

VALUATION CERTIFICATE

REPORT INITIATED BY-	:	Bank of Baroda, Umbhel Branch, Surat.
DATE OF REPORT	:	06/07/2026
REPORT NO.	:	ADA/BOB/2026/04/07
NAME OF OWNERS/INTENDING PURCHASERS./LESSEE	:	Mrs. Sangitaben Brijbhan Mr. Brijbhan Chandradhari Yadav
FILE NO.	:	---
TYPE OF PROPERTY	:	Residential Row House
ADDRESS OF THE PROPERTY	:	Plot No.: 622, “Dastan Residency”, Nr. Sarvottam Hotel, Kadodara – Bardoli Road, Dastan, Surat – 394310, Tal.: Palsana, Dist.: Surat.
MARKET VALUE	:	Rs. 14,00,000/-
ENCLOSURES	:	- Valuation Report. - Google map. - Photographs.

Report No: ADA/BOB/2026/06/01			Date: 06/07/2026											
VALUATION REPORT OF RESIDENTIAL ROW HOUSE														
I.	GENERAL													
1.	Purpose for which the valuation is made		To Estimate Market Value of immovable Property for debt recovery purpose.											
2.	a)	Date of inspection	:	04/07/2026										
	b)	Date on which the valuation is made	:	04/07/2026										
3.	List of documents produced for perusal		As per previous valuation report											
4.	Name of the owner(s) and his / their address (es) with Phone no.		:	Mrs. Sangitaben Brijbhan Mr. Brihban Chandradhari Yadav										
5.	Brief description of the property		:	Residential Row House (Gr. Floor + 01 st Floor)										
6.	Location of property													
	a)	Plot No. / Survey No.	:	Plot No.: 622, R.S. No.: 20, 59, 66, Block No.: 26, 67, 200.										
	b)	Door No.	:	622										
	c)	T.S. No. / Village	:	Dastan										
	d)	Ward / Taluka	:	Palsana										
	e)	Mandal / District	:	Surat										
7.	Postal address of the property		:	Plot No.: 622, "Dastan Residency", Nr. Sarvottam Hotel, Kadodara – Bardoli Road, Dastan, Surat – 394310, Tal.: Palsana, Dist.: Surat.										
8.	City / Town		:	Dastan										
	Residential Area		:	Yes										
	Commercial Area		:	No										
	Industrial Area		:	---										
9.	Classification of the area													
	i)	High / Middle / Poor	:	Middle Class.										
	ii)	Urban / Semi Urban / Rural	:	Rural										
10.	Coming under Corporation limit / Village Panchayat / Municipality		:	Dastan Gram Panchayat										
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area.		:	Under jurisdiction of Town Planner / TDO/ DDO (SUDA)										
12.	In case it is an agricultural land, any conversion to house site plots is contemplated		:	Not Applicable.										
13.	Boundaries of the property		:	<table border="1"> <tr> <th>As per Document</th> <th>As per Site</th> </tr> <tr> <td>North</td> <td>Plot No.: 621</td> </tr> <tr> <td>South</td> <td>Plot No.: 623</td> </tr> <tr> <td>East</td> <td>Society Road</td> </tr> <tr> <td>West</td> <td>Adj. Other Property</td> </tr> </table>	As per Document	As per Site	North	Plot No.: 621	South	Plot No.: 623	East	Society Road	West	Adj. Other Property
As per Document	As per Site													
North	Plot No.: 621													
South	Plot No.: 623													
East	Society Road													
West	Adj. Other Property													
	North		:	---										
	South		:	---										
	East		:	---										
	West		:	---										

14a	Dimensions of the site	:	A	B
			As per & Site	As per Document
	North	:	40.18 Sq. Mt./ 48.05 Sq. Yd.	40.18 Sq. Mt./ 48.05 Sq. Yd.
	South	:		
	East	:		
	West	:		
	:			
14b	Latitude & Longitude	:	21.152432, 73.021370	
15	Extent of the site	:	40.18 Sq. Mt./ 48.05 Sq. Yd.	
16	Extent of the site considered for valuation (least of 14a & 14b)	:	40.18 Sq. Mt. / 48.05 Sq. Yd. (As per site & Plan)	
17	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied (as verbally informed)	
II. CHARACTERSTICS OF THE SITE				
1	Classification of locality	:	Residential Area	
2	Development of surrounding areas	:	Residential cum Agriculture Area	
3	Possibility of frequent flooding/ submerging	:	No.	
4	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	Available at 3-5 km.	
5	Level of land with topographical conditions	:	Leveled.	
6	Shape of land	:	Rectangular	
7	Type of use to which it can be put	:	Residential	
8	Any usage restriction	:	Residential	
9	Is plot in town planning approved layout?	:	The plan is approved by Nagar Niyojak, Surat.	
10	Corner plot or intermittent plot?	:	Intermediate	
11	Road facilities	:	Available	
12	Type of road available at present	:	RCC Road	
13	Width of road – is it below 20 ft. or more than 20 ft.	:	30’ – 40’ ft. wide road.	
14	Is it a Land – Locked land?	:	Physical access is available	
15	Water potentiality	:	Available	
16	Underground sewerage system	:	Available	
17	Power supply is available in the site	:	Available	
18	Advantages of the site	:		
	1. ---	:	---	
	2. ---	:	---	
19	Special remarks, if any like threat of acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc.	:	Not in my knowledge at present.	
	1. ---	:	---	

	2.	---	:	---
Part – A (Valuation of land)				
1	Size of plot	:	40.18 Sq. Mt./ 48.05 Sq. Yd.	
	North & South	:	3.658 m	
	East & West	:	10.97 m	
2	Total extent of the plot	:	40.18 Sq. Mt./ 48.05 Sq. Yd.	
3	Prevailing market rate	:	Rs. 15,000/- per Sq. yd. to 18,000/- per Sq. yd.	
4	Guideline rate obtained from the Registrar's Office	:	Residential Land = Rs. 1200/- per Sq. mt.	
5	Assessed / adopted rate of valuation	:	Rs. 16,500/- per Sq. yd.	
6	Estimated value of land	:	= 48.05 Sq. yd. X Rs. 16,500/- per Sq. yd. = Rs. 7,92,825/-, Say Rs. 7,92,800/-	
Part – B (Valuation of Building)				
1	Technical details of the building			
a)	Type of Building		Residential Row House	
b)	Type of construction		R.C.C. framed Structure	
c)	Year of construction	:	2021 Age of Property: 05 Years Balance Life: 45 Years	
d)	Number of floors and height of each floor including basement, if any	:	Floor Height About = 3.65 mt.	
e)	Plinth area floor-wise	:		
			Floor	BUA (as per Site) in Sq. Ft.
			Gr. Floor	396.00
			1st Floor	180.00
			Stair Cabin	---
			Total	576.00
			BUA (as per Plan) in Sq. Ft.	
			177.00	
			177.00	
			32.00	
			386.00	
			Note: Least area was approved a per plan but the property is under NPA, therefore bank recovery purpose actual area at site is considered for Valuation; i.e. 576.00 sq. ft.	
f)	Condition of the building	:		
i)	Exterior – Excellent, Good, Normal, Poor	:	Normal	
ii)	Interior – Excellent, Good, Normal, Poor	:	Normal	
g)	Date of issue and validity of layout of Approved map/Plan	:	Rev. Plan is approved by Nagar Niyojak, B.P./Dastan/Palsana/Surat/341, Dt.: 22/01/2015	
h)	Approved map/Plan issuing Authority	:	Rev. Plan is approved by Nagar Niyojak, B.P./Dastan/Palsana/Surat/341, Dt.: 22/01/2015	
i)	Whether genuineness or authenticity of Approved map/Plan is Verified.	:	The plan is approved by Nagar Niyojak, Surat.	
j)	Any other comments by our empanelled valuers on authentic of Approved Plan.	:	---	

Specifications of construction (floor-wise)								
Sr.	Description				Gr. Floor + 01 st Floor			
1	Foundation				R.C.C.			
2	Basement				Not Applicable.			
3	Superstructure				Brick Masonry Wall, Plaster, wall paint			
4	Joinery / Doors & Windows				Wooden / Flush doors / M.S. Grills / Aluminum sliding Glass window			
5	RCC Works				Complete			
6	Plastering				Complete			
7	Flooring, Skirting, dado				Vitrified Tiles Flooring			
8	Special finish as marble, granite, wooden paneling, grills etc.				---			
9	Roofing including weather proof course				R.C.C. Slab			
10	Drainage				Available			
2	Compound Wall				Available			
	Height				---			
	Length				---			
	Type of construction				RCC Framed Structure			
3	Electrical installation							
	Type of wiring				Concealed			
	Class of fittings (superior / ordinary / poor)				Good			
	Number of light points				---			
	Fan points				04			
	Spare plug points				---			
	Any other item				---			
4	Plumbing installation							
	a)	No. of water closets and their type			---			
	b)	No. of wash basins			---			
	c)	No. of urinals			---			
	d)	No. of bath			01			
	e)	Water meters, taps etc.			---			
	f)	Any other fixtures			---			
DETAILS OF VALUATION								
Sr. No	Particulars of item	Plinth Area	Roof height	Age	Estimated Depp. replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net Value after depreciation Rs.
1.	Gr. + 01 floor	576.0 Sq. Ft.	3.00 m	05 years	Rs. 1050/- per Sq. ft.	Rs. 6,04,800/-	Considered in Replacement Cost	Rs. 6,04,800/-
Total Value of Construction								Rs. 6,04,800/- Say Rs. 6.05,000/-

Part – C (Extra Items)			(Amount in Rs.)
1	Portico	:	---
2	Ornamental front door	:	---
3	Sit out / Verandah with steel grills	:	---
4	Overhead water tank	:	---
5	Extra steel / collapsible gates	:	---
	Total	:	---
Part – D (Amenities)			(Amount in Rs.)
1	Wardrobes	:	---
2	Glazed tiles	:	---
3	Extra sinks and bath tub	:	---
4	Marble / ceramic tiles flooring	:	---
5	Interior decorations	:	---
6	Architectural elevation works	:	---
7	Paneling works	:	---
8	Aluminum works	:	---
9	Aluminum hand rails	:	---
10	False ceiling	:	---
	Total	:	---
Part – E (Miscellaneous)			(Amount in Rs.)
1	Separate toilet room	:	---
2	Separate lumber room	:	---
3	Separate water tank / sump	:	---
4	Trees, gardening	:	---
	Total	:	---
Part – F (Services)			(Amount in Rs.)
1	Water supply arrangements	:	---
2	Drainage arrangements	:	---
3	Compound wall	:	---
4	C.B. deposits, fittings etc.	:	---
5	Pavement	:	---
	Total	:	---
TOTAL ABSTRACT OF THE ENTIRE PROPERTY			
Part – A	Land	:	Rs. 7,69,000/-
Part – B	Building	:	Rs. 6,05,000/-
Part – C	Extra items	:	---
Part – D	Amenities	:	---
Part – E	Miscellaneous	:	---
Part – F	Services	:	---
Total Value of Property		:	= Rs. 14,03,000/-

	(Rupees Fourteen Lac Three Thousand only)
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BASIS OF VALUATION/METHODOLOGY	
	Market Approach has been considered to estimate the Market Value and for that verbal market inquiry of similar types of the property has been collected from surroundings and adjusts it with the subject property & Cost Approach has been considered to estimate the Market Value of Construction thereon.
VALUATION	
	The subject property is a Residential Row House Comprised Gr. + 01 Floors which is located at Dastan. Our Market Inquiry among real estate brokers and agents in the said area has revealed that similar sized Residential Plots in the vicinity of subject Property at Bardoli are available / transacted at a rate ranging from Rs. 15,000/- per Sq. Yd. to Rs. 18,000/- per Sq Yd. based on Plot Area, depending upon size, situation, location, access from the main road, demand and supply of similar properties etc. On considering the above parameters and keeping in size, location, situation, access & distance from the main road, I have adopted the Market Rate of Plot at Rs. 16,500/- per Sq. yd. based on Plot Area. The Built Up area considered for valuation is 576.00 Sq. ft.
1	Plot Area (Sq. ft.) : 40.18 Sq. Mt./ 48.05 Sq. Yd.
2	Approved BUA : As Per site = 576.00 Sq. Ft.
4	Recommended Rate and basis for recommendation. : Land Rate: Rs. 16,500 /- per Sq. Yd.
5.	Market value. :
	Market Value of land : Rs. 7,92,800/-
	Depreciated Replacement Cost of Building : Rs. 6,08,000/-
	Total Value of the Property : Rs. 14,00,800/- say Rs. 14,00,000/-
6	Realizable Value (90% of MV) : Rs. 12,60,000/-
7	Distress sale Value (75% of MV) : Rs. 10,50,000/-
8	Insurable Value : Rs. 5,50,000/- (calculated on Considered BUA)
10	REMARKS
	– The property is assumed to be free from any encumbrances. – The Value is estimated for debt recovery purpose, property already mortgaged to Bank. – Ownership / Legal Details are considered as per provided documents (previous valuation report) – Ownership documents have not been provided by you, but as per instruction report has been issued with reference to the previous Valuation Report. – Furthermore the normal Market transactions in the city is with accounted & Unaccounted money, so if you will sale the property by the transaction of only accounted money than there is a remarkable difference in the estimated Market Value. – To appear in the court or any sale procedure is not in the scope of work. – Estimated Market Value may be increase / decrease in future depending upon the market scenario at that time.

- Realizable value may be much lower than the market value because present market condition is Fluctuating. I have estimated the market value of the subject property based on facts known to me, information provided by you and assumptions and limiting condition mentioned herewith. Should there be any reason, fact and information not known at the time of preparing this report which adversely affects the marketability / title of property under valuation than this valuation stands null and void.
- **Market Value** (As per International Valuation Standards): Market Value is the estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion.
- **Realizable Value:** It is an Estimated Selling Price of the property in the open market less the estimated cost of completing the sale transaction (Disposal cost). It is thus net amount left in the hand of the seller after payment of expenses like advertisement cost, legal and brokerage charges, property tax arrears, auction expenses, etc.
- **Distress value:** It is the estimated gross amount expressed in terms of money that could be typically realized from a properly advertised and conducted public auction, with the seller being compelled to sell with a sense of immediacy on an as is where is basis as of a specific date.
- Please check the latest legal report about to verify current ownership & other liabilities on the property.

Declaration

I hereby declare that-

- For the matter of Title & Ownership of subject property, there is no such Documents have been provided. I, therefore disclaim my responsibility towards title & Ownership.
- Please refer the latest Legal Opinion.
- The information furnished in the report is true and correct to the best of my knowledge and belief.
- I / My representative have no direct or indirect interest in the property valued.
- I / My representative have inspected the property on 04/07/2026
- It is assumed that the Documents provided by you are Authentic & Genuine.

Date : 06/07/2026

Place: Surat.

ANKUR A. DESAI

Master of Valuation (P & M),
Master of Valuation (RE), B.Sc. (Chem.),
F.I.V. (F-21241) (P & M – L & B),
Mem. of CVSRTA (P & M – L & B),
Govt. Regd. Valuer - (P & M – L & B),
Regd. Valuer u/d. Co.'s Act. (P & M – L & B),

Undertaking / Declaration

I, hereby declare that -

The property has been physically inspected on 04/07/2026 & identified based on the documents provided.

This report does not certify or confirm any ownership or title of the property that has been valued.

I have no direct or indirect interest in the property being valued.

I have not been convicted of any offence or sentenced to a term of imprisonment.

I have not been found guilty of misconduct in my professional capacity.

I have not been penalized or convicted by any Bank/Financial institution/Government Department/PSU/Corporate.

This valuation report is prepared without any prejudice or bias to any person or institution.

I have no interest (present or future) in the transaction of the property.

No assistance from property owner / borrower was sought / received for the preparation of the valuation report.

The information furnished above is true and correct to the best of my knowledge and belief and takes into account information and / or documents submitted or shown to me by the client.

I have not verified the legal title of the property.

The market value of such properties / localities may increase or decrease, depending on the future market conditions and scenarios.

Any additions/alterations made to the property after the date of valuations shall not fall under the scope of this report.

Ownership papers / Sale agreement may please be verified at your end to ascertain the right title & areas.

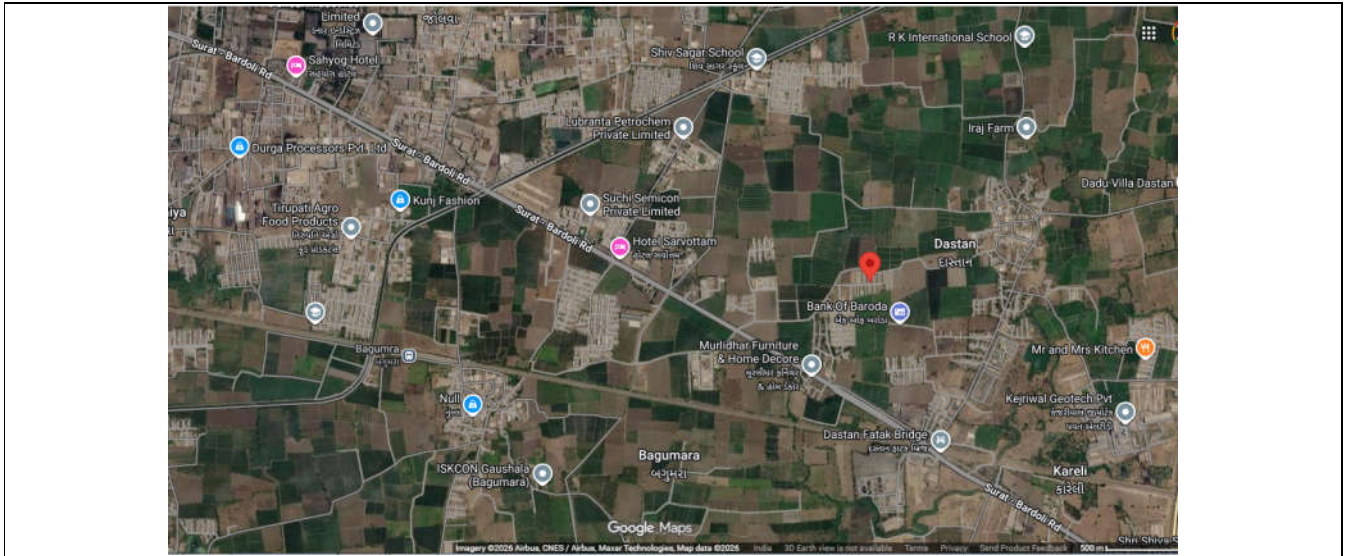
No structural survey was conducted by me.

The Report (Fully/Partly) shall not be used other than purpose mentioned in report.

Sr. No.	Particulars	Valuer comment
1	Background information of the asset being valued;	The property under valuation is Gr. + 1 st Floor Residential Row House
2	Purpose of valuation and appointing authority	To Estimate Market Value of immovable Property for recovery purpose.
3	Identity of the valuer and any other experts involved in the valuation;	Mr. Ankur A. Desai
4	Disclosure of valuer interest or conflict, if any;	Not Applicable
5	Date of appointment, valuation date and date of report;	Date of Appointment: 04/07/2026 Date of Valuation: 04/07/2026 Date of Report: 06/07/2026
6	Inspections and/or investigations undertaken;	Site measurements during physical inspection.
7	Nature and sources of the information used or relied upon;	Oral/Verbal Market Inquiries
8	Procedures adopted in carrying out the valuation	Approach: Market Approach & Cost Method: Verbal Market Inquiries/Composite Method
9	Restrictions on use of the report, if any;	The Report can solely use to Bank of Baroda for the purpose mentioned.
10	Major factors that were taken into account during the valuation;	The prevailing Market Rates &/or cost of associated assets/commodities/Material, Inflation, Prevailing Market Condition, the purpose of Valuation.
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.	Refer Remarks / Assumption & Limiting Conditions mentioned in report.

Place: Surat

Date: 04/07/2026



21.152432, 73.021370

