

REPORT FORMAT: V-L3 (Medium) | Version: 10.2_W

CASE NO. VIS(2022-23)-PL159-122-238

DATED: 23/09/2022

FIXED ASSETS VALUATION REPORT

OF

NATURE OF ASSETS	LAND & BUILDING
CATEGORY OF ASSETS	COMMERCIAL AND RESIDENTIAL
TYPE OF ASSETS	COMMERCIAL AND RESIDENTIAL BUILDING

SITUATED AT

CITY SURVEY NO. 131, GAOTHAN AREA OF PETH RASTA OF CITY PUNE, TALUKA –
PUNE CITY, DISTRICT PUNE. MAHARASHTRA.

■ Corporate Valuers

■ Business/ Enterprise/ Equity Valuations

■ Lender's Independent Engineers (LIE)

■ Techno Economic Viability Consultants (TEV)

■ Agency for Specialized Account Monitoring (ASM)

■ Project Techno Financial Advisor

■ Chartered Engineers

■ Industry/ Trade Rehabilitation Consultants

■ NPA Management

■ Panel Valuer & Techno Economic Consultants for PSU
Banks

REPORT PREPARED FOR

SBI IFB, TARA CHAMBERS, WAKADEWADI, PUNE, MUMBAI ROAD, PUNE-411003

****Important - In case 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.**

**NOTE: As per IBA Guidelines please provide your feedback on the report within 15 days of its submission after which
report will be considered to be accepted & correct.**

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

CORPORATE OFFICE:

D-39, 2nd floor, Sector 2, Noida-201301

Ph - +91-0120-4110117, 4324647, +91 - 9958632707

E-mail - valuers@rkassociates.org | Website: www.rkassociates.org

PART A

SNAPSHOT OF THE ASSET/ PROPERTY UNDER VALUATION



SITUATED AT

**CITY SURVEY NO. 131, GAOTHAN AREA OF PETH RASTA OF CITY PUNE, TALUKA –
PUNE CITY, DISTRICT PUNE. MAHARASHTRA.**

CASE NO.: VIS(2022-23)-PL159-122-238

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



PART B

SBI FORMAT ON OPINION REPORT ON VALUATION

Name & Address of the Branch	State Bank Of India, IFB, Tata Chambers, Wakdewadi, Pune-Mumbai Road, Pune-411003
Name & Designation of concerned officer	Mr. Priyesh (+91-8283804372)
Name of the Borrower company	M/s Chandukaka Saraf and Sons Pvt. Ltd.

S.NO.	CONTENTS	DESCRIPTION																		
I.	GENERAL																			
1.	Purpose of Valuation	Credit Limit Enhancement																		
2.	a. Date of Inspection of the Property	28 June 2022																		
	b. Date of Valuation Assessment	23 September 2022																		
	c. Date of Valuation Report	23 September 2022																		
3.	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 04 documents requested.</td><td>Total 04 documents provided</td><td>Total 04 documents provided</td></tr> <tr> <td>Property Title document</td><td>Sale Deed</td><td>Dated: 02-09-2004</td></tr> <tr> <td>Approved Map</td><td>Approved Map</td><td>Date not legible</td></tr> <tr> <td>Property Tax Document</td><td>Copy of TIR(s)</td><td>Date not legible</td></tr> <tr> <td>Last paid Electricity Bill</td><td>Completion Certificate</td><td>Different for different Floors</td></tr> </table>	Documents Requested	Documents Provided	Documents Reference No.	Total 04 documents requested.	Total 04 documents provided	Total 04 documents provided	Property Title document	Sale Deed	Dated: 02-09-2004	Approved Map	Approved Map	Date not legible	Property Tax Document	Copy of TIR(s)	Date not legible	Last paid Electricity Bill	Completion Certificate	Different for different Floors
Documents Requested	Documents Provided	Documents Reference No.																		
Total 04 documents requested.	Total 04 documents provided	Total 04 documents provided																		
Property Title document	Sale Deed	Dated: 02-09-2004																		
Approved Map	Approved Map	Date not legible																		
Property Tax Document	Copy of TIR(s)	Date not legible																		
Last paid Electricity Bill	Completion Certificate	Different for different Floors																		
4.	Name of the owner(s)	Mr. Atul Jinadatt Shah (<i>as per documents provided to us by the bank</i>)																		
	Address/ Phone no.	Address: Mahavir Path, Baramati, District Pune, Maharashtra (<i>as per documents provided to us</i>)																		
		Phone No.: ---																		

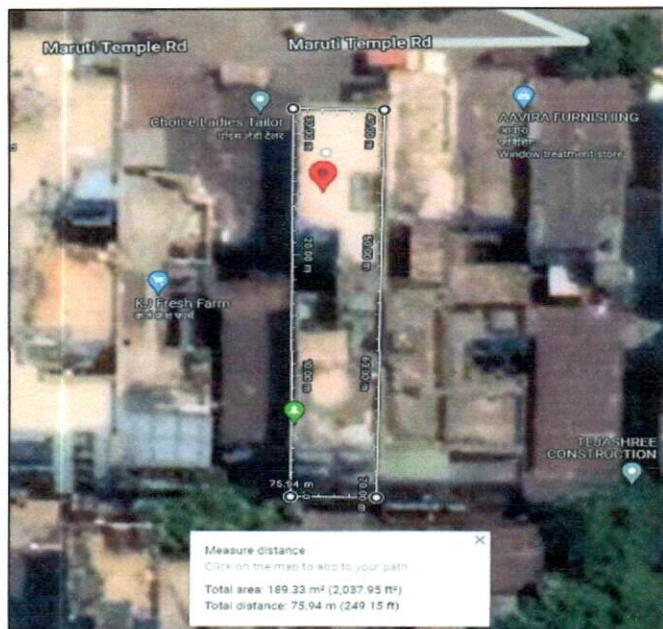


5.

Brief description of the property

This opinion on valuation is prepared for the Residential cum Commercial property situated at the aforesaid address having a total land area admeasuring 189 sq.mtr.

Below is the image of subject property's Google measurement.



The subject property is approved structure for Ground, 1st and 2nd storied structure with permissible usage for hospital but is being utilized for commercial and residential use as per on site survey and documents provided to us. As per the measurements taken during on site survey and approved building plan the subject property has a total built-up area of 154.07 Sq.mtr. on each floor totaling to 462.21 sq.mtr for the whole structure.

The subject property is situated at Rasta Peth, Pune. The subject property is in a mixed-use area of commercial and residential and the property is being presently used as a rental income-generating asset from the whole building. Part of the Ground Floor and all of the First Floor has been rented out and has a dormitory and we don't know its usage. Also we were not allowed to survey a part of the subject property.

No tenancy agreement was provided to us for all the rented portions of the subject property.

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.		
6.	Location of the property		
	6.1 Plot No. / Survey No.	CTS - 131	
	6.2 Door No.	---	
	6.3 T. S. No. / Village	---	
	6.4 Ward / Taluka	---	
	6.5 Mandal / District	Pune	
	6.6 Postal address of the property	City Survey No. 131, Gaothan Area Of Peth Rasta Of City Pune, Taluka – Pune City, District Pune. Maharashtra.	
	6.7 Latitude, Longitude & Coordinates of the site	18°31'05.3"N 73°51'55.2"E	
	6.8 Nearby Landmark	Madras Ganapati Temple	
7.	City Categorization	Scale-B City	Urban developing
	Type of Area	It is a mixed used area, commercial & residential.	
8.	Classification of the area	Middle Class (Ordinary)	Urban developing
		Within urban developing zone	
9.	Local Government Body Category (Corporation limit / Village Panchayat / Municipality) - Type & Name	Urban	Municipal Corporation (Nagar Nigam)
		Pune Municipal Corporation (PMC)	
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	NA
		NA	
11.	In case it is an agricultural land, any conversion of land use done	As per documents it is not an Agriculture land	
12.	Boundary schedule of the Property		
	Are Boundaries matched	No boundaries area not matching a per the provided documents and on site survey	
	Directions	As per Documents	Actually, found at Site
	North	Road	Maruti Temple Road (Property Front)
	South	Municipal Lane	Municipal Lane
	East	Unit no. 132	Jai Hind Ganesh Mandal

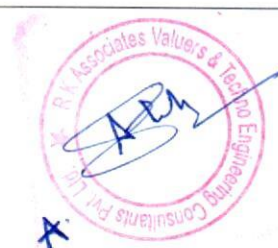
			Trust				
	West	Unit no. 130	A One Agency				
	Note - Bank is advised to check for the above boundaries as per documents and details as per on site survey.						
13.	Dimensions of the site						
	Directions	As per Documents (A)	Actually, found at Site (B)				
	North	Not mentioned in the provided documents	19 ft				
	South	Not mentioned in the provided documents	19 ft.				
	East	Not mentioned in the provided documents	107.5 ft.				
	West	Not mentioned in the provided documents	107.5 ft.				
14.	Extent of the site	189 sq.mtr.	189.75 sq.mtr (As per google map measurement)				
15.	Extent of the site considered for valuation (least of 14A & 14B)	189 sq.mtr. (as per the documents provided to us)					
16.	Property presently occupied/ possessed by	Owner and Tenants					
	If occupied by tenant, since how long?	Cannot say since no information shared with us upon our request.					
	Rent received per month	---					
II.	CHARACTERISTICS OF THE SITE						
1.	Classification of the locality	Already described at S.No. I (Point 08).					
2.	Development of surrounding areas	Developing area					
3.	Possibility of frequent flooding / sub-merging	No					
4.	Proximity to the Civic amenities & social infrastructure like school, hospital, bus stop, market, etc.						
	School	Hospital	Market	Bus Stop	Railway Station	Metro	Airport
	~ 20 Mtr.	~ 100 Mtr.	~ 100 Mtr.	~ 300 Mtr.	~ 2 KM	~ 2 KM	~ 10 KM
5.	Level of land with topographical conditions	On road level/ Plain Land					
6.	Shape of land	Rectangle					
7.	Type of use to which it can be put	Appropriate for mixed use (commercial use and residential use).					
8.	Any usage restriction	Yes, only for hospital purpose but usage not as per approved map provided to us. Although small shop and residential usage was found on the ground floor and residential on 1 st and 2 nd floor as per on site survey conducted by our site engineer and the					

		electricity bills provided to us of the subject property. But as per on site survey the whole building has been rented out to tenants.	
9.	Is plot in town planning approved layout?/ Zoning regulation	Yes	Can't ascertain since zonal plan not available. as per visual observation and as per surrounding area conditions
10.	Corner plot or intermittent plot?	It is not a corner plot	
11.	Road facilities		
	(a) Main Road Name & Width	~ 45 ft. wide	Jawaharlal Nehru Road
	(b) Front Road Name & width	~ 33 ft. wide	Maruti Temple Road
	(c) Type of Approach Road	Bituminous Road	
	(d) Distance from the Main Road	~ 300 mtr.	
12.	Type of road available at present	Bituminous Road	
13.	Width of road – is it below 20 ft. or more than	More than 20 ft.	
14.	Is it a land – locked land?	No	
15.	Water potentiality	Yes available from municipal connection	
16.	Underground sewerage system	Yes	
17.	Is power supply available at the site?	Yes	
18.	Advantages of the site	It is located in one of the developing mixed-use areas of Rasta Peth in Pune City, Maharashtra.	
19.	Special remarks, if any, like:		
	a. Notification of land acquisition if any in the area	No such information came in front of us and could be found on public domain	
	b. Notification of road widening if any in the area	No such information came in front of us and could be found on public domain NA	
	c. Applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	No, as per our information the subject property is not close to any coastal reagon	
	d. Any other	NA	
III.	VALUATION OF LAND		
1.	Size of plot	Please refer to Part B – Area description of the Property.	
	North & South		
	East & West		
2.	Total extent of the plot		
3.	Prevailing market rate (Along with details/reference of at least two latest deals/ transactions with respect to adjacent properties in the	Please refer to Part C - Procedure of Valuation Assessment section.	

	areas)			
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)			
5.	Assessed / adopted rate of valuation			
6.	Estimated Value of Land			
IV.	VALUATION OF BUILDING			
1.	Technical details of the building			
	a. Type of Building (Residential / Commercial/ Industrial)	COMMERCIAL SHOP AND RESIDENTIAL UNITS		
	b. Type of construction (Load bearing / RCC/ Steel Framed)	Structure RCC	Slab RCC	Walls Brick work
	c. Architecture design & finishing	Interior Ordinary regular architecture / Simple/ Average finishing		Exterior Ordinary regular architecture / Plain ordinary finishing
	d. Class of construction	Class C construction (Simple/ Average)		
	e. Year of construction/ Age of construction	1992		As per our observation during the site survey we came to a conclusion that the building is approximately 30 years old. Although it was reported to us by the client's representative that the building is 50 years old i.e. was built in 1972.
	f. Number of floors and height of each floor including basement, if any	Ground Floor- 9.31 ft. First Floor- 10.23 ft. Second Floor- 9.98 ft. (Each floor's height has been considered on the basis of measurements taken by our site engineer on the subject property in presence of client/ client's representative.)		
	g. Plinth area floor-wise	Ground Floor 154 sq.mtr / 1,658.42 sq.ft. - Shop + Residential Unit First Floor 154 sq.mtr / 1,658.42 sq.ft. - Residential Unit Second Floor 154 sq.mtr / 1,658.42 sq.ft. - Residential Unit		

		Total Built up area – 462.21 Sq.mtr. / 4,975.26 sq.ft. (All the details pertaining to the building area statement such as area, floor, etc. has been considered from the measurements taken by our site engineer on the subject property in presence of client/ client's representative. Since the constructed area is more than the site plan provided to us.)	
	h. Condition of the building	Interior	Exterior
		Ordinary/ Normal	Ordinary/ Normal
	i. Maintenance issues	Yes there are some maintenance issues in the building structure which needs to be rectified	
	j. Visible damage in the building if any	Some damages are seen in the structure	
	k. Type of flooring	PCC	
	a. Class of electrical fittings	Internal/ Ordinary quality fittings used	
	b. Class of plumbing, sanitary & water supply fittings	Internal/ Ordinary quality fittings used	
2.	Map approval details		
	a. Status of Building Plans/ Maps and Date of issue and validity of layout of approved map / plan	The building plan is not approved	
	b. Approved map / plan issuing authority	The building plan is not approved.	
	c. Whether genuineness or authenticity of approved map / plan is verified	The building plan is not approved.	
	d. Any other comments on authenticity of approved plan	Verification of authenticity of documents with the respective authority can be done by a legal/ liasoning person and same is not done at our end.	
	e. Is Building as per copy of approved Map provided to Valuer?	No. the built up area of the building is constructed more than the plan provided to us.	
	f. Details of alterations/ deviations/ illegal construction/ encroachment noticed in the structure from the approved plan	<input type="checkbox"/> Permissible alterations	
		<input type="checkbox"/> Non permissible alterations	
	g. Is this being regularized	Yes	
V.	SPECIFICATIONS OF CONSTRUCTION (FLOOR-WISE) IN RESPECT OF		
1.	Foundation	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. These points are covered in totality in lumpsum basis	
2.	Basement		
3.	Superstructure		
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and		

	specify the species of timber)	under Technical details of the building under "Class of construction, architecture design & finishing" point.
5.	RCC works	
6.	Plastering	
7.	Flooring, Skirting, dadoing	
8.	Special finish as marble, granite, wooden paneling, grills, etc	
9.	Roofing including weather proof course	
10.	Drainage	No, common boundary wall of a complex
11.	Compound wall	
	Height	
	Length	
	Type of construction	Please refer to "Class of electrical fittings" under Technical details of the building above in totality and lumpsum basis. 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.
12.	Electrical installation	
	Type of wiring	
	Class of fittings (superior / ordinary / poor)	
	Number of light points	
	Fan points	
	Spare plug points	
	Any other item	Please refer to "Class of plumbing, sanitary & water supply fittings" under Technical details of the building above in totality and lumpsum basis. 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.
13.	Plumbing installation	
	No. of water closets and their type	
	No. of wash basins	
	No. of urinals	
	No. of bath tubs	
	No. of water closets and their type	
	Water meter, taps, etc.	
	Any other fixtures	



***NOTE:**

1. For more details & basis please refer to **Part C - 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 C – 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 C

AREA DESCRIPTION OF THE PROPERTY

1.	Land Area considered for Valuation	189 sq.mtr.	
	Area adopted on the basis of	Property documents & site survey both.	
	Remarks & observations, if any	Land area of the subject property considered through the land details / documents provided to us by the client/ bank and is relied upon. However, we have cross verified Plot area at the time of site survey.	
2.	Constructed Area considered for Valuation (As per IS 3861-1966)	Built-up Area	<p>Ground Floor 154 sq.mtr / 1,658.42 sq.ft. Shop</p> <p>First Floor 154 sq.mtr / 1,658.42 sq.ft. - Residential Unit</p> <p>Second Floor 154 sq.mtr / 1,658.42 sq.ft. - Residential Unit</p> <p>Total Built up area considered for valuation - 462.21 Sq.mtr. / 4,975.26 sq.ft.</p>
	Area adopted on the basis of	Property documents & site survey both.	
	Remarks & observations, if any	All the details pertaining to the building area statement such as area, floor, etc. has been considered from the measurements taken by our site engineer on the subject property in presence of client/ client's representative. Since the constructed area is more than the site plan provided to us.	

Note:

1. Area measurements considered in the Valuation Report pertaining to Land & Building is adopted from relevant approved documents or actual site measurement whichever is less. All area measurements are on approximate basis only.
2. Verification of the area measurement of the property is done based on sample random checking only.
3. Area of the large land parcels of more than 2500 sq.mtr or of uneven shape, is taken as per property documents verified with digital survey through google which has been relied upon.
4. Drawing Map, design & detailed estimation of the property/ building is out of scope of the Valuation services.

PART C

PROCEDURE OF VALUATION ASSESSMENT

1.		GENERAL INFORMATION		
i.	Important Dates	Date of Inspection of the Property	Date of Valuation Assessment	Date of Valuation Report
		30 April 2022	25 September 2022	25 September 2022
ii.	Client	SBI IFB, Tara Chambers, Wakadewadi, Pune, Mumbai Road, Pune-411003		
iii.	Intended User	SBI IFB, Tara Chambers, Wakadewadi, Pune, Mumbai Road, Pune-411003		
iv.	Intended Use	Only for the intended user, purpose of the assignment as per the scope of the assessment.		
v.	Purpose of Valuation	For Credit Limit Enhancement		
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 checked="" 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 type="checkbox"/>	Enquired from local residents/ public	
		<input checked="" 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	
		<input type="checkbox"/>	Survey was not done	
ix.	Type of Survey conducted	Full survey (inside-out with approximate sample random measurements verification & photographs).		

2.	ASSESSMENT FACTORS		
i.	Nature of the Valuation	Fixed Assets Valuation	
ii.	Nature/ Category/ Type/ Classification of Asset under Valuation	Nature	Category
		LAND & BUILDING	COMMERCIAL AND RESIDENTIAL
		Classification	Income/ Revenue Generating Asset
iii.	Type of Valuation (Basis	Primary Basis	Fair Market Value & Govt. Guideline Value

	of Valuation as per IVS)	Secondary Basis	On-going concern basis		
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 and Residential	Commercial and Residential	Commercial and Residential	
vi.	Legality Aspect Factor	Appears to be weak 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 the locality	Upper Middle Class (Good)			
viii.	Property Physical Factors	Shape	Size	Layout	
		Rectangle	Small	Normal Layout	
ix.	Property Location Category Factor	City Categorization	Locality Characteristics	Property location characteristics	Floor Level
		Scale-B City	Ordinary	2 Side Open	Ground, 1 st and 2 nd Floor
		Urban developing	Average	Road Facing	
			Within urban developing zone	Normal location within locality	
		Property Facing			
		North Facing as per Sale deed, Approved plan and site survey			
x.	Physical Infrastructure availability factors of the locality	Water Supply	Sewerage/ sanitation system	Electricity	Road and Public Transport connectivity
		Yes from municipal connection	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.)	Medium Income Group	
xii.	Neighbourhood amenities	Average	
xiii.	Any New Development in surrounding area	No new development	NA
xiv.	Any specific advantage/ drawback in the property	The Subject Property is located in a mixed-use area.	
xv.	Property overall usability/ utility Factor	Good	
xvi.	Do property has any alternate use?	Yes, the subject property can be used for the residential apartments and commercial spaces also (Shop / Showroom and Office).	
xvii.	Is property clearly demarcated by permanent/ temporary boundary on site	Demarcation is mixed with other adjoining properties	
xviii.	Is the property merged or colluded with any other property	No	
		Comments: NA	
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	Commercial and Residential Units	Approach of Valuation	Method of Valuation
			Market Approach & Cost Approach	Market Comparable Sales Method & Depreciated Reproduction Cost Method
xxiv.	Type of Source of Information	Level 3 Input (Tertiary)		
xxv.	Market Comparable			
	References on prevailing market Rate/ Price trend of the property and Details of the sources from where the information is gathered <i>(from property search sites & local information)</i>	1	Name:	Mr. Mangal Shelar
			Contact No.:	+91- 8766787388
			Nature of reference:	Property Consultant
			Size of the Property:	Similar to subject property
			Location:	Neighborhood of subject property
			Rates/ Price informed:	For Built-up Residential Unit - Rs.7,000/- per sq.ft. to Rs.8,000/- per sq.ft. Built-up Commercial Unit - Rs.15,000/- per sq.ft. to 20,000/- per sq.ft. Ground Floor.
			Any other details/ Discussion held:	The dealer reported that the rates will go on the lower side of the above mentioned range as per the age of the building.
		2	Name:	Mr. Deva Daddikar
			Contact No.:	+91- 9175063413
			Nature of reference:	Property Consultant
			Size of the Property:	Similar to subject property
			Location:	Near Railway reservation office, in range of ~400 mtr.

			<p>Rates/ Price informed:</p> <p>For Built-up Residential Unit - Rs.9,000/- per sq.ft. to Rs.10,000/- per sq.ft.</p> <p>Built-up Commercial Unit - Rs.20,000/- per sq.ft. to Rs.22,000/- per sq.ft. on Ground Floor.</p>
			<p>Any other details/ Discussion held:</p> <p>The dealer reported that the rates will go on the lower side of the above mentioned range as per the age of the building.</p> <p>Also he had a live deal of 400 sq.ft. of commercial space which was fully furnished and asking price of 40.00 lakhs.</p>
xxvi.	NOTE: The given information above can be independently verified to know its authenticity.		
xxvii.	Adopted Rates Justification	<p>According to the dealers, we came to know that Rs. 7,000/- to Rs. 10,000/- per sq.ft. for built-up residential units and Rs. 15,000/- to Rs. 22,000/- per sq.ft. for built-up commercial units and 50% of the commercial rates for the floors above Ground floor is the prevailing rate for similar built up units nearby our subject property and it further depends on the size and the corresponding road of the property.</p> <p>Using above details like market rates, property specifications, age of property, front road width we computed the land rates in the proximity of the subject property by considering some more assumptions.</p>	
<p>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.</p> <p>Related postings for similar properties on sale are also annexed with the Report wherever available.</p>			
xxviii.	Other Market Factors		
	Current Market condition	Normal	
		Remarks: NA	
		Adjustments (-/+): 0%	
	Comment on Property Salability Outlook	Easily sellable	
		Adjustments (-/+): 0%	

	Comment on Demand & Supply in the Market	Demand	Supply
		Moderate	Adequately available
		Remarks: Such properties are easily available in the area	
		Adjustments (-/+): 0%	
xxix.	Any other special consideration	Reason:	
		Adjustments (-/+): 0%	
xxx.	Any other aspect which has relevance on the value or marketability of the property	<p>Property is located in developing area.</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>	
xxxi.	Final adjusted & weighted Rates considered for the subject property	Rs.1,49,000/- per sq.mtr.	
xxxii.	Considered Rates Justification	<p>We have discounted the average of rates by 10% because the property is easily saleable but moderate demand is there and property with wider roads has a higher value in the Rasta Peth Area.</p> <p>So we have taken the average of rates and discounted as per the aabove-mentioned factors. Hence, the final adjusted rate will be Rs. 1,49,000 per sq.mtr.</p> <p>Rate adopted on the basis of condition, location and road width in front of the subject property. As per the thorough property & market factors analysis as described above, the considered estimated market rates appears to be reasonable in our opinion.</p>	

xxxiii. Basis of computation & working

- 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

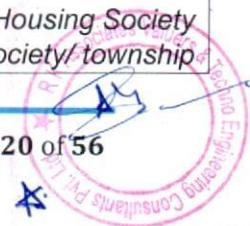


relied upon unless otherwise stated.

- *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.*

xxxiv. ASSUMPTIONS

- a. *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.*
- b. *Local verbal enquiries during micro market research came to our knowledge are assumed to be taken on record as true & factual.*
- c. *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.*
- d. *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.*
- e. *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.*
- f. *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.*
- g. *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*



	<i>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.</i>		
xxxv.	SPECIAL ASSUMPTIONS		
	NA		
xxxvi.	LIMITATIONS		
	None		

3.	VALUATION OF LAND		
	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
a.	Prevailing Rate range	Rs.30,520/- per sq.mtr	Rs.1,42,000/- to Rs.1,89,000/- per sq.mtr
b.	Rate adopted considering all characteristics of the property	Rs.30,520/- per sq.mtr	Rs.1,49,000/- per sq.mtr (After taking the average of rates and discounting by 10% for being a big plot)
c.	Total Land Area considered (documents vs site survey whichever is less)	189 sq.mtr	189 sq.mtr
d.	Total Value of land (A)	189 sq.mtr x Rs.30,520/- per sq.mtr Here property Circle rates is not being considered on the basis of land. Since we are calculating on the basis of Unit wise.	189 sq.mtr x Rs. 1,49,000/- per sq.mtr Rs. 2,81,61,000/-



4. VALUATION COMPUTATION OF BUILDING STRUCTURE

BUILDING VALUATION OF M/S. CHANDUKAKASARAF AND SONS PRIVATE LIMITED PUNE, MAHARASHTRA																		
SR. No.	Floor	Particular	Unit	Type of Structure	Area (in sq.ft)	Height (in ft.)	Year of Construction	Year of Valuation	Total Life Consumed (in years)	Total Economical Life (in years)	Salvage value	Depreciation Rate	Plinth Area Rate (in per sq.ft)	Gross Replacement Value (INR)	Depreciation (INR)	Depreciated Value (INR)	Discounting Factor	Depreciated Replacement Market Value (INR)
1	Ground Floor	Building 1	Shop + Residential unit	RCC framed pillar beam column on RCC slab	1658.42	9.31	1992	2022	30	60	10%	0.0150	₹ 1,200	₹ 19,90,103	₹ 8,95,547	₹ 10,94,557	0%	₹ 10,94,557
2	First Floor	Building 1	Residential unit	RCC framed pillar beam column on RCC slab	1658.42	10.23	1992	2022	30	60	10%	0.0150	₹ 1,200	₹ 19,90,103	₹ 8,95,547	₹ 10,94,557	0%	₹ 10,94,557
3	Second floor	Building 1	Residential unit	RCC framed pillar beam column on RCC slab	1658.42	9.98	1992	2022	30	60	10%	0.0150	₹ 1,200	₹ 19,90,103	₹ 8,95,547	₹ 10,94,557	0%	₹ 10,94,557
TOTAL					4975.26									₹ 59,70,310		₹ 32,83,671		₹ 32,83,671
Remarks:																		
1. All the details pertaining to the building area statement such as area, floor, etc has been taken from the onsite survey and aproved building plan as provided by the bank / client.																		
2. All the structure that has been taken in the area statemnet belonging to M/S. CHANDUKAKASARAF AND SONS PRIVATE LIMITE.																		
3. The valuation is done by considering the depreciated replacement cost approach.																		

5. 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)	---	---
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. 		

6.	CONSOLIDATED VALUATION ASSESSMENT OF THE ASSET		
S.No.	Particulars	Govt. Circle/ Guideline Value	Indicative & Estimated Prospective Fair Market Value
1.	Land Value (A)	---	Rs. 2,81,61,000/-
2.	Built Up Unit Value (B)	Ground Floor - Shop 154.07 sq.mtr x Rs.1,30,530/- per sq.mtr. 1st F - Residential 154.07 sq.mtr x Rs. 64,930/- per sq.mtr. 2nd F - Residential 154.07 sq.mtr x Rs. 64,930/- per sq.mtr. Total of above calculation(s) = Rs. 4,01,18,530/-	Rs. 32,83,671/-
3.	Valuation Of Additional Aesthetic/ Interior Works In The Property	---	---
4.	Total Add (A+B)	Rs. 4,01,18,530/-	Rs. 3,14,44,671/-
5.	Additional Premium if any	---	---
	Details/ Justification	---	---
6.	Deductions charged if any	---	---
	Details/ Justification	---	---
7.	Total Indicative & Estimated Prospective Fair Market Value	Rs. 4,30,32,180/-	Rs. 3,14,44,671/-
8.	Rounded Off	---	Rs. 3,14,00,000/-
9.	Indicative & Estimated Prospective Fair Market Value in words	---	Rupees Three Crore Fourteen Lakhs Only.
10.	Expected Realizable Value (@ ~15% less)	---	Rs. 2,66,90,000/-

11.	Expected Distress Sale Value (@ ~25% less)	---	Rs. 2,35,50,000/-
12.	Percentage difference between Circle Rate and Fair Market Value	~ 21%	
13.	Likely reason of difference in Circle Value and Fair Market Value 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.	
14.	Concluding Comments/ Disclosures if any		
	<p>a. We are independent of client/ company and do not have any direct/ indirect interest in the property.</p> <p>b. This valuation has been conducted by R.K Associates Valuers & Techno Engineering Consultants (P) Ltd. and its team of experts.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>		

	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.
15.	<p>IMPORTANT KEY DEFINITIONS</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Using the term "Market Value" without "Fair" omits the elements of proper marketing, acting knowledgeably & prudently.</p> <p>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.</p>

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 particular definition of value.

Therefore, in actual for the same asset/ property, cost, price & value remain different since these terms have different usage & meaning.

16. Enclosures with the Report:

- 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.



COPYRIGHT FORMAT - This report is prepared on the copyright format of R.K Associates to serve our clients in the best possible way. Legally no one can copy or distribute this format without prior approval from R.K Associates. It is meant only for the organization as mentioned on the cover page of this report. Distribution or use of this format or any content of this report wholly or partially other than R.K Associates will be seen as unlawful act and necessary legal action can be taken against the defaulters.

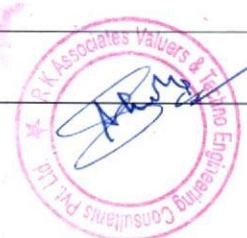
IF REPORT IS USED FOR BANK/ FIs

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.

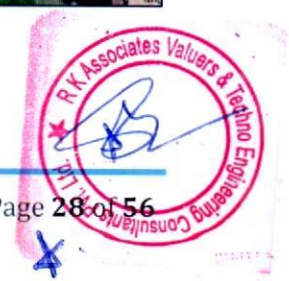
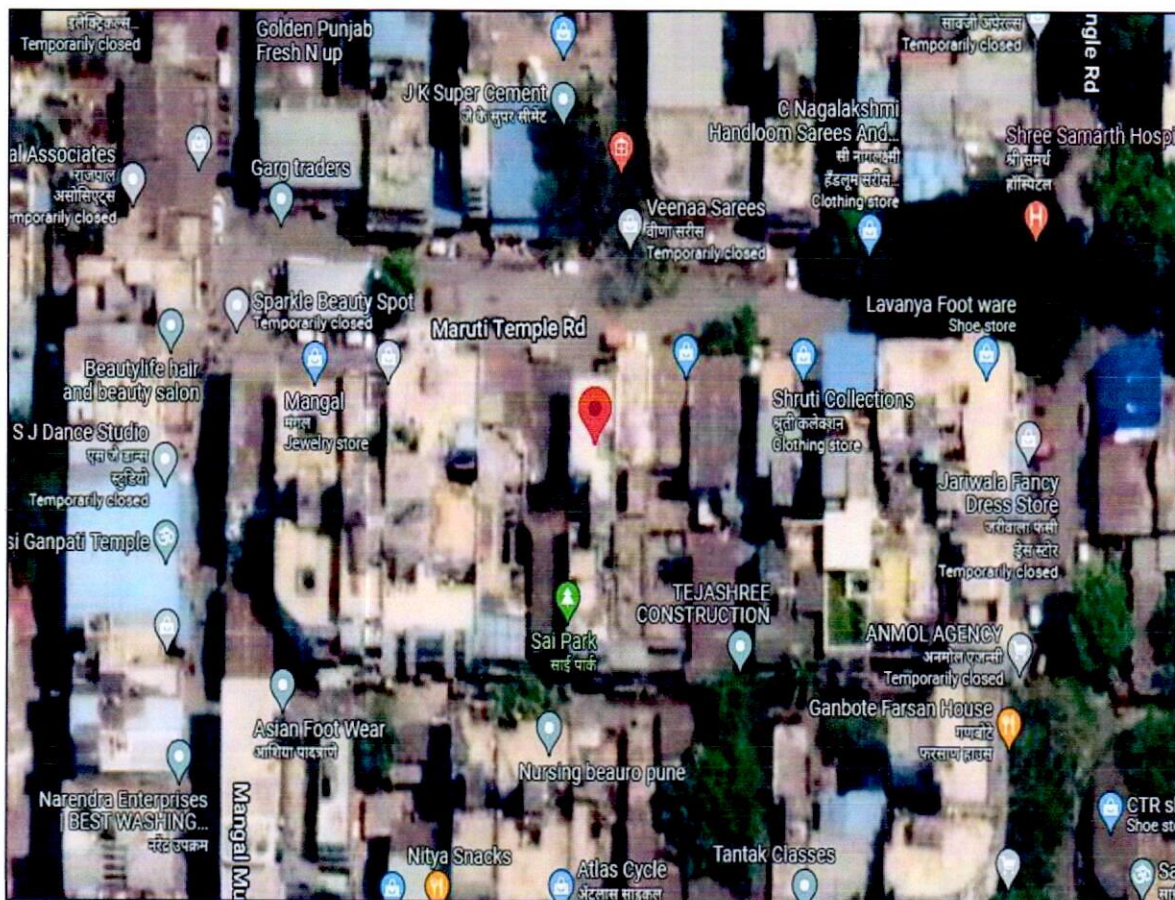
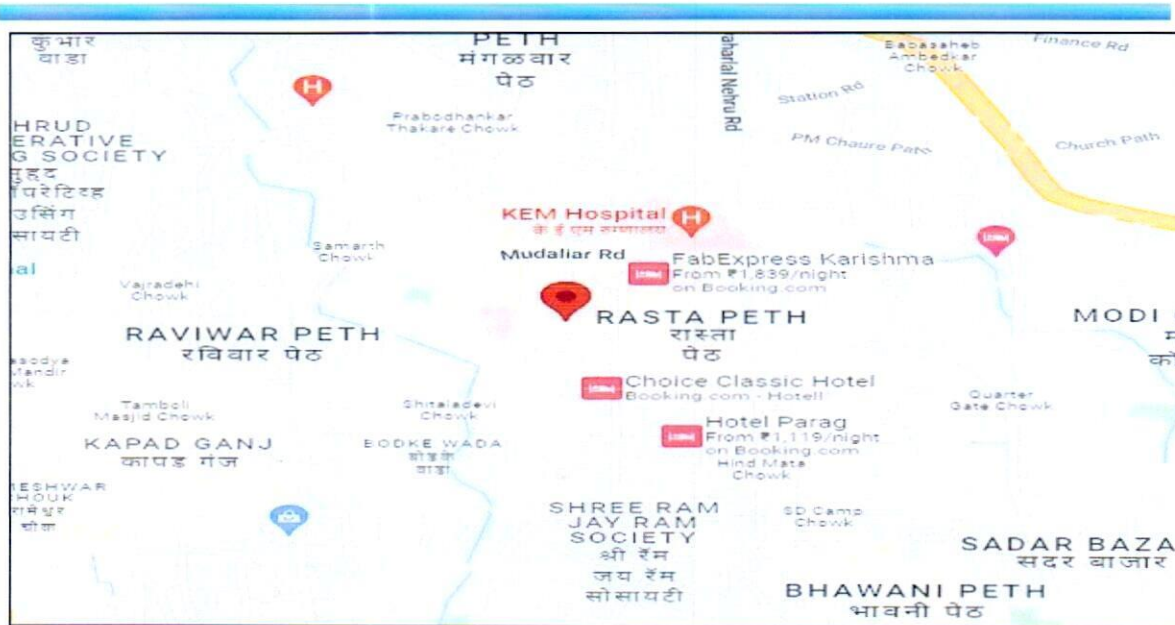
At our end we have not verified the authenticity of any documents provided to us. Bank is advised to verify the genuineness of the property documents before taking any credit decision.

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	Arun Tomar	Ashish Sawe
		




ENCLOSURE: I – GOOGLE MAP LOCATION



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

C.T.S. No. 215 And 216, Rasta Peth, Rasta Peth, Pune



Dhruv Apartments launched by Dhruv Realty in Rasta Peth, Pune is an under construction project right now but scheduled to be completed by December 2020. 1 and 2 BHK apartments are on offer, which are being built on an area of 0.04 ... [housing.com](#)

[Directions](#) [Nearby](#)

Available units

1 BED (1)	2 BEDS (1)
₹6,802,000 2 beds · 66.52 m²	

Facts and features
Year built: 2020

1 BHK Apartment
Apartment

Sale	Beds	Sq ft
₹ 45,00,000	1	560

[Directions](#) [Nearby](#)

Get notified about this property
Your browser may ask for confirmation

★ Follow

One of the finest property in Rasta Peth is now available for sale. This is a 1 BHK Apartment posted directly by owner. Make it yours now. It is on floor 4. It is a 5 storeyed building. The price of this Apartment is Rs 45 0 L. This Apartment is spacious with a built-up area of 560 Square feet. It is a South-facing property with a good view. There are 1 bedroom and 1 bathroom... [housing.com](#)

Facts and features
Type: Apartment

ONLY ON MAGICBRICKS

Shop for Sale in Rasta Peth

Posted: Jul 08, '22
Owner: Mayuri Prasad

SUPER AREA	FLOOR	STATUS
300 sqft	Ground out of 4	Ready to Move

FURNISHING STATUS
Unfurnished

10 other buyers have already contacted this Property

Commercial Shop is available for Sale in Rasta Peth, Pune for ... [Read more](#)

₹65 Lac
₹21,667 per sqft

MB Prime
Exclusive Owner Property

[Unlock With Prime](#)
[Video Tour](#)

Shop for Sale in Indraprastha Complex, Rasta Peth

Posted: Aug 09, '22
Agent: Desire Estate
Operating Since: 2002
1500+ Buyers Served

CARPET AREA	FLOOR	STATUS
600 sqft	Ground out of 5	Ready to Move

ENTRANCE
11 ft wide

PROPERTY AGE
Above 20 years old

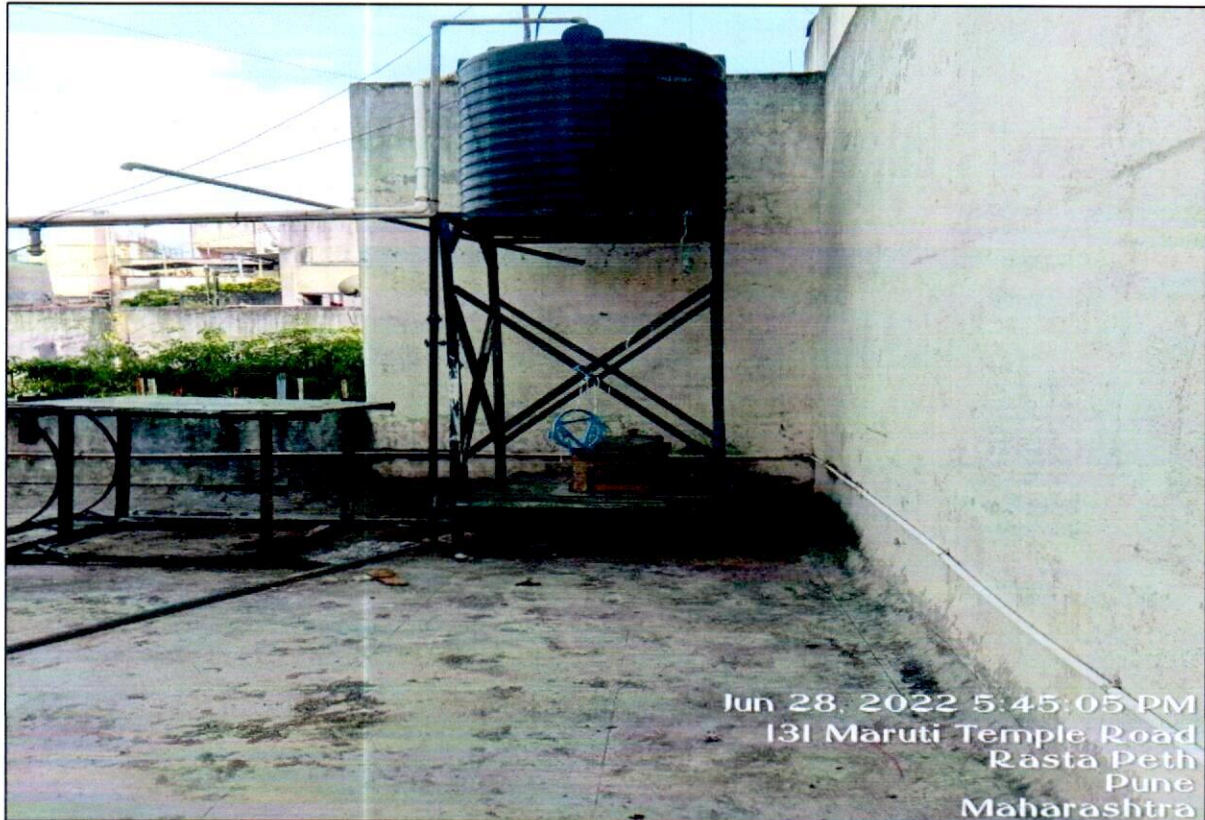
FURNISHING STATUS
Unfurnished

Suitable For: Salon/Spa, Grocery Shop, Jewellery Shop, Clothes Shop
600 sqft ground floor and 600 sqft mezzanine floor excellent f... [Read more](#)

₹2.40 Cr
₹20,000 per sqft

[Contact Agent](#)
[Get Phone No.](#)

ENCLOSURE: III – PHOTOGRAPHS OF THE PROPERTY











ENCLOSURE: IV – COPY OF CIRCLE RATE

DIVISION / VILLAGE : RAVIWAR PETH Commence From 1st April 2022 To 31st March 2023						
Type of Area	Urban		Local Body Type	Class "A" Corporation		
Local Body Name	Pune Municipal Corporation					
Land Mark	Bagde Road and Subhanasa Road Properties Phadke Chowk Boundary to Sonya Maruti Chowk (Raviwar Peth)					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Zone	Sub Zone	Land	Residential	Office	Shop	Industrial
5	5/107	59920	77060	122630	223540	0
C. T. S. No. 437, 452, 449, 445, 413, 409, 401, 417, 422, 425, 429, 433, 441, 456, 405, 430, 443, 442, 440, 438, 435, 434, 444, 431, 450, 432, 446, 428, 448, 436, 451, 453, 454, 455, 457, 458, 447, 402, 439, 400, 427, 403, 404, 406, 407, 408, 410, 411, 412, 424, 399, 414, 426, 423, 420, 419, 418, 416, 415						
Compare With Previous Year						

N-2.1.2 Residential :

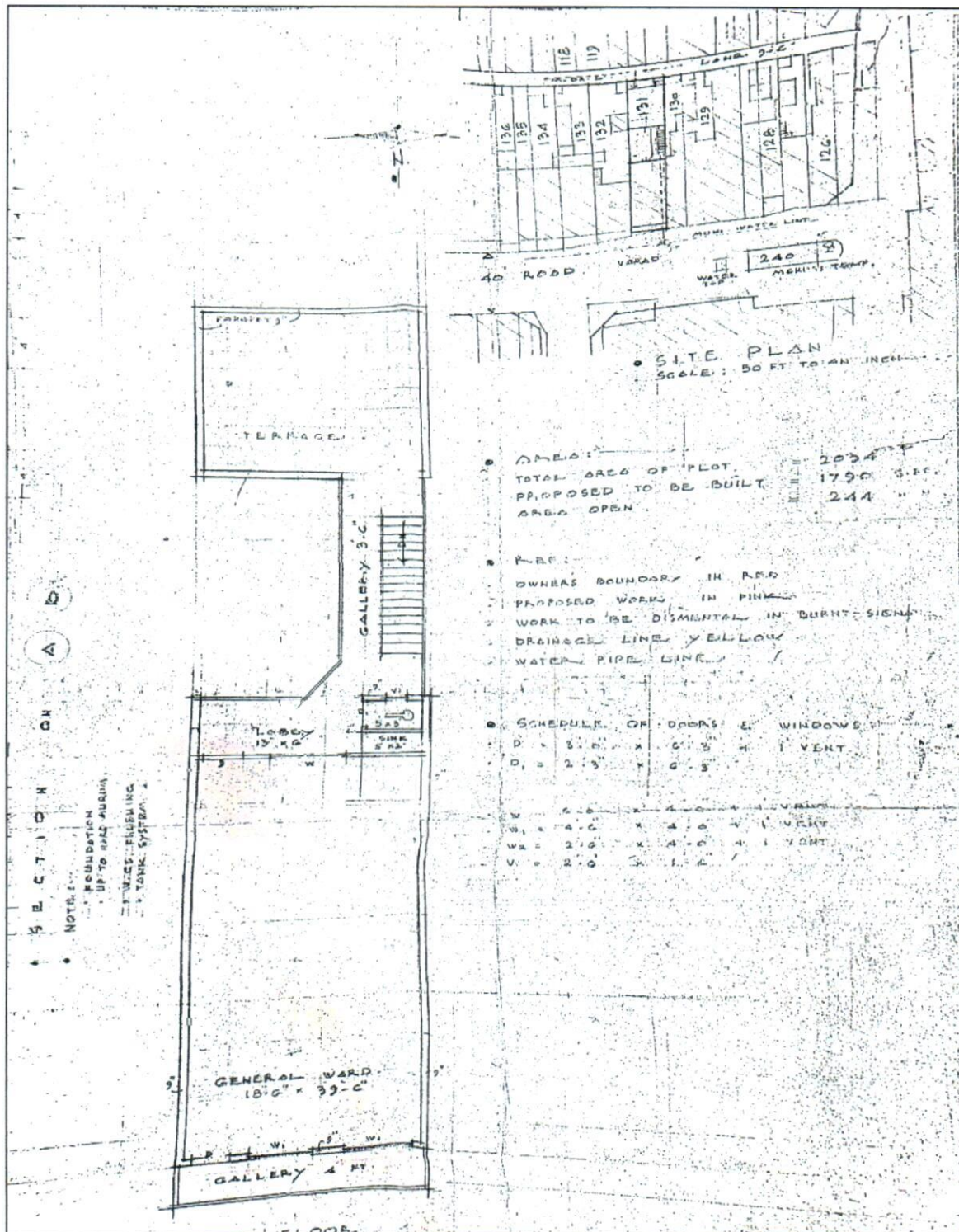
a) Floor Area Ratio :

The permissible FAR shall be 1.5 for purely residential building and 2.00 for building with a mixed residential and commercial user subject to maximum tenement density of 250 T/Ha., provided in a building with mixed residential and commercial user, the commercial user will be permitted only on the ground floor and the residential user and commercial user shall not exceed FAR 1.5 and 0.5 respectively.

Provided further that in the redevelopment scheme of a property in congested area.

- I) the size of the tenements in re-development scheme should not be smaller than 15 sqm. and large than 55 sqm. in area;
 - II) Where the number of existing tenements exceeds the permissible density of 250 tenements per hectare, the redevelopment scheme should accommodate all the existing tenements, as far as possible, subject to condition that the proposed FAR does not exceed 25 percent above the permissible FAR of 1.5;
 - III) Where the existing tenement density is less than 250 tenements per hectare, the re-development scheme may accommodate the number of tenements so that the FAR does not exceed 1.5 and the tenement density does not exceed 250 per hectare.
- b) Front Open Spaces - The minimum set back from existing or proposed road shall be as under :-

ENCLOSURE V: IMPORTANT PROPERTY DOCUMENTS EXHIBI



पु.मु. ३५ (५०×३ पाती २५ पुस्तके) ६-६८ बांधकाम नियंत्रण

बांधकाम नियंत्रण कार्यालय पुणे महानगरपालिका

[मुंबई प्रांतिक महानगरपालिका अधिनियम, १९४९, कलम २६३ (१) अन्वये]

भोगवटा पत्र क्र. ८८६

मा. सहायक स्थापनाधिकारी

पुणे महानगरपालिका याजकडून - No. 886

श्री. ए.एम. पत्की

राहणार पुणे, पेठ - रास्ता - घराक १३१ यास -

आपण मुंबई प्रांतिक महानगरपालिका अधिनियम, १९४९, कलमे २५३/२५४ प्रमाणे पुणे,

पेठ - रास्ता - घराक १३१ यात अस्मिता बांधकाम करण्यास संमती

मिळण्याविषयी दि. १३.१२.१९६० रोजी अर्ज केला व त्यावरून आमच्या कार्यालयाचे संमतिपत्र

क. ४३३ दि. १.१२.६० चे देण्यात आले होते.

३४० २० १९६१

८०८ २३ १९६२

सदरील संमतिपत्राप्रमाणे सन / फक्त मागील बाजूचे नकाशा पुरे झाल्याबद्दल व नवीन

वार्ड न दोन सॅनिटरी बॉक्स तसेच पार्श्व मजला ऑपरेशन हाऊस व दोन

सॅनिटरी बॉक्स काम पूर्ण

केलेल्या इमारतीची जागा उपयोगात आणण्यास संमती मिळण्याबाबत दि. १४.१२.१९६० रोजी

अर्ज केल्यावरून आपणांस मुंबई प्रांतिक महानगरपालिका अधिनियम, १९४९, कलम २६३ (१) प्रमाणे

कळविण्यात येते की, अर्जात मागितल्याप्रमाणे आपण बांधलेली नवीन इमारत उपयोगात आणण्यास आपणांस

संमती देण्यात येत आहे. कळावे. दि. ३०.१.१९६३

इमारत निरीक्षक

सहायक स्थापनाधिकारी,
(बांधकाम नियंत्रण),
पुणे महानगरपालिका.



दुय्यम निबंधक: हवेली 11 (पुणे कॅम्प)

दस्तावेज क्रमांक व वर्ष: 5677/2004

Thursday, September 02, 2004

5:28:59 PM

सूची क्र. दोन INDEX NO. II

प्रीटरी 63 म

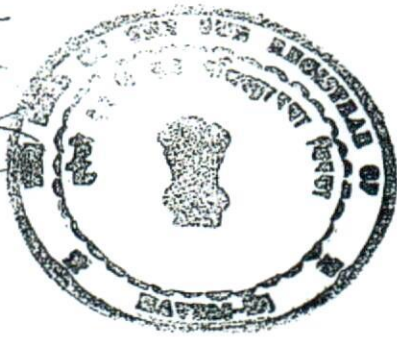
Page 63 m 9

गावाचे नाव : रास्ता पेट

- (1) विलेखाचा प्रकार, मोबदल्याचे स्वरूप अभिहस्तांतरणपत्र व वाजाराभाव (भाडेपट्ट्याच्या बाबतीत पट्टाकार आकारणी देतो की पट्टेदार ते नमूद करावे) मोबदला रु. 3,300,000.00 बा.मा. रु. 2,236,532.00
- (2) भू-मापन, पोटहिस्ता व घरक्रमांक (असल्यास) (1) सिटीएस क्र.: 131 वर्णन: विमागाचे नाव - विमागाचे नाव : (वि.क्र.9) रास्ता पेट (पुणे महानगरपालिका), उपविमागाचे नाव - 9/173 - विठ्ठलराव नवले रोडवरील मालमत्ता. सदर मिळकत सि.टी.एस. नंबर - 131 मध्ये आहे. सि स नं 131 यासी क्षेत्र 189 चौ मी व त्यावरील दोन मजली बांधकाम यासी क्षेत्र 189 चौ मी
- (3) क्षेत्रफल (1) बांधीव मिळकतीचे क्षेत्रफल 189 चौ.मी. आहे.
- (4) आकारणी किंवा जुडी 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) श्रीमती सुलेखा सुमाष पत्की, घर/फ्लॅट नं: 131; गल्ली/रस्ता: -; ईमारतीचे नाव: -; ईमारत नं: -; पेट/वसाहत: रास्तापेट; शहर/गाव: पुणे; तालुका: -; पिन: 411011; पॅन नम्बर: -; (2) प्रसाद सुमाष पत्की, घर/फ्लॅट नं: सदर; गल्ली/रस्ता: -; ईमारतीचे नाव: -; ईमारत नं: -; पेट/वसाहत: -; शहर/गाव: -; तालुका: -; पिन: -; पॅन नम्बर: -; (3) प्रसाद सुमाष पत्की, घर/फ्लॅट नं: सदर; गल्ली/रस्ता: -; ईमारतीचे नाव: -; ईमारत नं: -; पेट/वसाहत: -; शहर/गाव: -; तालुका: -; पिन: -; पॅन नम्बर: -;
- (6) दस्तऐवज करून घेण्या-या पक्षकाराचे नाव व संपूर्ण पत्ता किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास, बादीचे नाव व संपूर्ण पत्ता (1) अतुल जिनदत्त शहा, घर/फ्लॅट नं: -; गल्ली/रस्ता: महावीर पथ; ईमारतीचे नाव: -; ईमारत नं: -; पेट/वसाहत: बारामती; शहर/गाव: पुणे; तालुका: -; पिन: -; पॅन नम्बर: -; AGNBS2805J.
- (7) दिनांक करून दिल्याचा 02/09/2004
- (8) नोंदणीचा 02/09/2004
- (9) अनुक्रमांक, खंड व पृष्ठ 5677 /2004
- (10) वाजारभावाप्रमाणे मुद्रांक शुल्क रु 165000.00
- (11) वाजारभावाप्रमाणे नोंदणी शुल्क रु 30000.00
- (12) शोरा



नकल बावली
नां रजिस्टात घेतली
धराल वर हुकुम नकल
सदर नकल अर्जदार
यांस त्याचे तारीख 21/9/2008
चे अर्जद्वारा
यांस दिली तारीख 21/9/2008



OFFICE OF THE
JOINT DISTRICT REGISTRAR
PUNE, MAHARASHTRA
MAH/CCRA/DIST/007

भारत
INDIA

STAMP DUTY
Rs. 0165000

277635

महाराष्ट्र
MAHARASHTRA

SPECIAL ADHESIVE
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हवल-११
५६६०७ २१५
२००४

२९ (१६६१५) ५/११/०४ ग. ५५५

नाम अतुल जिनदत्त शाह ... शाह

पत्ता ... बारावती, जि. पुणे

हजेर ... ३०६५.६६१

१-९-०४

सह-दस्तावेज निदेशक
हवेली नं. - २. पुणे

DEED OF SALE

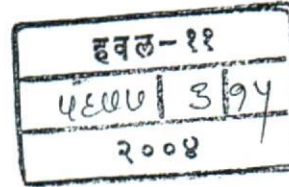
This **DEED OF SALE** is executed here at Pune, on this
02 day of September month of the year 2004,
 between
 (1) Smt. **SULEKHA SUBHASH PATKI**, aged about 64 years,
 occ: Medical Practitioner, (2) **PRASANNA SUBHASH PATKI**,
 aged about 42 years, occ: business, (3) **PRASAD SUBHASH**
PATKI, aged about 34 years, occ: business, all residing at, 131,
 Rasta Peth, Pune: 411 002, ...hereinafter called as the
"VENDORS", which expression shall, unless repugnant to the
 context or meaning thereof, mean and include their heirs,
 successors, executors, administrators and assigns, ...of the
ONE PART,

and

ATUL JINADATT SHAH, aged about 43 years, occ: business,
 residing at, Mahavir Path, Baramati, District Pune, ...hereinafter
 called as the **"PURCHASER"**, which expression shall, unless
 repugnant to the context or meaning thereof, mean and include
 his heirs, successors, executors, administrators and assigns,
 ...of the **OTHER PART,**
 PAN AGMB54805J



2



WHEREAS,

- a. all that property bearing City Survey No.131, admeasuring about 189 sq.mt., situate in *gaathan* area of peth Rasta of City of Pune, Taluka Pune City, District Pune, within the limits of Registration District of Pune, Sub.Registrar, Haveli No.11 and the Municipal Corporation of the City of Pune, together with the load bearing type building standing thereon, more particularly described in the SCHEDULE written herein (hereinafter referred to as the said "**PROPERTY**") was owned by Dr.**ATMARAM MAHIPAT PATKI**, who, by the Sale Deed dated 27.07.1971, registered in the office of the Jt.Sub.Registrar, Haveli No.II, at Serial No.1808/ 1971, sold the same to Dr.**SUBHASH ATMARAM PATKI**, on whose intestate demise on 23.09.2001, the same devolved upon his only heirs, being the Vendors herein,
- b. pursuant to negotiations concluding into agreement between the parties hereto, the Vendor by this instrument sold, transferred and otherwise absolutely conveyed the said Property to the Purchaser, for and at the lump sum price of Rs.33,00,000/- (thirty three lakhs only),

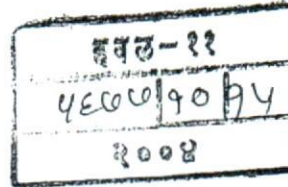
NOW, THIS DEED OF SALE WITNESSETH:

1. The Vendors hereby sell, assign, transfer and otherwise absolutely convey, free from encumbrances and without any reservations, unto the Purchaser, the said Property (described in the SCHEDULE given hereto), for and at the lump sum price of Rs.33,00,000/- (thirty three lakhs only), and the Purchaser, relying upon the assurances and declarations as to the title of





9



SCHEDULE

(description of the said "**PROPERTY**")

All that property bearing City Survey No.131, (as per Property Register Card), admeasuring about 189 sq.mt., situate in *gaothan* area of peth Rasta of City of Pune, Taluka Pune City, District Pune, within the limits of Registration District of Pune, Jt.Sub.Registrar, Haveli No.11 and the Municipal Corporation of the City of Pune, and which is bounded by as under:

East	-	CTS No.132
South	-	Municipal Lane
West	-	CTS No.130
North	-	Road

together with entire old construction admeasuring 189 sq.mt., standing thereon, and together with easements, appurtenances, ingress, egress, pathways, all and entire FAR/FSI available and/or originating therefrom or otherwise in accordance with the concerned DC regulations, and together with all rights thereto, all benefits, incidental, ancillary and consequential rights thereto, and as delineated in the map annexed hereto.

0-0-0-0-0





दस्त गोषवारा भाग - 2

हवल 11

दस्त क्रमांक (5677/2004)

दस्त क्र. [हवल 11-5677-2004] चा गोषवारा
बाजार मुल्या : 2236532 मोषदला 3300000 भरलेले मुद्रांक शुल्क : 165000

दस्त हजर केल्याचा दिनांक : 02/09/2004 05:21 PM
निष्पादनाचा दिनांक : 02/09/2004
दस्त हजर करणा-याची सही :

पावली क्र.: 5677 दिनांक: 02/09/2004
पावलीचे वर्णन
नांव: अतुल जिनदत्त शहा

30000 : नोंदणी फी
320 : नक्कल (अ. 11(1)), पृष्ठांकनाची
नक्कल (अ. 11(2)),
रुजवात (अ. 12) व छायाचित्रण (अ. 13) ->
एकत्रित फी

30320: एकूण

दु. निबंधकाची सही, हवेली 11 (पुणे कॅम्प)

दस्ताचा प्रकार : 25) अभिहरतांतरणपत्र
शिक्षा क्र. 1 ची वेळ : (सादरीकरण) 02/09/2004 05:21 PM
शिक्षा क्र. 2 ची वेळ : (फी) 02/09/2004 05:25 PM
शिक्षा क्र. 3 ची वेळ : (कबुली) 02/09/2004 05:27 PM
शिक्षा क्र. 4 ची वेळ : (ओळख) 02/09/2004 05:28 PM

दस्त नोंद केल्याचा दिनांक : 02/09/2004 05:28 PM

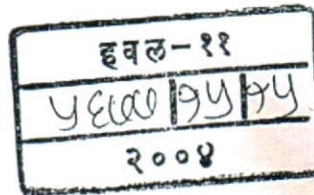
ओळख :
दुष्यम निबंधक यांच्या ओळखीचे इसम असे निवेदीत करतात की, ते दस्ताऐवज करून
देणा-यांना व्यवस्थित ओळखतात, व त्यांची ओळख पटवितात.
1) अॅड सुनिल वसंतराव झुजारराय ,घर/फ्लॅट नं. -
गल्ली/रस्ता : -
ईमारतीचे नाव : -
ईमारत नं. : -
पेट/वसाहत : शिवाजीनगर
शहर/गाव : पुणे
तालुका : -
पिन : 411005

बनाणित करण्यात येते की
हा दस्ताऐवज एकूण
दुष्यम निबंधक हवेली-कं. ११ ,

दु. निबंधकाची सही
हवेली 11 (पुणे कॅम्प)

दुष्यम निबंधक हवेली-११
मंजरी नोंदला

दुष्यम निबंधक हवेली-११
21/09/04





महाराष्ट्र स्टेट इलेक्ट्रिसिटी डिस्ट्रीब्यूशन कंपनी लि.

वीज पुरवठा देयक माहे: AUG-2022

Website : www.mahadiscom.in
GSTIN of MSEDCL 27AAECM2933K1ZB
BILL NO.(GGN): 000001702853245

HSN code 27160000

ग्राहक क्रमांक: 170012114594
SHRI SHAH ATUL JINADATTA
131 RASTA PETH PUNE 411011
मोबाइल/ ईमेल:

88*****58/

देयक दिनांक: 25-AUG-22
देयक रक्कम रु: 8,030.00

देय दिनांक: 14-SEP-22
या तारखे नंतर भरल्यास: 8,130.00

बिलिंग युनिट: 4608 : RASTA PETH SUB-DN.
दर संकेत: 092 /LT-I (B) Residential 3Ph
पोल नं: 00006/28
पी.सी./चक्र+मार्ग-क्रम/डि.टी.सी.: 7 / 18-5209-0440 /4608113
मिटर क्रमांक: 07805176577
रिडिंग ग्रुप: T7

पुरवठा दिनांक: 01-Jan-79
मंजूर भार: 3 KW
सुरक्षा ठेव जमा(रु): 14,890.00
चातु रिडिंग दिनांक: 20-AUG-22
मागील रिडिंग दिनांक: 20-JUL-22

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Payment

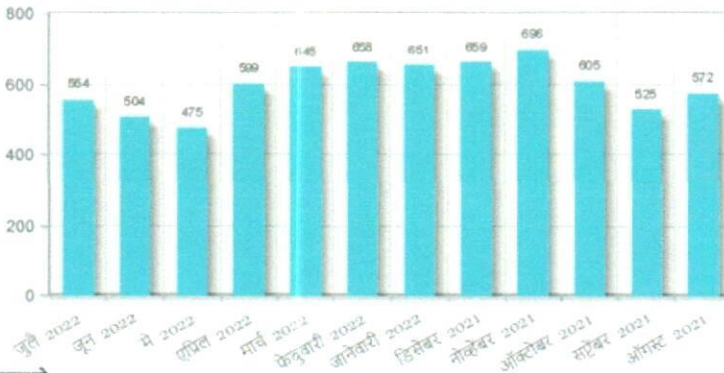


QR कोडद्वारे भरणा केल्यास, भरणा
दिनांकानुसार लागू असलेली तत्पर देयक
भरणा सूट किंवा विलंब आकार पुढील देयकात
समाविष्ट करण्यात येईल.

चातु रिडिंग	मागील रिडिंग	गुणक अक्यव	युनिट	समा. युनिट	एकूण
67441	66855	01	586	0	586

NORMAL
Bill Period: 1.03 Month(s) /

मागील वीज वापर



* मध्यवर्ती तक्रार निवारण केंद्र 24*7
MSEDCL Call Center:
18002333435
18002123435
1912

ग्राहकांच्या तक्रारीचे निवारण करण्यासंबंधीचे
नियम व कार्यपद्धति महावितरणच्या
संकेत स्थळ:-
www.mahadiscom.in >
ConsumerPortal > CGRF
वावर उपलब्ध आहे.

महत्वाचे:

- छापील बिल ऐकवी ई-बिला साठी नोंदणी करा व प्रत्येक बिलामागे १० रूपयांचा ग्रीन डिस्कॉउंट मिळवा. नोंदणी करण्यासाठी: <https://pro.mahadiscom.in/Go-Green/gogreen.jsp> (GGN नंबर तुमच्या छापील बिलावर वरच्या बाजूला ठाव्या कोपऱ्यामध्ये उपलब्ध आहे.)
- डिजिटल माध्यमाद्वारे विल भरला व 0.२५% (रु.५००/- पर्यंत) सवलत मिळवा. (टॅक्सस व ड्यूटीज वगळून)
- तुमचा मोबाइल नंबर व ईमेल पत्ता पुढील असेल्यास दुरुस्त करा त्यासाठी: <https://pro.mahadiscom.in/ConsumerInfo/consumer.jsp> येथे भेट द्या.
- पुढील महिन्याची रिडिंग साधारणतः 20-09-2022 ह्या तारखेला होईल.

विशेष संदेश:

- प्रिय ग्राहक, आपला नोंदणीकृत भ्रमणधनी क्र 88*****58 आहे. आपला भ्रमणधनी क्रमांक बदलण्यासाठी नवीन क्रमांक नोंदणीसाठी महावितरण संकेतस्थळ/मोबाईल ॲप वापरा किंवा १९३०३९९३०३ ह्या क्रमांक वर खालील संदेश पाठवा MREG 170012114594
- महावितरणला कोणत्याही प्रकारच्या रकामेचा भरणा करताना संगणकीकृत क्रमांक असलेली संगणकीय पात्रतीच स्वीकारावी. हस्तालिखित पात्रती स्वीकारू नये. गैरसोप टाळण्यास ऑनलाइन भरणा सुविचेचा पर्याय वापरावा.

For making Energy Bill Payment through RTGS/NEFT mode, use following details

- Beneficiary Name: MSEDCL
- Beneficiary Account Number: MSEDCL01170012114594
- IFS Code: SBIN0008965
- Name of Bank: STATE BANK OF INDIA
- Name of Branch: IFB BKC
- Amount: As per Bill

Disclaimer: Please use above bank details only for payment against consumer number mentioned in beneficiary account number.





महाराष्ट्र स्टेट इलेक्ट्रिसिटी डिस्ट्रीब्यूशन कंपनी लि.

वीज पुरवठा देयक माहे: AUG-2022

Website : www.mahadiscom.in
GSTIN of MSEDCL 27AAECM2933K1ZB
BILL NO.(GDN): 000001702854061

HSN code 27160000

ग्राहक क्रमांक: 170013819788
SHRI SHAH ATUL JINADATTA
131 RASTA PETH PUNE 411011
मोबाईल/ ईमेल:

97*****08/

देयक दिनांक: 25-AUG-22
देयक रक्कम रु: 8,880.00

देय दिनांक: 14-SEP-22
या तारखे नंतर भरल्यास: 8,990.00

विलींग युनिट: 4608 : RASTA PETH SUB-DN.
दर संकेत: 092 /LT-I (B) Residential 3Ph
पोल नं: 00006/28
पी.सी./वक्र+मार्ग-क्रम/डि.टी.सी.: 7 / 18-5209-0450 /4608113
मिटर क्रमांक: 07805180335
रिडिंग ग्रुप: T7

पुरवठा दिनांक: 14-Mar-87
मंजूर भार: 6.7 KW
सुरक्षा ठेव जमा(रु): 13,010.00
चातु रिडिंग दिनांक: 20-AUG-22
मागील रिडिंग दिनांक: 20-JUL-22

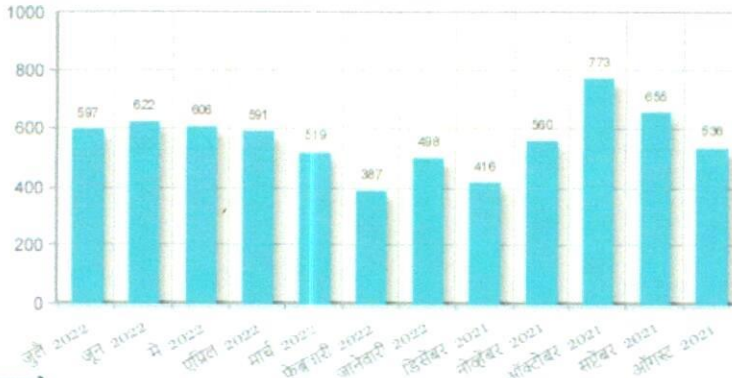
Scan this QR
Code with BHIM
App for UPI
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QR कोडद्वारे भरणा केल्यास, भरणा
दिनांकानुसार लागू असलेली तत्पर देयक
भरणा सूट किंवा विलंब आकार पुढील देयकात
समाविष्ट करण्यात येईल.

NORMAL
Bill Period: 1.03 Month(s) /

मागील वीज वापर



* मध्यवर्ती तक्रार निवारण केंद्र 24*7
MSEDCL Call Center:
18002333435
18002123435
1912

ग्राहकांच्या तक्रारीचे निवारण करण्यासंबंधीचे
नियम व कार्यपद्धति महावितरणच्या
संकेत स्थळ:-
www.mahadiscom.in >
ConsumerPortal > CGRF
यावर उपलब्ध आहे.

महत्वाचे:

- छापील विल एवजी ई-बिला साठी नोंदणी करा व प्रत्येक बिलामा १०० रुपयांचा गो-ग्रीन डिस्काउंट मिळवा. नोंदणी करण्यासाठी: <https://pro.mahadiscom.in/Go-Green/gogreen.jsp> (GGN नंबर तुमच्या छापील विलवर वरच्या बाजूला डाव्या कोपऱ्यामध्ये उपलब्ध आहे.)
- लिजिटल माध्यमाद्वारे वीज बिल भरा व 0.२५% (रु. ५००/- पर्यंत) सवलत मिळवा. (टॅक्सेस व छूटीज वगळून)
- तुमचा मोबाईल नंबर व ईमेल पत्ता चुकित असल्यास दुरुस्त करा त्यासाठी <https://pro.mahadiscom.in/ConsumerInfo/consumer.jsp> येथे भेट द्या.
- पुढील महिन्याची रिडिंग साधारणतः 20-09-2022 ह्या तारखेला होईल.

विशेष संदेश:

- प्रिय ग्राहक, आपला नोंदणीकृत भ्रमणधनी क्र.97*****08 आहे. आपला भ्रमणधनी क्रमांक बदलण्यासाठी नवीन क्रमांक नोंदणीसाठी महावितरण संकेतस्थळ/मोबाईल ॲप वापरा किंवा ९९३०३९९३०३ ह्या क्रमांक वर खालील संदेश पाठवा **MREG 170013819788**
- महावितरणला कोणत्याही प्रकारच्या रकमेचा भरणा करताना संगणकीकृत क्रमांक असलेली संगणकीय पावतीच स्वीकारावी. हस्तालिखित पावती स्वीकारावू नये. गैरसोय टाळण्यास ऑनलाईन भरणा सुविधेचा पर्याय वापरावा.

For making Energy Bill Payment through RTGS/NEFT mode, use following details

- Beneficiary Name: **MSEDCL**
- Beneficiary Account Number: **MSEDCL01170013819788**
- IFS Code: **SBIN008965**
- Name of Bank: **STATE BANK OF INDIA**
- Name of Branch: **IFB BKC**
- Amount: **As per Bill**

Disclaimer: Please use above bank details only for payment against consumer number mentioned in beneficiary account number.





महाराष्ट्र स्टेट इलेक्ट्रिसिटी डिस्ट्रीब्यूशन कंपनी लि.

वीज पुरवठा देयक माहे: AUG-2022

Website: www.mahadiscom.in
GSTIN of MSEDCL 27AAECM2933K1ZB
BILL NO.(GGN): 000001686254196

HSN code 27160000

ग्राहक क्रमांक: 186841252914
SOU KUSUM JINDATTA SHAH
A/P CHANDUKAKA SARAF & SONS PUT LTD GANDHI CHOWK BARAMATI 413102
मोबाइल/ईमेल: 83*****84/

देयक दिनांक: 11-AUG-22
देयक रक्कम रु: 5,990.00

देय दिनांक: 01-SEP-22
या तारखे नंतर भरल्यास 6,070.00

विलींग युनिट: 5851 :BARAMATI (U)
दूर संकेत: 052 /LT-II COMM < 20KW
पोल नं: 00000000
पी.सी./वक्र+मार्ग-क्रम/डि.टी.सी.: 1 / 01-0019-0130 /4048042
मिटर क्रमांक: 07605220765
रिडिंग ग्रुप: F1

पुरवठा दिनांक: 14-Nov-98
मंजूर भार: .8 KW
सुरक्षा ठेव जमा(रु): 45,280.00
चालू रिडिंग दिनांक: 06-AUG-22
मागील रिडिंग दिनांक: 06-JUL-22

Scan this QR
Code with BHIM
App for UPI
Payment

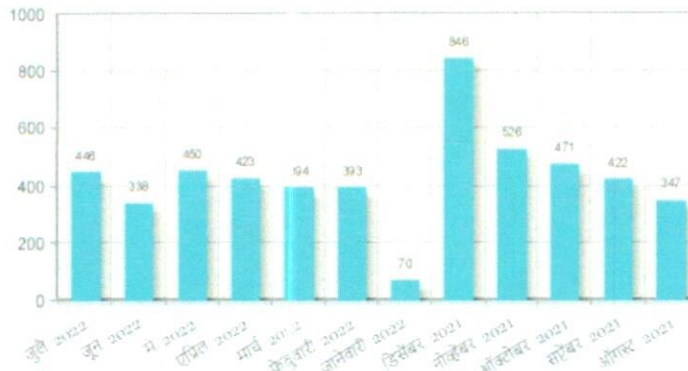


QR कोडद्वारे भरणा केल्यास, भरणा दिनांकानुसार लागू असलेली तफार देयक भरणा सूट किंवा विलंब आकार पुढील देयकात समाविष्ट करण्यात येईल.

चालू रिडिंग	मागील रिडिंग	गुणक अक्षय्य	युनिट	समा. युनिट	एकूण
188706	188251	01	455	0	455

NORMAL
Bill Period: 1.03 Month(s) /

मागील वीज वापर



* मध्यवर्ती तक्रार निवारण केंद्र 24*7
MSEDCL Call Center:
18002333435
18002123435
1912

ग्राहकांच्या तक्रारीचे निवारण करण्यासंबंधीचे नियम व कार्यपद्धति महावितरणच्या संकेत स्थळ:-
www.mahadiscom.in >
ConsumerPortal > CGRF
वावर उपलब्ध आहे.

महत्वाचे:

- छापील विला ऐवजी ई-विला साठी नोंदणी करा व प्रत्येक विलामागे १० रुपयांचा ग्रीन डिस्कॉन्ट मिळव नोंदणी करण्यासाठी-<https://pro.mahadiscom.in/Go-Green/gogreen.jsp> (GGN नंबर तुमच्या छापील विलावर वरच्या बाजूला डाव्या कोपऱ्यामध्ये उपलब्ध आहे.)
- डिजिटल माध्यमाद्वारे वीज बिल भरा व 0.२५% (रु.५००/- पर्यंत) सबसिडी मिळवा. (टॅक्स व झूडीज काळून)
- तुमचा मोबाइल नंबर व ईमेल पत्ता चुकिचा असल्यास दुरुस्त करा त्यासाठी-<https://pro.mahadiscom.in/ConsumerInfo/consumer.jsp> येथे भेट द्या.
- पुढील महिन्याची रिडिंग साधारणतः 06-09-2022 ह्या तारखेला होईल.

विशेष संदेश:

- प्रिय ग्राहक, आपला नोंदणीकृत भ्रमणवृत्ती क्र 83*****84 आहे. आपला भ्रमणवृत्ती क्रमांक बदलण्यासाठी नवीन क्रमांक नोंदणीसाठी महावितरण संकेतस्थळ/मोबाईल ॲप वापरा किंवा ९९३०३९९३०३ ह्या क्रमांक वर खालील संदेश पाठवा **MREG 186841252914**
- महावितरणला कोणत्याही प्रकारच्या रकमेचा भरणा करताना संगणकीकृत क्रमांक असलेली संगणकीय पावतीच स्वीकारावी. हस्तलिखित पावती स्वीकार नये. गैरसोप टाळण्यास ऑनलाईन भरणा सुविधेचा पर्याय वापरावा.

For making Energy Bill Payment through RTGS/NEFT mode, use following details

- Beneficiary Name: **MSEDCL**
- Beneficiary Account Number: **MSEDCL01186841252914**
- IFS Code: **SBIN0008965**
- Name of Bank: **STATE BANK OF INDIA**
- Name of Branch: **IFB BKC**
- Amount: **As per Bill**

Disclaimer: Please use above bank details only for payment against consumer number mentioned in beneficiary account number.

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 25/9/2022 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 28/6/2022 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	<p>This opinion on valuation is prepared for the Residential cum Commercial property situated at the aforesaid address having a total land area admeasuring 189 sq.mtr.</p> <p>The subject property is approved structure for Ground, 1st and 2nd storied structure with permissible usage for hospital but is being utilized for commercial and residential use as per on site survey and documents provided to us. As per the measurements taken during on site survey and approved building plan the subject property has a total built-up area of 154.07 Sq.mtr. on each floor totaling to 462.21 sq.mtr for the whole structure.</p> <p>The subject property is situated at Rasta Peth, Pune. The subject property is in a mixed-use area of commercial and residential and the property is being presently used as a rental income-generating asset from the whole building. Part of the Ground Floor and all of the First Floor has been rented out and has a dormitory and we don't know its usage. Also we were not allowed to survey a part of the subject property.</p> <p>The property details furnished in the report are 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</p>

		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: Er. Abhishek Shanbhag Valuation Engineer: Er Arun Tomar. L1/ L2 Reviewer: RV. Er. 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: 30/4/2022
		Date of Survey: 28/6/2022
		Valuation Date: 25/9/2022
		Date of Report: 25/9/2022
6.	Inspections and/ or investigations undertaken	Yes, by our authorized Survey Engineer Abhishek Shanbhag bearing knowledge of that area on 28/6/2022. Property was shown and identified by Mr. Gomtesh (☎-9850140474)
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	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. 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. During the course of the assignment, we have relied upon various information, data,

		<p>and 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.

Date: 25/9/2022

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 Valuer: _____

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

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

Date: 25/9/2022

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.
14.	This report is having limited scope as per its fields & format <u>to provide only the general basic idea of the value of the property prevailing in the market</u> 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 <u>as free market transaction</u> .
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.

