VALUATION REPORT

By

SHRADDHA CONSULTANCY SERVICES

SANI SENJALIYA

B.E. Civil, M.Sc. Real Estate Valuation

A.M.I.E., C.E., A.I.V., LMICEA

CHARTERED CIVIL ENGINEER, PROJECT CONSULTANT

GOVERNMENT REGISTERED VALUER,

ARCHITECTURE PLANNING, CIVIL ENGINEERING, INTERIOR DESIGNING

SMC ER : TDO/ER/1386 : SMC SOER : TDO/SOER/574 : SMC SITESR : TDO/SITESR/525

IBBI : IBBI/RV/07/2021/13873 : CCIT : Cat. 1/18-B/2020-21

For The Property

At

R.S. No. : 49/1 Paikee Pot no. 6,

Shop No. : 212, 3rd Floor,

Dhanshri Complex, Nr. Shrwan Cirlce,

Village. : Nadelav, Sub-Dist. : Bharuch, Dist. : Bharuch.

Owner/Borrower

Bhargavbhai Maganbhai Mistry

For

Canara Bank

R&L Branch, Vadodara

VADODARA

305, Opal Square, Alkapuri, Nr. Welcome Hotel, Vadodara. : 390007

SURAT

601-A, Rhythm House, Nr. Venus Hospital, Lal Darwaja, Surat. : 395003

(M) : 93771 73933,

E-mail : sani.senjaliya@gmail.com

Internal

RADDHA
ultancy Services

SANI SENJALIYA
GOVT. REGISTERED VALUER, CHARTERED & CONSULTING
CIVIL ENGINEER, M.SC. Real estate valuation, B.E. (Civil), AMIE, C.ER.
+91 9377173933 | sani.senjaliya@gmail.com
VADODARA: 305, Opal Square,
Nr. Welcome Hotel, Alkapuri, Vadodara - 395007
SURAT: 601-A, Rhythm House,
Nr.Venus Hospital, Lal Darwaja, Surat - 395003

Planning | Estimation | Liasoning | Surveying | Valuation | Structural Design

VALUATION REPORT
CANARA BANK
PART A (EXISTING Shop)

Ref No. : CNB/26-27/VDR/04			**Date : 26.05.2026**
I. GENERAL			
1	Purpose of valuation	:	To ascertain market value for banking purpose
2	i. Date of inspection	:	25.05.2026
	ii. Date of valuation		26.05.2026
3	Name of the owner(s) and his/their address(es) with Phone No. (details of share of each owner in case of joint ownership) (as reported) and address		**Bhargavbhai Maganbhai Mistry**
4	Document produced for perusal		
	i) Copy of Registered Sale Deed	:	Reg. No. : 3602, Dated : 18.05.2016, @ ₹ 1,00,000.00
	ii) Copy of Previous Valuation Report	:	By Vishvakarma Consultants, Dated : 20.07.2020
5	Brief description of the property	:	It is a Commercial Shop onsite use as PG Room
6	Location of the property	:	
	Plot No./Survey No.	:	R.S. No. : 49/1 Paikee Pot no. 6
	Door No.	:	Shop No. : 212
	T.S. No./Village	:	Nadelav
	Ward/Taluka	:	Bharuch
	Mandal/District	:	Bharuch
	Date of issue and validity of layout of approved map/plan	:	Not provided
	Approved map/plan issuing authority	:	-
	Whether genuineness or authenticity of approved map/plan is verified	:	-
	Any other comments by our empanelled valuer on authentic of approved plan	:	-
7	Postal address of the property	:	R.S. No. : 49/1 Paikee Pot no. 6, Shop No. : 212, 3rd Floor, Dhanshri Complex, Nr. Shrwan Cirlce, Village. : Nadelav, Sub-Dist. : Bharuch, Dist. : Bharuch.
8	City/Town	:	Bharuch
	Residential Area	:	Yes
	Commercial Area	:	Yes
	Industrial Area	:	No

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9	Classification of the area	:	~~High~~/Middle/~~Poor~~ ~~Urban~~/~~Semi Urban~~/~~Rural~~	
10	Coming under Corporation limit/Village Panchayat/Municipality	:	B.M.C.	
11	Whether covered under any State/Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified Under agency area/scheduled area cantonment area	:	Not applicable	
12	Boundaries of the property	:	As per Document	As on site
	North	:	Adj. Art of living hall	Adj. Art of living hall
	South	:	Shop No. 213	Shop No. 213
	East	:	Building Margin	Complex Parking
	West	:	Passage	Shop No. 217
13	Dimensions of the site	:	A As per the Deed	B Actual
			27.00 Sq.mt. i.e. 290.52 Sq.ft. BUA	-
14	Extent of the site	:	BUA as per sale deed 27.00 Sq.mt. i.e. 290.52 Sq.ft. BUA	
14.1	Latitude, Longitude & Co-ordinates of Shop	:	21°43'17.6"N 72°59'10.4"E	
15	Extent of the site considered for valuation (least of 13A &13B)	:	27.00 Sq.mt. i.e. 290.52 Sq.ft. BUA as mentioned in previous valuation report	
16	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.	:	Shop NPA/ financial distress condition & under bank's possession as informed by bank official, at the time of visit property Was locked.	
II. APARTMENT BUILDING				
1	Nature of Building	:	Commercial	
2	Shop No. and Floor	:	Shop No. 212, 3rd Floor	
3	Name of the Apartment	:	Dhanshree Complex	
4	Postal Address	:	R.S. No. : 49/1 Paikee Pot no. 6, Shop No. : 212, 3rd Floor, Dhanshri Complex, Nr. Shrwan Cirlce, Village. : Nadelav, Sub-Dist. : Bharuch, Dist. : Bharuch.	
5	Location	:	As above	
	T.S. No.	:	As above	
	Block No.	:	As above	
	Ward No.	:	As above	
	Village/Municipality/Corporation	:	BMC	
	Door No., Street or Road(Pin Code)	:	As above	
6	Description of the locality	:	Lower middle class	
7	Year of Construction	:	2006 as reported	
8	Number of Floors	:	Ground Floor + 3 Upper Floors	
9	Type of structure	:	RCC	
10	Number of dwelling units in the building	:	NA	
11	Quality of construction	:	Average	
12	Appearance of the building	:	Average	
13	Maintenance of the building	:	Average	
14	Facilities available	:		
	Lift	:	No	
	Protected water supply	:	No	

SANJALIA LAND & BUILDING REGISTERED VALUER

Internal

	Underground Sewerage	:	Yes
	Car Parking	:	Yes
	Open/Covered	:	Yes
	All-round Compound wall	:	Yes
	Pavement around the building	:	Yes
	Any other facility	:	No
III. SHOP			
1	The floor in which the Shop is situated	:	3rd Floor
2	Door number of the Shop	:	Shop No. 212
3	Specification of the Shop	:	-
	Roof	:	RCC Slab
	Flooring	:	Vitrified
	Doors	:	Wooden Door
	Windows	:	NA
	Fittings	:	NA
	Finishing	:	NA
4	House Tax	:	Details not provided
	Assessment No.	:	-
	Tax amount	:	-
	Tax paid in the name of	:	-
5	Electricity service connection number	:	Details not provided
	Meter Card is in the name of	:	-
6	How is the maintenance of the Shop?	:	-
7	Sale Deed executed in the name of	:	Dhanshree Complex
8	What is the undivided area of land as per sale deed?	:	Not mentioned
9	What is the plinth area of the Shop SBA or BA	:	27.00 Sq.mt. i.e. 290.52 Sq.ft. BUA as mentioned in previous valuation report
10	What is the floor space index (Approx)?	:	Base 2.00 as per CGDCR
11	What is the carpet area of the Shop?	:	-
12	Is it Posh/I Class/Medium/Ordinary	:	Medium
13	Is it being used for residential or commercial?	:	commercial use
14	Is it owner occupied or tenanted	:	Shop NPA/ financial distress condition & under bank's possession as informed by bank official, at the time of visit property was locked.
15	If tenanted, what is the monthly rent?	:	NA

SANJI SENJALIYA
BUILDING
REGISTERED VALUER

PART C-VALUATION OF EXISTING SHOP

A. GENERAL

1	How is the marketability	:	Average
2	What are the factors favoring for an extra potential value?	:	Location of the property
3	Any negative factors observed which affect the market value in general	:	As mentioned before

B. RATE

1.	After analyzing the comparable sale instances, what is the composite rate for a similar Shop with same specifications in the adjoining locality? (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	As described vide Valuation details Sale instances for comparable properties are in line with the guideline/Jantri rate are highly undervalued or overvalued and hence not reliable
2.	Assuming it is a new construction, what is the adopted basic composite rate of the Shop under valuation after comparing with the specifications and other factors with the Shop under comparison(Give details)	:	-
3.	Break up for the rate	:	-
	i. Building + Services	:	-
	ii. Land + others	:	-
4.	Guide line rate obtained from the Registrar's office (an evidence thereof to been closed)	:	₹ 10,676.00 Per Sq.mt. (₹ 5338.00 X 2.0) for Commercial Shop as per ASR-2011 and as per govt. resolution No.: STP-122023-20-H.1, Dated: 13.04.2023.

C. COMPOSITE RATE ADOPTED AFTER DEPRECIATION

a.	Depreciated Building Rate	:	As described vide Valuation details
	Replacement cost of Shop with services(v(3)i)	:	Considered in composite rate
	Age of the building	:	20 Years as reported
	Life of the building estimated	:	40 Years assumed if constructed and maintained as per IS code
	Depreciation percent age assuming the salvage valueas10%	:	Considered in composite rate
	Depreciated Ratio of the building	:	--
b.	Total Composite rate arrived for valuation	:	Considered in composite rate
	Depreciated Building rate VI(a)	:	Refer valuation part
	Rate for Land & other V(3)ii	:	Considered in composite rate
	Total Composite Rate	:	Considered in composite rate

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D. VALUATION DETAILS

Sl. No.	Description	Quantity	Rate per unit (Rs.)	Estimated/ present Value (Rs.)
1	Present value of the Shop (incl. car parking, if provided)			
2	Wardrobes			
3	Showcases/Almirahs			
4	Kitchen arrangements			
5	Super fine finish			
6	Interior decorations			
7	Electricity, water, drainage deposits etc.	Considered in composite rate		
8	Electrical fittings, etc.			
9	Extra Collapsible gates/ grill works etc.			
10	Potential Value, if any?			
11	Share of common amenities, if any?			
Total				

VALUATION (COMPOSITE RATE METHOD)

Location Aspect:
Property is located, at before mentioned address, where all infrastructure facilities such as roads, street light, water, drinking water facility, etc. are provided by Local Authority. The property can be reached by private vehicles such as Auto rickshaw, scooter, car, and public bus transport service etc. PUC has good road connectivity.

Construction:
PUC has Commercial Shop at before mentioned address, SP is in RCC frame structure.

Depending on size, location, age of the building, situation, access, condition, and other relevant factors like demand, due charges etc., I am of the opinion that estimated market value of property is below.

Total estimated value of the permissible construction as per document.

Details of Valuation:

SL	Particulars of Item	Area In sq. ft. (BUA)	Age of Building	Estimated Depreciated Rate sq. ft. (Rs.)	Net Value after Depreciation (Rs.)
1	Shop No. 212, 3rd.Fl.	290.52	20 year old	4200.00 For BUA	12,20,184.00 Say 12,20,000.00

	Value of the Property		
1	Market value	:	₹ 12,20,000.00
2	Realizable Value (90%)	:	₹ 10,98,000.00
3	Distressed/Forced Sale Value (80%)	:	₹ 9,76,000.00
4	Insurable Value	:	-

As a result of my appraisal and analysis I am of the best judgment that the estimated market value of the property is **₹ 12,20,000.00 (₹ Twelve Lakhs Twenty Thousand Only).**

Internal

Legal encumbrances have not been considered as the Valuer is not competent to verify the title ownership.
The property under consideration is already mortgage with the bank, the valuation carried out on the basis of "as is where is" and "as is what is" basis.
During the visit property was sealed and in the possession is with Canara Bank Nadiyad branch under SARFAESI Act-2002, which results in low marketability
Marketability in campus is Poor.
Any buyer may have other good options within 1-2 km in fully Commercial areas which also reduce marketability.
In general for such kind of property, all the payments needs to done through transparent transactions only. All the debt on Local authority, Society, Electrical Bills, and Government etc. needs to be cleared. All these factors results in low marketability for such kind of property.
This report is issued in conformity with the bank Authority.
Things that need to be considered, which can be listed out as below.

- Going Concern
- Stigma / Negative Sentiments
- Marketability-Potential Market-availability of similar kind of property nearby without any encumbrances
- Parallel Economy (plays very important role in south Gujarat)
- FSI potential/Development potentials.
- Buyers Prospective
- Time Consideration
- Debt with interest–Penalty
- Statutory Debt
- Maintenance of the Property
- Society Due
- Pending Bill for the Service providers like Electricity-Water Supply-Gas Bill-Local authority etc.
- Landers Due
- Purpose of the Valuation – Debt Recovery
- Non Cooperation of the Borrower
- Additional Expense to be borne by Prospective Buyers / Sellers
- Transparent Transaction / Parallel economy
- Many times Duel Stamp Duty though no provision in Law
- Type of mortgage – Mortgage Condition
- Total BUA on site
- Condition of built environment.

  All such factors directly affect the erosion in value of the property in general for any NPA Auction.

Property is identified by Mr. Ravindrabhai (+91 95251 32004).
. This report holds well if assumptions are true and correct.
. I have considered all above mention aspects for estimate the market value.

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Remarks

1. The valuation is based upon actual observation & photocopy of documents provided to us.
2. The value varies with time & purpose.
3. This report is for bank loan purpose only.
4. This report contains total 17 Pages.

Declaration

I hereby declare that

1. The information furnished above is true to the best of my knowledge and belief.
2. I have no direct and indirect interest in the property valued.
3. The property has physically inspected on 25.05.2026.

SANI SENJALIYA
Govt. Regd. Valuer
CCIT : Cat. 1/18-B/2020-21
IBBI Reg. no. : IBBI/RV/07/2021/13873
Catoragy-1

Place: Vadodara
Date: 26.05.2026

The undersigned has inspected the property detailed in the Valuation Report dated_____ on_____. We are satisfied that the fair and reasonable market value of the property is Rs._____(Rs._____only).

SHRADDHA
Consultancy Services

Signature
(Name of the Branch Manager with Office Seal)
Encl :

1. Declaration from the valuer in Format A(Annexure 22)
2. Model Code of conduct for valuer-B(Annexure23)

SANI SENJALIYA ★ LAND & BUILDING ★ REGISTERED VALUER

PART D-CERTIFICATE

It is here by certified that in my opinion

a. The present stage value of the Shop which is under construction is as mentioned in valuation report valuation part.
b. The present market value of the Shop by adopting suitable composite rate is as mentioned in valuation report valuation part.
c. The forced sale value of the property is estimated as 20 % less than the present market value.
d. The Realizable value of the property is estimated as 10 % less than the present market value

. Number of title deed(s) involved in this Shop is 1. The relevant document for the subject Shop in the opinion of this valuer is the deed details mentioned in valuation report part A/I/3.

. If this Shop is offered as security, the concerned financial institution is requested to verify the extent of undivided share of land mentioned this valuation report with respect to the latest legal opinion.

. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I(1).

. The property was inspected on 25.05.2026 in the presence of Mr. Ravindrabhai (+91 95251 32004)

. The legal aspects were not considered in this valuation.

. This valuation work is undertaken by the valuer based upon the request from Miss Nisha Verma (+91 96954 70371).

SANI SENJALIYA
Govt. Regd. Valuer
CCIT : Cat. 1/18-B/2020-21
IBBI Reg. no. : IBBI/RV/07/2021/13873
Catoragy-1

SANI SENJALIYA LAND & BUILDING REGISTERED VALUER

Place: Vadodara
Date: 26.05.2026

Enclosures:

1. Key plan showing the location of the property
2. Sketch showing the location of the subject Shop with reference to the floors.
3. Sketch of the Shop if available
4. Photograph of owner/representative with property in background
5. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites.

Internal

DECLARATION

I hereby declare that-

a. The information furnished in my valuation report dated as mentioned below is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
b. I have no direct or indirect interest in the property valued.
c. The property has inspected on as mentioned below, the work is not sub- contracted to any other valuer and carried out by myself.
d. I have not been convicted of any offence and sentenced to a term of Imprisonment.
e. I have not been found guilty of misconduct in my professional capacity.
f. I 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 my ability.
g. I 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.
h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III- A signed copy of same to be taken and kept along with this declaration)
i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
k. Further, I hereby provide the following information.

Sr. No.	Particulars		Valuer comment
1	Background information of the asset being valued	:	As per valuation report Part A
2	Purpose of valuation and Appointing authority	: :	As per valuation report Part A Canara Bank, R&L Branch, Vadodara
3	Identity of the valuer and any other experts involved in the valuation	:	Valuer Sani Senjaliya
4	Disclosure of valuer interest or conflict, if any	:	No
5	Date of appointment Valuation Inspection date Date of report	: : :	As per valuation report Part A As per valuation report Part A As per valuation report Part A
6	Inspections and/or investigations undertaken	:	Yes
7	Nature and sources of the information used or relied upon	:	By local market inquiry
8	Procedures adopted in carrying out the valuation and valuation standards followed	:	Composite rate method/ Data Bank & Experience.
9	Restrictions on use of the report, if any	:	As per valuation report
10	Major factors that were taken into account during the valuation	:	Location, Amenities, TP Developments etc.
11	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	:	As per valuation report

SANI SENJALIYA ★ LAND & BUILDING ★ REGISTERED VALUER

MODEL CODE OF CONDUCT FOR VALUERS
Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)

valuers empanelled with bank shall strictly adhere to the following code of conduct:

egrity and Fairness

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.

A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.

A valuer shall Endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.

A valuer shall refrain from being involved in any action that would bring disrepute to the profession.

A valuer shall keep public interest foremost while delivering his services.

ofessional Competence and Due Care

A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time

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.

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.

0. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
1. 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.

ıdependence and Disclosure of Interest

2. 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.
3. 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.
4. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
5. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
6. 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,

Internal

whichever is earlier.

7. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or clients¤ needs.
8. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
9. 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 authorized 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.

SANI SENJALIYA LAND & BUILDING REGISTERED VALUER

Internal

3. 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.

ccupation, employability and restrictions

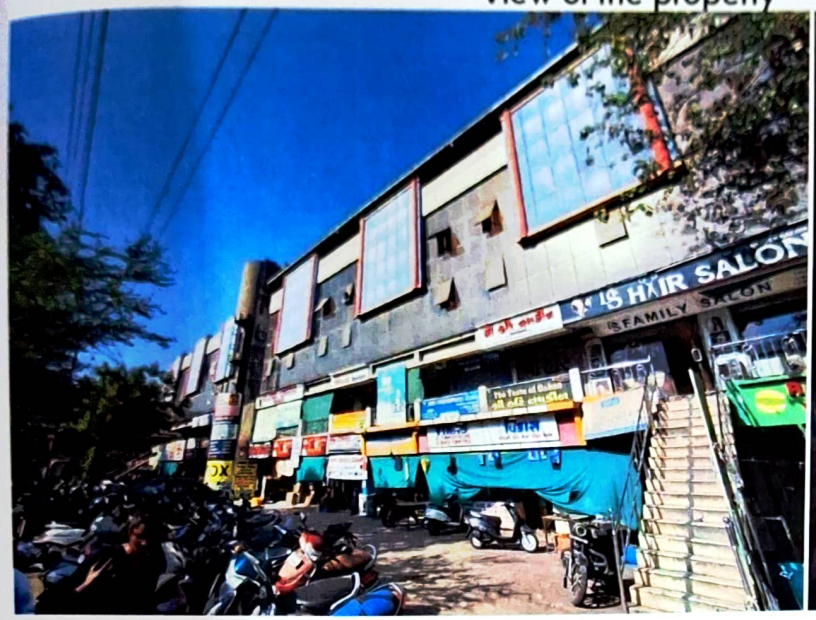
). A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.

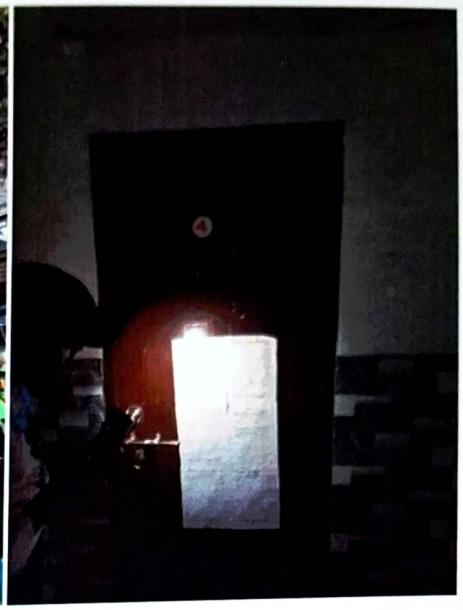
). A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

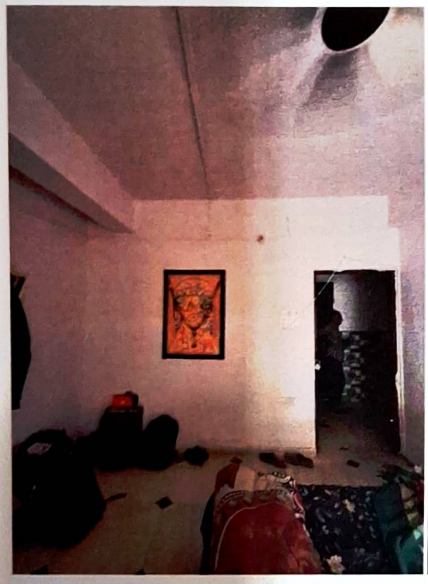


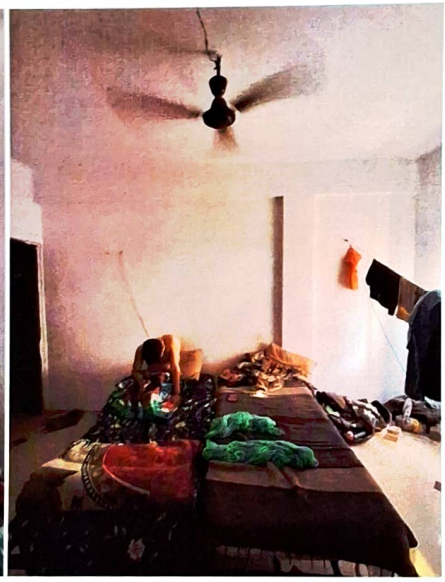
SHRADDHA
Consultancy Services

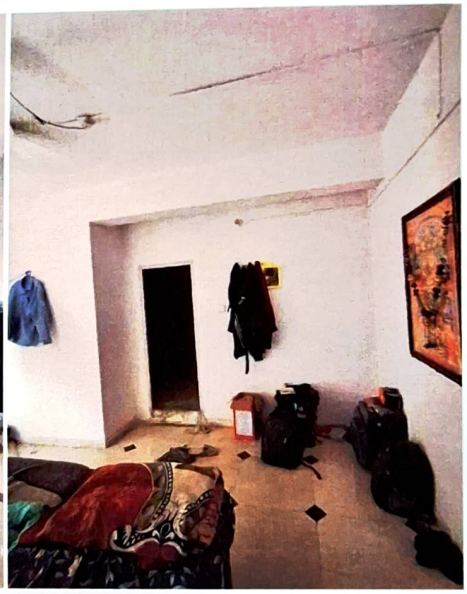
View of the property











Location on map



NI SENJALIYA
BUILDING
STERED VALUER

Internal

Copy of Sale Deed

BCH 2602 | 2 | 52 | 2016



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-: વેચાણ દસ્તાવેજ :-

આજરોજ સંવત-૨૦૭૨ ના વૈશાખ સુદ-બારસ ને બુધવાર અંગ્રેજી તારીખ ૧૮ માહે મે સને ૨૦૧૬ ના દિને.

ડીસ્ટ્રીકટ-ભરૂચ, સબ-ડીસ્ટ્રીકટ-ભરૂચના મોજે ગામ નંદેલાવ ની સીમના રે.સર્વે નંબર : ૪૯/૧ પૈકી પ્લોટ નંબર : ૬ ની જમીનમાં સ્મોલ સેન્ટર વાણિજ્ય અને રહેણાંકના હેતુથી "ધનશ્રી કોમ્પ્લેક્ષ" પૈકી સીડીથી ઉત્તર તરફનો ભાગ જેનું ક્ષેત્રફળ ૫૨૩.૧૨ ચો.મી. માં આવેલ ઓફીસો પૈકી ત્રીજા માળે આવેલ ઓફીસ નંબર : ૨૧૨, જેનું ક્ષેત્રફળ ૩૦.૦૦ ચો.મી. વાળી ઓફિસનો વેચાણ દસ્તાવેજ રૂ.૧,૦૦,૦૦૦/- (અંકે રૂપિયા એક લાખ પુરા) નો.

વેચાણ લેનાર	જાતે	ઉંમર	ધંધો	રહેવાસી
ભાર્ગવભાઈ મગનભાઈ મિસ્ત્રી	હિન્દુ	૩૦	વેપાર	૫, રામનગર, શ્રવણ સ્કુલ પાસે, ભરૂચ

(જેમને હવે પછી આ વેચાણ દસ્તાવેજમાં "વેચાણ લેનાર" એ રીતે સંબોધવામાં આવશે. જેના અર્થમાં વેચાણ લેનાર તથા તેમના વંશ, વાલી, વારસો, એસાઈનીઓ, એકઝીકયુટરો, એડમીનીસ્ટ્રેટરો, ઈત્યાદિ તમામનો સમાવેશ થાય છે.)

વેચાણ આપનાર	જાતે	ઉંમર	ધંધો	રહેવાસી
મગનભાઈ આણંદજીભાઈ મિસ્ત્રી	હિન્દુ	૫૮	વેપાર	૫, રામનગર, શ્રવણ સ્કુલ પાસે, ભરૂચ

(જેમને હવે પછી આ વેચાણ દસ્તાવેજમાં "વેચાણ આપનાર" એ રીતે સંબોધવામાં આવશે. જેના અર્થમાં વેચાણ આપનાર તથા તેમના વંશ, વાલી, વારસો, એસાઈનીઓ, એકઝીકયુટરો, એડમીનીસ્ટ્રેટરો, ઈત્યાદિ તમામનો સમાવેશ થાય છે.)

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સદરહું કોમ્પલેક્ષમાં [illegible]

મજકુર વેચાણ આપેલ મિલ્કત બાબત ભવિષ્યમાં વેચાણ લેનારે કોઈપણ પ્રકારના ફેરફાર કરી કે કરાવી શકશે નહિ. તેમજ કોમ્પલેક્ષ કે અન્ય કોઈપણ પ્રકારના ફેરફાર કરી કે કરાવી શકશે નહિ. તેમજ કોમ્પલેક્ષ કે અન્ય કોઈપણ ભાગને સીધી કે આડકતરી રીતે વર્તન કરે તેવા કોઈપણ જાતના ફેરફાર કે સુધારા વધારા વેચાણ આપેલ મિલ્કતમાં વેચાણ લેનાર કરી કે કરાવી શકશે નહિ.

મજકુર મિલ્કતમાં જવલેશી સળગી ઉઠે તેવી કે અન્ય કેમીકલ પદાર્થ કે માલ-સામાન વેચાણ લેનાર રાખી શકશે નહિ. તેમજ કોમ્પલેક્ષના અન્ય માલીકો કબજેદારોને નુકસાન થાય તેવું કાંઈપણ કૃત્ય વેચાણ લેનાર કરી કરાવી શકશે નહિ.

સદરહું મિલ્કત વેચાણ લેનારના નામે સરકારી દફતરે દાખલ કરવા જોઈતી તમામ કબુલાતો સહીઓ અમો વેચાણ આપનાર કરી આપીશું. મજકુર મિલ્કત પાછી લેવાની મોં બોલીની લેખિત શરત કરી નથી.

સદરહું મિલ્કત બીનબોજાની બોજા વગરની કોઈપણ પ્રકારના વાંધાભાંજ વગરની ચોખ્ખા ટાઈટલવાળી છે. સદરહું મિલ્કત અંગે આજદીન સુધીના હક્ક હિત, હિસ્સો ચોખ્ખા ટાઈટલવાળી છે. સદરહું મિલ્કત અંગે આજદીન સુધીના કોઈપણ ટેક્ષ કે વેરા ભરવાના બાકી નથી. અને હવે આ વેચાણ દસ્તાવેજ થયા પછીના જે ટેક્ષ આવે તે તમો વેચાણ લેનારે માલીકી હક્કે ભરવાના છે.

વેચાણ આપેલ ઓફીસનું પરિશિષ્ટ

ડીસ્ટ્રીકટ-ભરૂચ, સબ-ડીસ્ટ્રીકટ-ભરૂચના મોજે ગામ નંદેલાવ ની સીમના રે.સર્વે નંબર : ૪૯/૧ પૈકી પ્લોટ નંબર : ૬ ની જમીનમાં સ્મોલ સેન્ટર વાણિજ્ય અને રહેણાંકના હેતુથી "ધનશ્રી કોમ્પ્લેક્ષ" પૈકી સીડીથી ઉત્તર તરફનો ભાગ જેનું ક્ષેત્રફળ ૫૨૩.૧૨ ચો.મી. માં આવેલ ઓફીસો પૈકી ત્રીજા માળે આવેલ ઓફીસ નંબર : ૨૧૨, જેનું ક્ષેત્રફળ ૩૦.૦૦ ચો.મી. ની પ્રિમાઈસીસ તેમાં આવેલ સંડાસ બાથરૂમ સાથેની વેચાણ આપેલી છે. સદર વેચાણ આપેલ ઓફીસ તમો વેચાણ લેનારને આ વેચાણ દસ્તાવેજથી વેચાણ આપી તમો વેચાણ લેનારના પ્રત્યક્ષ કબજે સોંપી દીધેલ છે. જેની ચતુર્દિશા નીચે મુજબ છે.

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-: ચતુર્દિશા :-

પૂર્વ	:	ઓફીસ નં. ૨૧૭ આવેલ છે.
પશ્ચિમ	:	કોમ્પલેક્ષનું પાર્કીંગ આવેલ છે.
ઉત્તર	:	આર્ટ ઓફ લીવીંગ હોલ આવેલ છે.
દક્ષિણ	:	ઓફીસ નં. ૨૧૩ આવેલ છે.

ઉપરોક્ત પરિશિષ્ટમાં જણાવેલ સુપર બિલ્ટઅપવાળી પ્રિમાઈસીસનો ભાગ વેચાણ આપેલ છે. તે સિવાય અન્ય બાંધકામ કે જમીનમાં કોઈ હક્ક પ્રાપ્ત થતાં નથી.

સદરહું કોમ્પલેક્ષમાં બીજા તથા ત્રીજા માળે જવા-આવવા માટે લીફ્ટ નો ઉપયોગ કરવા માટે લીફ્ટમાં લાઈટ બીલ તથા નિભાવનો ખર્ચ નક્કી કર્યા મુજબ ફરજીયાત આપવાનો રહેશે.

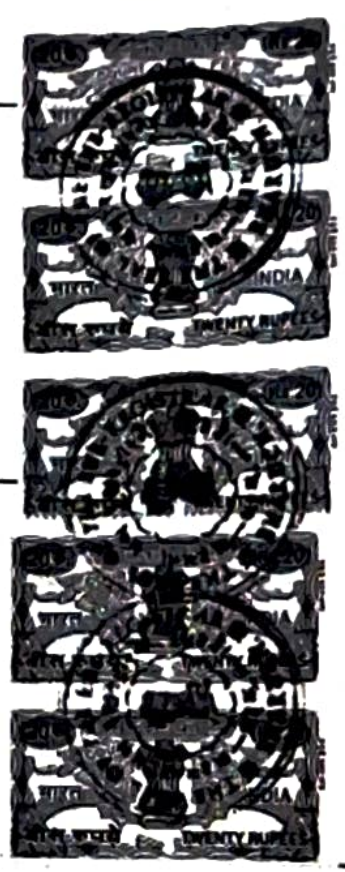
સદરહું કોમ્પલેક્ષમાં વિદ્યુત બોર્ડના વીજ ભાર કે નવા વીજ જોડાણનો કિંમતમાં સમાવેશ કરેલ નથી જે તે સમયે આ રકમ ભરવાની થાય તો તે વેચાણ લેનારે ભરવાના રહેશે.

સદરહું વેચાણ દસ્તાવેજનો તમામ ખર્ચ જેવા કે સ્ટેમ્પ ડ્યુટી ફી, લખામણી ટાઈપીંગ ફી, વિગેરે તમામ ખર્ચ થાય તે તમો વેચાણ લેનારે કર્યો છે. અને કરવાનો રહેશે.

ઉપરોક્ત વેચાણ દસ્તાવેજ અમો વેચાણ આપનારે રાજીખુશીથી તથા અક્કલ હોંશીયારીથી કોઈના કોઈપણ પ્રકારના દાબ દબાણ વગર લખી આપેલ છે. જે અમો વેચાણ આપનારને તથા અમારા વંશ, વાલી, વારસોને કબુલ, મંજુર અને બંધનકર્તા છે. અને રહેશે. આ લખ્યુ તે સહી.

દે..મનુ   દે..શાખ
(વેચાણ આપનાર)   (સાક્ષી)

(મગનભાઈ આણંદજીભાઈ મિસ્ત્રી)



[illegible]

Internal

Copy of pervious Valuation Report

Vishvakarma Consultants

Project Consultants (Civil & Infrastructure)

RICS

ANNEXURE - 8

VALUATION OF PROPERTY (LAND & BUILDING)

Ref No. : 8 /Syndi/Bharuch/2020-21 Date : 20-07-2020

PART A - BASIC DATA

I. GENERAL

1	Purpose for which valuation	:	To avail finance from banking purpose
2	a) Date of Inspection	:	19-07-2020
	b) Date on which the valuation is made	:	20-07-2020
3	Name of the reported Owner with present address and phone number	:	Bhargavbhai Nagarbhai Mistry
	Name of the owner(s) and his/their address(es) with Phone No.(details of share of each owner in case of joint ownership)	:	Office No. 212, 3rd Floor, Dhanshri Complex, Nr. Shravan Chowkdi, Dahej Road, Moje. Nandelav, Ta. & Dist. Bharuch.
	Name of the Borrowers	:	—
4	List of documents produced for perusal		
	i Sale Deed / Deed of Assignment	:	Sale Deed
	ii Plan	:	Not Provided
	iii Construction Permition	:	Town Planning and Evaluation Department
	Details of Share of each Owner in case of Joint Ownership	:	As per Sale Deed
5	Brief description of the property taken for valuation (Including leasehold/freehold etc)	:	Office No. 212, 3rd Floor, Dhanshri Complex, Nr. Shravan Chowkdi, Dahej Road, Moje. Nandelav, Ta. & Dist. Bharuch.
		:	Commercial Office
6	Scope of Valuation	:	Yes, Canara Bank, Pachbatti Branch, Bharuch
7	If this report is to be used for any bank purpose, state the name of the bank and branch, if known		

II. DESCRIPTION OF THE PROPERTY

1	Postal address of the property	:	Office No. 212, 3rd Floor, Dhanshri Complex, Nr. Shravan Chowkdi, Dahej Road, Moje. Nandelav, Ta. & Dist. Bharuch.
		:	Bharuch
2	City / Town Residential / Commercial / Industrial Area	:	Residential & Commercial Area
3	Classification of the Area		
	i) High / Middle / Poor	:	Middle Area
	ii) Urban / Semi Urban / Rural	:	Urban Area
4	Coming under Corporation / Village Panchayat / Municipality Limits	:	Under Bauda Limit

Branches

Ahmedabad - Godhra - Bharuch - Surat - Vapi - Mumbai - Rajkot - Indore - B...

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	Whether covered under any State / Central Govt. Enactments (e.g. Urban Land Ceiling Act) or Notified Agency Area / Scheduled Area / Cantonment Area	:	No
	In case it is an Agricultural Land, any Conversion to House Site Plots is Contemplated	:	N. A.
	Location of Property		
	a) Plot No. / Nagar / Survey No.	:	Revenue Survey No. 4871 Paiki Plot No. 6, Dhanshri Complex, Office No. 212, Moje. Nandelav, Ta. & Dist. Bharuch.
	b) Door No.	:	Office No. 212
	c) S.F. No. / T.S. No. / R.S. No.	:	Revenue Survey No. 4871 Paiki Plot No. 6
	d) Village / Block	:	Moje. Nandelav
	e) Ward / Taluka	:	Bharuch
	f) Mandal / District	:	Bharuch
8	Boundaries of Property		

	As per Document	As per Site Visit
East	Office No. 217	Office No. 217
West	Complex Parking	Complex Parking
North	Art of Living Hall	Art of Living Hall
South	Office No. 213	Office No. 213

9	Latitude : 21°43'17.4"N	Longitude :	72°59'06.8"E
10	a) Property tax receipt referred Period	:	Not Provided
	b) Assessment number	:	Not Provided
	c) Tax amount Rs.	:	Not Provided
	d) Receipt in the Name of	:	Not Provided
11	Electricity service connection consumer number	:	Not Provided
	In the name of other details, if any	:	Not Provided
12	Property is presently occupied by (Owner / Tenants/ Both / Vacant)	:	Property is under Syndicate Bank Possession
13	If Tenanted Fully, What is the Gross Monthly Rent?	:	Rs. NIL (Vacant)
14	IF Occupied by both By assuming the entire building is let out,	:	Property is under Syndicate Bank Possession
	(i) What is the probable monthly rent?	:	—
	(ii) What is the advance amount?	:	—

III. PROCEDURE OF VALUATION

	Valuation Details	:	Part C (Commercial Building)
1	PSI	:	As per MAP
2	Plot Coverage	:	—

(Describe the Property Details)

PART B - LAND

1 Dimensions of the Site

	As per Deed	Actual
East	Not Available	Not Available
West	Not Available	Not Available
North	Not Available	Not Available
South	Not Available	Not Available
Extent	27.00 (As per Sale Deed)	

	Extent of Site (least of 1a & 1b)	:	Office Built up Area (As per Sale Deed)
	Size of the Plot	:	27.00 Sq. Mt. 290.52 Sq. Ft.
	North & South	:	Not Available
	East & West	:	Not Available
	Total Extent of the Plot As per Site	:	Not Available
2	Characteristics of the site		
a	What is the Character of the Locality?	:	Mixed
b	What is the classification of the locality?	:	Middle
c	Development of Surrounding Areas	:	Fully Developped
d	Possibility of Frequent Flooding / Sub-merging	:	No
e	Feasibility to the Civic Amenities like School, Hospital, Bus Stop, Market etc.	:	Moderate Distance
f	Level of Land with Topographical Conditions	:	Level
g	Shape of Land	:	Regular
h	Type of use to which it can be put	:	Commercial
i	Any usage Restriction	:	No
j	Is plot in Town Planning Approved Layout?	:	No
k	Corner Plot or Intermittent Plot?	:	Yes
l	Road Facilities	:	Available
m	Type of Road available at present	:	Pucca Road
n	Width of Road-is it below 20 Ft./more than 20 Ft.	:	More than 20 Ft.
o	Is it a Land - Locked Land?	:	No
p	Water Potentiality	:	Available
q	Underground Sewerage System	:	Available
r	Is Power Supply available at the Site?	:	Available
s	Advantage of the Site	:	---
t	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	:	No
4	Value on adopting GLR (Guideline Rate)	:	Rs. 5,338.00 per Sq.Mt.
	i) Guideline rate as obtained from the Registrar's office (an evidence thereof to be enclosed)	:	Rs. 5338 Per Sq. Mtrs. Jantri Rate For Land
	ii) Value of land by adopting GLR (..... X .....)	:	
	27.00 Sq. Mt. x 5,338 Rs. = 1,44,126		
5	Value by adopting PMR (Prevailing Market Rate)	:	Rs. 4000.00 per Sq.Ft.
	Prevailing market rate (Along with details / reference of atleast two latest deals/transactions with respect to adjacent properties in the areas)	:	Rs. 3,500/- to 4,500/- Per Sq. Ft. Inquiries made with various Estate Agencies, Developers of nearby area, and other Reliable Sources
	Unit rate adopted in this valuation after considering the characteristics of the subject plot Value of land by adopting PMR (..... X .....)	:	
	290.52 Sq. Ft. x 4,000 Rs. = 11,62,080		

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PART F - ABSTRACT VALUE

Description	Value of Adopting	
	GLR Rs.	PMR Rs.
Land	1,44,126	11,62,080
Building	0	0
Amenities	0	0
Services	0	0
Total	1,44,126	11,62,080
Say	1,44,126	11,62,000

Note:

1 Fair market value Of the Subject property has been derived by considering the effect of COVID - 19 Pandemic on Indian Economy. Though there are no market comparable instances to consider at Present, the negative effect in the real estate is quite evident and clear.

2 The Subject Property Under Valuation Was Locked at the Time of Site Inspection. Therefore we could not provide internal photos of the property which please note. This valuation report has been prepared based on bank instruction and documents copy provided by bank such as Sale deed, Construction Permission & Old Valuation Report.

ANY OTHER DETAILS:

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. Also, such aspects as i) Saleability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed).

As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is Rs. 11,62,000.00
Rupees Eleven Lac Sixty Two Thousand Only

The book value of the above property is Rs. Rs. 10,46,000.00
Rupees Ten Lac Forty Six Thousand Only

and the Distress Value Rs. 9,30,000.00
Rupees Nine Lac Thirty Thousand Only

Date : 20-07-2020
Place : Bharuch

Signature
(Name of the Approved Valuer and Seal of the Firm / Company)

Encl. : 1. Declaration from the value in Format (Annexure-22)
2. Model Code of conduct for Valuer (Annexure-23)

GOVT. REGD. VALUER V.P. SANJALIYA B.E. (CIVIL) REGD. No. 270 OF CAT-1 CHARTERED ENGINEER

SANI SENJALIYA LAND & BUILDING REGISTERED VALUER

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Internal

Copy of Guideline Rate

