07/05/2011, and the flat no 4 constructed on second floor of West-North side within said building is one of them.

It is further found and observed that Mr Pravin@ Pravinkumar Kisandas Gujar and Mr Ashok@ Ashokkumar Kisandas Gujar has executed registered deed of deceleration of The Maharashtra Apartment Act, 1970, which was registered in sub register office Baramati at sr. no 6229/2011 dt 19/07/2011.

It is further found and observed that Mr. Kishor@ Kishorkumar Jindatta Shah approached to Mr Pravin@ Pravinkumar Kisandas Gujar and Mr Ashok@ Ashokkumar Kisandas Gujar for purchasing residential flat and after the inspection of the documents he has agreed to purchase Flat No. 4, admeasuring 64.05 Sq. mtrs i.e 689.27 Sq. feet built up area of West-North side including 52.65 Sq. mtrs open terrace upon said flat of said

building on second floor in the scheme known as "SAMYAK JEWELERS" constructed upon area admeasuring 365.32 sq. mtrs out of C.T.S. no. 6 to 8, 10 and 579 to 581 (pt) of Baramati. Mr Pravin@ Pravinkumar Kisandas Gujar and Mr Ashok@ Ashokkumar



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श्री. किशोर उर्फ किशोरकुमार जिनदत्त शहा)
उ.व.अं. ५२, धंदा - व्यापार,) लिहून घेणार
राहणार- महावीर पथ, मु.पो.ता. बारामती, जि.पुणे)
PAN - ADWPS 9417L)
यांसी,)
१) श्री. प्रविण उर्फ प्रविणकुमार किसनदास गुजर,)
उ.व.अं. ६०, धंदा- शेती व व्यापार,)
राहणार- कचेरी रोड, मु.पो.ता. बारामती, जि. पुणे.) लिहून देणार
PAN - ABJPG 2835R)
२) श्री. अशोक उर्फ अशोककुमार किसनदास गुजर,)
उ.व.अं. ५४, धंदा- शेती)
राहणार- कचेरी रोड, मु.पो.ता. बारामती, जि. पुणे.)
PAN - AKJPG 5530C)
<p>कारणे कायम व खुष खरेदीखत लिहून देतो ते येणेप्रमाणे :-</p> <p>१) सोबतचे परिशिष्ट-अ मध्ये सविस्तर वर्णन केलेली गांव बारामती, तालुका बारामती, जि. पुणे येथील बारामती नगरपरिषदेच्या हद्दीतील वार्ड नं. २, महावीर पथ, सि.स.नं. ६ ते ८ व १० ही जागा मिळकत लिहून देणार नं. १ यांना व वार्ड नं. २, कचेरी रोड, सि.स.नं. ५७९ ते ५८१ ही जागा मिळकत लिहून देणार नं. २ यांना एकत्र हिंदु कुटुंबाच्या रजिस्टर्ड वाटपपत्रानुसार व मे. कोर्टाचे आदेशानुसार एकमेव मालकी हक्काने मिळालेल्या आहेत. त्याप्रमाणे लिहून देणार नं. १ व २ यांची नांवे मालक म्हणून त्या त्या सिटी सर्व्हे कडील मालमत्ता पत्रकास एकमेव मालक म्हणून लागलेली आहेत. तेंव्हापासून सदर जागा मिळकती हया लिहून देणार नं. १ व २ यांचे प्रत्यक्ष ताबे वहिवाटीत मालकी हक्काने होत्या व आहेत. तेंव्हापासून लिहून देणार यांचे व्यतिरीक्त सदर जागा मिळकतीवर अन्य कोणाचाही कोणत्याही प्रकारचा हक्क हितसंबंध नव्हता व नाही.</p>	



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परिशिष्ट-व

परिशिष्ट-अ मध्ये नमुद केलेल्या गांव बारामती, ता. बारामती, जि. पुणे येथील बारामती नगरपरिषदेच्या हद्दीतील गांधी चौकानजीकचा वाई नं. २, महावीर पथ, सि.स.नं. ६ ते ८ व १० तसेच कचेरी रोड वाई नं. २, सि.स.नं. ५७९ ते ५८१ अशा एकूण सात सिटी सर्व्हे नंबरमधील ३६५.३२ चौ.मी. मध्ये बांधलेल्या "सम्यक ज्वेल्स" या इमारतीतील दुसऱ्या मजल्यातील पूर्वोत्तर बाजूकडील फ्लॅट/निवासी गाळा नं. ५ व त्या फ्लॅटवरील ७९.०२ चौ.मी. क्षेत्राचा ओपन टेरेस याचे सविस्तर वर्णन खालील प्रमाणे -

मजला	-	दुसरा मजला (सेकंड फ्लोअर)
फ्लॅट/निवासी गाळा नं.	-	५ (पाच)
क्षेत्र	-	९०.११ चौ.मी. म्हणजेच ९६९.५८ चौ.फुट (विल्टअप)

तसेच याच फ्लॅटवरील ७९.०२ चौ.मी. क्षेत्राचा ओपन टेरेस एकमेव मालकी हक्काने.

यांसी चतुःसिमा येणेप्रमाणे :-

पुर्वेस	:-	सिटी सर्व्हे नंबर ६ मधील बोळ व सि.स.नं. १
दक्षिणेस	:-	जिना,
पश्चिमेस	:-	फ्लॅट नं. ४
उत्तरेस	:-	कचेरी रोड

येणेप्रमाणे चतुःसिमापूर्वक फ्लॅट/निवासी गाळा नं. ५ चे मुळतः क्षेत्र ६८.०५ चौ.मी. विल्टअप आहे. त्याव्यतिरिक्त बाल्कनी, जिना, लिफ्ट यासह संपूर्ण फ्लॅट/निवासी गाळयाचे क्षेत्र ९०.११ चौ.मी. (विल्टअप) धरलेले असून, तो फ्लॅट/निवासीगाळा नं. ५ व त्या फ्लॅटवरील ७९.०२ चौ.मी. क्षेत्राचा ओपन टेरेससह एकत्रित या खरेदीखताचा विषय आहे.

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२०१९



Adv. B.N. Khartude
Notary (Govt. of India)
'Shakti Villa', Ashoknagar,
Baramati, Dist - Pune.
Mob.No.9921868788
Date :- 25/05/2016

Annexure - 'B'

1)	a) Name of the Branch / BU/Office seeking opinion	State Bank of India Branch Baramati, Tal.- Baramati, Dist. - Pune.
	b) Reference No. and date of the letter under the cover of which the documents tendered for scrutiny are forwarded	Not Submitted
	c) Name of the Borrower	Chandukaka Saraf and sons private limited
2)	a) Name of the unit / concern / company / person offering the property/(ies) as security	Mr.Kishor @ Kishorkumar Jindatta Shah
	b) Constitution of the unit / concern / company / person / body / authority offering the property for creation of charge	Mr.Kishor @ Kishorkumar Jindatta Shah
	c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.)	Borrower
3)	Complete or Full description of the immovable property/(ies) offered as security including the following details:	As per mentioned schedule property
	a) Gat No./ S. No.	CTS.no.6 to 8,10, 579-581
	b) Door/ House No. (in case of House Property)	Flat No. 5
	c) Extent / area including plinth / built up area in case of House Property	90.11 Sq.mtrs i.e.969.58 Sq.feet built up area and open terrace area 79.02 Sq.mtrs
	d) Location, like name of the Place, Village, City, Registration, Sub - district etc. Boundaries	Main road, Mahavir path ward no 2 of Baramati municipal council Baramati Boundaries of Flat East : lane out of CTS No 6 & CTS No.1 South : Staircase, West : flat no.4 North : Kchen road

[Signature]



and it was submitted to Baramati Municipal Council Baramati. Thereafter Baramati Municipal Council Baramati has passed order vide no.34/2006/2007 dt.23/02/2007. Hence by virtue of said order said owners have rights to construct multistoried building i.e.residential flats and commercial shops on CTS no.6 to 8 and 10, and CTS.No.579 to 581(pt) of Baramati.

It is further found and observed that Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar have started construction work by named 'SAMYAK JEWELERS' and said construction was completed within the prescribed period and the as per the terms and conditions of Baramati Municipal Council Baramati. Thereafter Baramati Municipal Council Baramati has issued Occupancy certificate by vide order no.BP/Karya/14/515/2010-2011 dt.07/05/2011, and the flat no. 2 constructed on first floor of east side within said building is one of them.

It is further found and observed that Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar has executed registered deed of deceleration of The Maharashtra Apartment Act,1970, which was registered in sub register office Baramati at sr.no.6229/2011 dt.19/07/2011.

It is further found and observed that Mr.Kishor@ Kishorkumar Jindatta Shah approached to Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar for purchasing residential flat and after the inspection of the documents he has agreed to purchase **Flat No.5, admeasuring 90.11 Sq.mtrs i.e.969.58 Sq.feet built up area of East-North side including 79.02 Sq.mtrs open terrace upon said flat of said building on second floor** in the scheme known as "SAMYAK JEWELERS" constructed upon area admeasuring 365.32 sq.mtrs out of C.T.S.no.6 to 8,10 and 579 to 581(pt) of Baramati Mr.Pravin@ Pravinkumar Kisandas Gujar and Mr.Ashok@ Ashokkumar Kisandas Gujar have executed registered sale deed dt. 19/11/2011 in favour of Mr.Kishor@ Kishorkumar Jindatta Shah and said deed is registered in the office of sub-registrar office Baramati at sr.No.9977/2011. Hence by virtue of said sale deed Mr.Kishor@ Kishorkumar Jindatta Shah became legal and absolute owner of said Flat No.5.

Thereafter in the year 2015, Chandukaka Saraf and Sons Private Limited borrowed a loan from State Bank of India, Branch Baramati of Rs.25,00,00,000/- & likewise Mr.Kishor@Kishorkumar Jindatta Shah & Mrs.Neha Kishor@Kishorkumar Shaha have executed equitable mortgage deed of the said property & other properties on dt.17/04/2015 in favour of State Bank of India, Branch Baramati & they have executed the notice of intimation of equitable mortgage by way of deposit of title deeds on 15/05/2015 in the office of Sub-Registrar Baramati at Sr.No.197/2015.

No other transaction or dealings in respect the said property is traced out.

[Signature]




ENCLOSURE VI: ANNEXURE: VI - DECLARATION-CUM-UNDERTAKING

- a Persons worked on this report are citizen of India.
- b No employee or member of R.K Associates has any direct/ indirect interest in the property or become so interested at any time during a period of three years prior to our appointment as valuer or three years after the valuation of assets was conducted by us.
- c The information furnished in our valuation report dated 29/9/2022 is true and correct to the best of our knowledge and belief and we have made an impartial and true valuation of the property.
- d Our authorized Engineer/ surveyor Mr. Abhishek Shanbhag have personally inspected the property on 29/6/2022 the work is not subcontracted to any other valuer and is carried out by us.
- e Valuation report is submitted in the format as prescribed by the Bank.
- f We have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, we will inform you within 3 days of such depanelment.
- g We have not been removed/ dismissed from service/employment earlier.
- h We have not been convicted of any offence and sentenced to a term of imprisonment.
- i We have not been found guilty of misconduct in professional capacity.
- j I have not been declared to be unsound mind.
- k We are not undischarged bankrupt or has not applied to be adjudicated as a bankrupt.
- l We are not an undischarged insolvent.
- m No penalty is levied 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, and five years have not elapsed after levy of such penalty.
- n We 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 Our PAN Card number/ GST number as applicable is **AAHCR0845G/09AAHCR0845G1ZP**.
- p We undertake to keep you informed of any events or happenings which would make us ineligible for empanelment as a valuer.
- q We have not concealed or suppressed any material information, facts and records and we have made a complete and full disclosure.
- r We 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 our ability.
- s We 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 We abide by the Model Code of Conduct for empanelment of valuer in the Bank.
- u Our Valuer is registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable).

- v Our Valuer is registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable).
- w Our CIBIL Score and credit worthiness is as per Bank's guidelines.
- x I am the authorized official of the firm / company, who is competent to sign this valuation report.
- y We have undertaken the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- z Further, we hereby provide the following information.

S. No.	Particulars	Valuer comment	
1.	Background information of the asset being valued	This is Commercial units (multiple units within the same building) located at the aforesaid address having total built-up area as Approx. 718.56 sq.mtr/ 7,735 sq.ft at Basement, Ground, First and Second floor as found on as-is-where basis which owner/ owner representative/ client/ bank has shown/ identified to us on the site unless otherwise mentioned in the report of which some reference has been taken from the information/ data given in the copy of documents provided to us and informed verbally or in writing.	
2.	Purpose of valuation and appointing authority	Please refer to Part-C of the Report.	
3.	Identity of the Valuer and any other experts involved in the valuation	Survey Analyst: Mr. Abhishek Shanbhag Valuation Engineer: Mr. Gaurav Sharma L1/ L2 Reviewer: Mr. Ashish Sawe	
4.	Disclosure of valuer interest or conflict, if any	No relationship with the borrower and no conflict of interest.	
5.	Date of appointment, valuation date and date of report	Date of Appointment:	27/7/2022
		Date of Survey:	29/6/2022
		Valuation Date:	29/9/2022
		Date of Report:	29/9/2022
6.	Inspections and/ or investigations undertaken	Yes, by our authorized Survey Engineer Abhishek Shanbhag bearing knowledge of that area on 29/6/2022. Property was shown and identified by Mr. Hanumant N. Jagdale (☎+91 8788865324)	
7.	Nature and sources of the information used or relied upon	Please refer to Part-C of the Report. Level 3 Input (Tertiary) has been relied upon.	

8.	Procedures adopted in carrying out the valuation and valuation standards followed	Please refer to Part-C of the Report.
9.	Restrictions on use of the report, if any	<p>Value varies with the Purpose/ Date/ Market & Asset Condition & Situation prevailing in the market. We recommend not to refer the indicative & estimated prospective Value of the asset given in this report if any of these points are different from the one mentioned aforesaid in the Report.</p> <p>This report has been prepared for the purposes stated in the report and should not be relied upon for any other purpose. Our client is the only authorized user of this report and is restricted for the purpose indicated in This report. I/we do not take any responsibility for the unauthorized use of this report.</p> <p>During the course of the assignment, we have relied upon various information, data, documents in good faith provided by Bank/ client both verbally and in writing. If at any point of time in future it comes to knowledge that the information given to us is untrue, fabricated, misrepresented then the use of this report at very moment will become null & void.</p> <p>This report only contains general assessment & opinion on the indicative, estimated Market Value of the property for which Bank has asked to conduct the Valuation for the asset as found on as-is-where basis which owner/ owner representative/ client/ bank has shown/ identified to us on the site unless otherwise mentioned in the report of which some reference has been taken from the information/ data given in the copy of documents provided to us and informed verbally or in writing which has been relied upon in good faith. It doesn't contain any other recommendations of any sort including but not limited to express of any opinion on the suitability or otherwise of entering into any transaction with the borrower.</p>
10.	Major factors that were taken into account during the valuation	Please refer to Part A, B & C of the Report.
11.	Major factors that were not taken into account during the valuation	Please refer to Part A, B & C of the Report.



12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Please refer to Part C of the Report and Valuer's Important Remarks enclosed herewith.
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Date: 29/6/2022

Place: Noida



Signature

(Authorized Person of R.K Associates Valuers & Techno Engg. Consultants (P) Ltd.)

ENCLOSURE VII: ANNEXURE: VII - MODEL CODE OF CONDUCT FOR VALUERS

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.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavor to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. 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.
7. 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 in so far 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, 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.
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 organization 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 organization 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.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time

Signature of the Authorized Person: _____

Name of the Valuer: R.K Associates Valuers & Techno Engg. Consultants (P) Ltd.

Address of the Valuer: D-39, Sector-2, Noida-201301

Date: 29/9/2022

Place: Noida

ENCLOSURE VIII

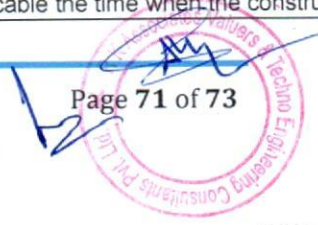
PART D

VALUER'S IMPORTANT REMARKS

1.	Valuation is done for the asset found on as-is-where basis which owner/ owner representative/ client/ bank has shown/ identified to us on the site unless otherwise mentioned in the report of which some reference has been taken from the information/ data given in the copy of documents provided to us and informed verbally or in writing out of the standard checklist of documents sought from the client & its customer which they could provide within the reasonable expected time out of the standard checklist of documents sought from them and further based on certain assumptions and limiting conditions. The information, facts, documents, data which has become primary basis of the report has been supplied by the client which has been relied upon in good faith and is not generated by the Valuer.
2.	The client/ owner and its management/ representatives warranted to us that the information they have supplied was complete, accurate and true and correct to the best of their knowledge. All such information provided to us either verbally, in writing or through documents has been relied upon in good faith and we have assumed that it is true & correct without any fabrication or misrepresentation. I/We shall not be held liable for any loss, damages, cost or expenses arising from fraudulent acts, misrepresentations, or willful default on part of the owner, company, its directors, employee, representative or agents.
3.	Legal aspects for eg. Investigation of title, ownership rights, lien, charge, mortgage, lease, sanctioned maps, verification of documents provided to us such as title documents, Map, etc. from any concerned Govt. office etc. have to be taken care by legal expert/ Advocate and same is not done at our end. It is assumed that the concerned Lender/ Financial Institution has asked for the valuation of that property after satisfying the authenticity of the documents given to us for which the legal verification has been already taken and cleared by the competent Advocate before requesting for the Valuation report. I/ We assume no responsibility for the legal matters including, but not limited to, legal or title concerns.
4.	In the course of the valuation, we were provided with both written and verbal information. We have however, evaluated the information provided to us through broad inquiry, analysis and review but have not carried out a due diligence or audit of the information provided for the purpose of this engagement. Our conclusions are based on the assumptions and other information provided to us by the client during the course of the assessment.
5.	Getting cizra map or coordination with revenue officers for site identification is a separate activity and is not part of the Valuation services and same has not been done in this report unless otherwise stated.
6.	Wherever any details are mentioned in the report in relation to any legal aspect of the property such as name of the owner, leases, etc. is only for illustration purpose and should not be construed as a professional opinion. Legal aspects are out of scope of this report. Details mentioned related to legal aspect are only based on the copy of the documents provided to us and whatever we can interpret as a non-legally trained person. This should be cross validated with a legal expert. We do not vouch any responsibility regarding the same.
7.	We have made certain assumptions in relation to facts, conditions & situations affecting the subject of, or approach to this exercise that has not been verified as part of the engagement rather, treated as "a supposition taken to be true". If any of these assumptions prove to be incorrect then our estimate on value will need to be reviewed.
8.	This is just an opinion report based on technical & market information having general assessment & opinion on the indicative, estimated Market Value of the property for which Bank has asked to conduct the Valuation. It doesn't contain any other recommendations of any sort including but not limited to express of any opinion on the suitability or otherwise of entering into any transaction with the borrower.
9.	We have relied on the data from third party, external sources & information available on public domain to conclude the valuation. These sources are believed to be reliable and therefore, we assume no liability for the truth or accuracy of any data, opinions or estimates furnished by others that have been used in this analysis. Where we have relied on the data, opinions or estimates from external sources, reasonable care has been taken to ensure that such data is extracted from authentic sources, however we still can't vouch its authenticity, correctness, or accuracy.
10.	Analysis and conclusions adopted in the report are limited to the reported assumptions, conditions and information came to our knowledge during the course of the work and based on the Standard Operating Procedures, Best Practices, Caveats, Limitations, Conditions, Remarks, Important Notes, Valuation TOR and definition of different nature of values.
11.	Value varies with the Purpose/ Date/ Asset Condition & situation/ Market condition, demand & supply, asset utility prevailing on a particular date/ Mode of sale. The indicative & estimated prospective Value of the asset given in this report is restricted only for the purpose and other points mentioned above prevailing on a particular date as mentioned in the report. If any of these points are different from the one mentioned aforesaid in the Report then this report should not be referred.
12.	Our report is meant ONLY for the purpose mentioned in the report and should not be used for any other purpose. The Report should not be copied or reproduced for any purpose other than the purpose for which it is prepared for. I/we do not take any responsibility for the unauthorized use of this report.
13.	We owe responsibility only to the authority/client that has appointed us as per the scope of work mentioned in the report. We will not be liable for any losses, claims, damages or liabilities arising out of the actions taken, omissions or advice given by any other person. In no event shall we be liable for any loss, damages, cost or expenses arising in any way from fraudulent acts, misrepresentations or willful default on part of the client or companies, their directors, employees or agents.

CASE NO.: VIS (2022-23)-PL159-122-237

14.	This report is having limited scope as per its fields & format to provide only the general basic idea of the value of the property prevailing in the market based on the site inspection and documents/ data/ information provided by the client. The suggested indicative prospective estimated value should be considered only if transaction is happened as free market transaction.
15.	The sale of the subject property is assumed to be on an all cash basis. Financial arrangements would affect the price at which the property may sell for if placed on the market.
16.	The actual realizable value that is likely to be fetched upon sale of the asset under consideration shall entirely depend on the demand and supply of the same in the market at the time of sale.
17.	While our work has involved an analysis & computation of valuation, it does not include detailed estimation, design/ technical/ engineering/ financial/ structural/ environmental/ architectural/ compliance survey/ safety audit & works in accordance with generally accepted standards of audit & other such works. The report in this work is not investigative in nature. It is mere an opinion on the likely estimated valuation based on the facts & details presented to us by the client and third party market information came in front of us within the limited time of this assignment, which may vary from situation to situation.
18.	Where a sketched plan is attached to this report, it does not purport to represent accurate architectural plans. Sketch plans and photographs are provided as general illustrations only.
19.	Documents, information, data including title deeds provided to us during the course of this assessment by the client is reviewed only upto the extent required in relation to the scope of the work. No document has been reviewed beyond the scope of the work. These are not reviewed in terms of legal rights for which we do not have expertise. Wherever any information mentioned in this report is mentioned from the documents like owners name, etc., it is only for illustration purpose and may not necessary represent accuracy.
20.	The report assumes that the borrower/company/business/asset complies fully with relevant laws and regulations applicable in its area of operations and usage unless otherwise stated, and that the companies/business/assets is managed in a competent and responsible manner. Further, as specifically stated to the contrary, this report has given no consideration to matters of a legal nature, including issues of legal title and compliance with relevant laws, and litigations and other contingent liabilities that are not recorded/reflected in the documents/ details/ information/ data provided to us.
21.	This valuation report is not a qualification for accuracy of land boundaries, schedule (in physical terms), dimensions & identification. For this land/ property survey report can be sought from a qualified private or Govt. surveyor.
22.	This Valuation report is prepared based on the facts of the property on the date of the survey. Due to possible changes in market forces, socio-economic conditions, property conditions and circumstances, this valuation report can only be regarded as relevant as at the valuation date. Hence before financing, Banker/ FI should take into consideration all such future risk and should loan conservatively to keep the advanced money safe in case of the downward trend of the property value.
23.	Valuation of the same asset/ property can fetch different values under different circumstances & situations. For eg. Valuation of a running/ operational shop/ hotel/ factory will fetch better value and in case of closed shop/ hotel/ factory it will have considerable lower value. Similarly, an asset sold directly by an owner in the open market through free market transaction then it will fetch better value and if the same asset/ property is sold by any financier due to encumbrance on it, will fetch lower value. Hence before financing, Lender/ FI should take into consideration all such future risks while financing and take decision accordingly.
24.	Valuation is done for the property identified to us by the owner/ owner representative. At our end we have just visually matched the land boundaries, schedule (in physical terms) & dimensions of the property with reference to the documents produced for perusal. Method by which identification of the property is carried out is also mentioned in the report clearly. Responsibility of identifying the correct property to the Valuer/ its authorized surveyor is solely of the client/ owner for which Valuation has to be carried out. It is requested from the Bank to cross check from their own records/ information if this is the same property for which Valuation has to be carried out to ensure that owner has not misled the Valuer company or misrepresented the property due to any vested interest. Where there is a doubt about the precision position of the boundaries, schedule, dimensions of site & structures, it is recommended that a Licensed Surveyor be contacted.
25.	In India more than 70% of the geographical area is lying under rural/ remote/ non municipal/ unplanned area where the subject property is surrounded by vacant lands having no physical demarcation or having any display of property survey or municipal number / name plate on the property clearly. Even in old locations of towns, small cities & districts where property number is either not assigned or not displayed on the properties clearly and also due to the presence of multiple/ parallel departments due to which ownership/ rights/ illegal possession/ encroachment issues are rampant across India and due to these limitations at many occasions it becomes tough to identify the property with 100% surety from the available documents, information & site whereabouts and thus chances of error, misrepresentation by the borrower and margin of chances of error always persists in such cases. To avoid any such chances of error it is advised to the Bank to engage municipal/ revenue department officials to get the confirmation of the property to ensure that the property shown to Valuer/ Banker is the same as for which documents are provided.
26.	If this Valuation Report is prepared for the Flat/ dwelling unit situated in a Group Housing Society or Integrated Township then approvals, maps of the complete group housing society/ township is out of scope of this report and this report will be made for the specific unit based on the assumption that complete Group Housing Society/ Integrated Township and the subject unit must be approved in all respect.
27.	Due to fragmented & frequent change in building/ urban planning laws/ guidelines from time to time, different laws/ guidelines between regions/ states and no strict enforceability of Building Bye-Laws in India specially in non-metro and scale b & c cities & Industrial areas, property owners many times extend or make changes in the covered area/ layout from the approved/ applicable limits. There are also situations where properties are decades old when there was no formal Building Bye-Laws applicable the time when the construction



	must have been done. Due to such discrete/ unplanned development in many regions sometimes it becomes tough for the Valuer to determine the exact lawful situation on ground. Unless otherwise mentioned in the report, the covered area present on the site as per site survey will be considered in the Valuation.
28.	Area of the large land parcels of more than 2500 sq.mtr or of uneven shape in which there can be practical difficulty in sample measurement, is taken as per property documents which has been relied upon unless otherwise stated.
29.	Drawing Map, design & detailed estimation of the property/ building is out of scope of the Valuation services.
30.	Valuation is a subjective field and opinion may differ from consultant to consultant. To check the right opinion, it is important to evaluate the methodology adopted and various data point/ information/ factors/ assumption considered by the consultant which became the basis for the Valuation report before reaching to any conclusion.
31.	Although every scientific method has been employed in systematically arriving at the value, there is, therefore, no indisputable single value and the estimate of the value is normally expressed as falling within a likely range.
32.	Value analysis of any asset cannot be regarded as an exact science and the conclusions arrived at in many cases will, of necessity, be subjective and dependent on the exercise of individual judgment. Given the same set of facts and using the same assumptions, expert opinions may differ due to the number of separate judgment decisions, which have to be made. Therefore, there can be no standard formula to establish an indisputable exchange ratio. In the event of a transaction, the actual transaction value achieved may be higher or lower than our indicative analysis of value depending upon the circumstances of the transaction. The knowledge, negotiability and motivations of the buyers and sellers, demand & supply prevailing in the market and the applicability of a discount or premium for control will also affect actual price achieved. Accordingly, our indicative analysis of value will not necessarily be the price at which any agreement proceeds. The final transaction price is something on which the parties themselves have to agree. However, our Valuation analysis can definitely help the stakeholders to take informed and wise decision about the Value of the asset and can help in facilitating the arm's length transaction.
33.	This Valuation is conducted based on the macro analysis of the asset/ property considering it in totality and not based on the micro, component, or item wise analysis. Analysis done is a general assessment and is not investigative in nature.
34.	This report is prepared on the RKA V-L1 (Basic) Valuation format as per the client requirement and scope of work. This report is having limited scope as per its fields & format to provide only the general estimated & indicative basic idea of the value of the property prevailing in the market based on the information provided by the client. No detailed analysis, audit or verification has been carried out of the subject property. There may be matters, other than those noted in this report, which might be relevant in the context of the transaction and which a wider scope might uncover.
35.	This is just an opinion report and doesn't hold any binding on anyone. It is requested from the concerned Client/ Bank/ Financial Institution which is using this report for mortgaging the property that they should consider all the different associated relevant & related factors & risks before taking any business decision based on the content of this report.
36.	All Pages of the report including annexures are signed and stamped from our office. In case any paper in the report is without stamp & signature then this should not be considered a valid paper issued from this office.
37.	As per IBA Guidelines & Bank Policy, in case the valuation report submitted by the valuer is not in order, the banks / FIs shall bring the same to the notice of the valuer within 15 days of submission for rectification and resubmission. In case no such communication is received, it shall be presumed that the valuation report has been accepted.
38.	Defect Liability Period is 15 DAYS. We request the concerned authorized reader of this report to check the contents, data, information, and calculations in the report within this period and intimate us in writing at valuers@rkassociates.org within 15 days of report delivery, if any corrections are required or in case of any other concern with the contents or opinion mentioned in the report. If no intimation is received within 15 (Fifteen) days in writing from the date of issuance of the report, then it shall be considered that the report is complete in all respect and has been accepted by the client upto their satisfaction & use and further to which R.K Associates shall not be held responsible in any manner. After this period no concern/ complaint/ proceedings in connection with the Valuation Services will be entertained due to possible change in situation and condition of the property.
39.	Though adequate care has been taken while preparing this report as per its scope, but still we can't rule out typing, human errors, over sightedness of any information or any other mistakes. Therefore, the concerned organization is advised to satisfy themselves that the report is complete & satisfactory in all respect. Intimation regarding any discrepancy shall be brought into our notice immediately. If no intimation is received within 15 (Fifteen) days in writing from the date of issuance of the report, to rectify these timely, then it shall be considered that the report is complete in all respect and has been accepted by the client upto their satisfaction & use and further to which R.K Associates shall not be held responsible in any manner.
40.	Our Data retention policy is of ONE YEAR . After this period we remove all the concerned records related to the assignment from our repository. No clarification or query can be answered after this period due to unavailability of the data.
41.	This Valuation report is governed by our (1) Internal Policies, Processes & Standard Operating Procedures, (2) R.K Associates Quality Policy, (3) Valuation & Survey Best Practices Guidelines formulated by management of R.K Associates, (4) Information input given to us by the customer and (4) Information/ Data/ Facts given to us by our field/ office technical team. Management of R.K Associates never gives acceptance to any unethical or unprofessional practice which may affect fair, correct & impartial assessment and which is against any prevailing law. In case of any indication of any negligence, default, incorrect, misleading, misrepresentation or distortion of facts in the report then we request the user of this report to immediately or atleast within the defect liability period to bring all such act into notice of R.K Associates management so that corrective measures can be taken instantly.
42.	R.K Associates never releases any report doing alterations or modifications by pen. In case any information/ figure of this report is



	found altered with pen then this report will automatically become null & void.
43.	We are fully aware that based on the opinion of value expressed in this report, we may be required to give testimony or attend court / judicial proceedings with regard to the subject assets, although it is out of scope of the assignment, unless specific arrangements to do so have been made in advance, or as otherwise required by law. In such event, the party seeking our evidence in the proceedings shall bear the cost/professional fee of attending court / judicial proceedings and my / our tendering evidence before such authority shall be under the applicable laws.
44.	The final copy of the report shall be considered valid only if it is in hard copy on the company's original letter head with proper stamp and sign on it of the authorized official upon payment of the agreed fees. User shall not use the content of the report for the purpose it is prepared for only on draft report, scanned copy, email copy of the report and without payment of the agreed fees. In such a case the report shall be considered as unauthorized and misused.

