RADHE ASSOCIATES
Er. Deep Thoriya
(Civil Engineer, FIIV, Govt. Registered Valuer)

Office no. 212, Second Floor, Landmark Arcade,
Opp. Sky mall, Shanala Road,
Morbi - 363641

radheassociates135@gmail.com

+91 99135 78787

Date – 08/10/2026

To
The Manager
Bank of Baroda,
Diwanpara Branch
Wankaner - 363621.

VALUATION REPORT

1. Names of the Owner : **Mrs. Vaja Trigunaben Hiteshbhai**

2. a) Date of Inspection : 07/10/2026
   b) Date of Valuation : 08/10/2026

3. Location of the Property : Plot no. 26p (Western), Opp Kumar Primary School, Off. Bhatiya Society Main Road, Bhatiya Society, At. Chandrapur, Ta. – Wankaner – 363621, Morbi

4. a. Present Fair Market Value : ₹ **34,40,000.00** (Land +Building)

   b. Value as per Govt. Jantri : ₹ **14,13,600.00**

   c. Realizable Value : ₹ **30,96,000.00**

   d. Distress Value : ₹ **27,52,000.00**

   e. Insurable Value : ₹ **14,26,000.00**

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VALUATION REPORT

I.	**GENERAL**			
1.	Purpose for which the valuation is made			To know the fair market Value of the property as on today for Bank of Baroda, Ravapar Road Branch, Morbi.
2.	a)	Date of inspection	:	07/10/2026
	b)	Date on which the valuation is made	:	08/10/2026
3.	List of documents produced for perusal			
	i) Sale deed		:	No. 2716, Date: 16/06/2022
	ii) Approved Building Plan		:	No. 182, Date – 28/05/2013, approved by Chandrapur G.P.
	iii) Approved Layout Plan		:	No. 303/vashi-2271, Date – 25/11/1986, Approved by TDO, Wankaner
4.	Name of the owner(s) and his / their address with Phone no. (details of share of each owner in case of joint ownership)		:	**Mrs. Vaja Trigunaben Hiteshbhai**
5.	Brief description of the property(Including leasehold freehold)		:	GF – Freehold, FF- Freehold
5a.	Total lease period and remaining period (if leasehold)			Vacant, under Bank of Baroda possession (as on date of inspection)
6.	Location of property			
	a)	Plot No. / Survey No.	:	R.S. No. 126/5+6p, Plot no. 26p (Western)
	b)	Door No.	:	Plot no. 26p (Western)
	c)	T.S. No. / Village	:	Chandrapur
	d)	Ward / Taluka	:	Wankaner
	e)	Mandal / District	:	Morbi

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7.	Postal address of the property	:	Plot no. 26p (Western), Opp Kumar Primary School, Off. Bhatiya Society Main Road, Bhatiya Society, At. Chandrapur, Ta. – Wankaner – 363621, Morbi	
8.	City / Town	:	Wankaner	
	Residential Area	:	Yes	
	Commercial Area	:	No	
	Industrial Area	:	No	
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	:	Village 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.	:	No	
12	In case it is an agricultural land, anyconversion to house site plots is contemplated	:	No	
13	Dimensions/ Boundaries of the site	:	a As per the Deed	b Actuals
	North	:	Street	Street
	South	:	Land of plot no. 25	Other property on plot no. 25
	East	:	Land of plot no. 26p	Other property on plot no. 26p
	West	:	7.62 mt. road	Road
13.2	Latitude, Longitude and Coordinates of the site.		22.6088131,70.9573973	

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14	Extent of the site	:	89.93 Sq. Mt. = 968 Sq. Ft.
15	Extent of the site considered for valuation (least of 13a & 13b)	:	As per above.
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	GF - Vacant , FF – Vacant (Under Bank of Baroda possession)
II.	**CHARACTERSTICS OF THE SITE**		
1.	Classification of locality	:	Developing Residential Area
2.	Development of surrounding areas	:	Yes
3.	Possibility of frequent flooding/ submerging	:	No
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	Near By
5.	Level of land with topographical conditions	:	Level
6.	Shape of land	:	Rectangular
7.	Type of use to which it can be put	:	Residential
8.	Any usage restriction	:	No
9.	Is plot in town planning approved layout?	:	Yes
10	Corner plot or intermittent plot?	:	Corner Plot
11	Road facilities	:	Available
12	Type of road available at present	:	Cement road
13	Width of road – is it below 20 ft. or more than 20 ft.	:	24 ft.
14	Is it a Land – Locked land?	:	No
15	Water potentiality	:	Available
16	Underground sewerage system	:	Available
17	Power supply is available in the site	:	Available
18	Advantages of the site	:	
	1. Nearby facilities available		
	2. Residential area		
19	***Special*** remarks, if any like threat of acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc. (Distance from Sea-coast / Tidal level must be incorporated.)	:	N.A.

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Part – A (Valuation of land)				
1	Size of plot		:	**968 Sq. ft.**
	North & South		:	As per above
	East & West		:	As per above
2	Total extent of the plot		:	**968 Sq. ft.**
3	Prevailing market rate **(Along with details / reference of atleast two latest deals/ transactions with respect to adjacent properties in the areas)**		:	Rs. 1330 to Rs. 1550.00 Per Sq. ft.
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)		:	2 x 795.00 Per Sq. Mt. 1590 x 89.93 Sq.mt. = **₹ 1,42,988/-**
5	Assessed / adopted rate of valuation		:	₹ 1450.000 Per Sq.ft.
6	Estimated value of land		:	968 x 1450.00 = **₹ 14,03,600.00**
Part – B (Valuation of Building)				
1	Technical details of the building			
	a)	Type of Building (Residential / Commercial / Industrial)	:	Residential
	b)	Type of construction (Load bearing / RCC / Steel Framed)	:	Load Bearing
	c)	Year of construction	:	2013 (Remaining life – 37 years, if maintained well)
	d)	Number of floors and height of each floor including basement, if any	:	G.F. + F.F.
	e)	Plinth area floor-wise	:	GF – 776 Sq.ft., FF – 776 Sq.ft.
	f)	Condition of the building	:	
		i) Exterior – Excellent, Good, Normal, Poor	:	Good
		ii) Interior – Excellent, Good, Normal, Poor	:	Good
	g)	Date of issue and validity of layout of approved map / plan	:	No. 303/vashi-2271, Date – 25/11/1986, Approved by TDO, Wankaner
	h)	Approved Map / plan issue authority	:	Chandrapur Gram Panchayat

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	i)	Whether genuiness or authenticity of approved map / plan is verified	:	YES
	j)	Any other comments on authenticity of approved plan and construction as per the approved plan	:	Construction is as per plan

Specifications of construction (floor-wise) in respect of -

S.No	Description	Ground floor	Other floors
1	Foundation	Spread Footing	Spread Footing
2	Basement	-	-
3	Superstructure	9" Th Brick Masonary	9" Th Brick Masonary
4	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc., and specify the species of timber)	Teakwood	Teakwood
5	RCC Works	Good	Good
6	Plastering	Cement Plaster	Cement Plaster
7	Flooring, Skirting, dadoing	Tiles	Tiles
8	Special finish as marble, granite, wooden panelling, grills etc.	-	-
9	Roofing including weather proof course	RCC Slab	RCC Slab
10	Drainage	Underground	Underground

11	**Compound Wall**		
	Height	:	--
	Length	:	--
	Type of construction	:	--
12	**Electrical installation**		
	Type of wiring	:	Conceled
	Class of fittings (superior / ordinary / poor)	:	Ordinary

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Details of valuation

i) AS PER GOVT. GUIDELINE RATE:

Particulars of item	Built Up Area Sq. Mt.	Roof height Mt.	Age of building	Estimated replacement rate of construction ₹	Replacement cost ₹	Depreciation ₹	Net Value after depreciation ₹
Ground floor	72.12	3.05	13	11500	8,29,380	1,94,074	6,35,306
First floor	72.12	3.05	13	11500	8,29,380	1,94,074	6,35,306
						Total	12,70,612
						Say	**12,70,612**

ii) AS PER MARKET RATE:

Particulars of item	Built Up Area Sq. ft.	Roof height Mt.	Age of building	Estimated replacement rate of construction ₹	Replacement cost ₹	Depreciation ₹	Net Value after depreciation ₹
Ground floor	776	3.05	13	1200	9,31,200	2,17,901	7,13,299
First floor	776	3.05	13	1200	9,31,200	2,17,901	7,13,299
						Total	14,26,598
						Say	**14,26,000**

PART – C (Extra Item):

1.	Underground + Overhead Water Tank	Approx.	--
2.	Extra Steel / Compound Gate	Approx.	--
	Total		**Rs. 50,000**

PART – D (SERVICES):

1.	Compound Wall & Gate	Approx.	--
2.	Pavement in Margin	Approx.	--
	Total		**Rs. 30,000**

PART – E (Amenities):

1.	Fixed Furniture, False Ceiling etc	Approx.	**Rs. 5,30,000**

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Total abstract of the entire property

			As per Guideline Rate	As per Market Rate
Part – A	Land	:	₹ 1,42,988.00	₹ 14,03,600.00
Part – B	Building	:	₹ 12,70,612.00	₹ 14,26,000.00
Part – C	Extra items	:	₹ 00,00,000.00	₹ 50,000.00
Part – D	Services	:	₹ 00,00,000.00	₹ 30,000.00
Part – E	Amenities	:	₹ 00,00,000.00	₹ 5,30,000.00
	Total	:	₹ 14,13,600.00	₹ 34,39,600.00
	Say	**:**	**₹ 14,13,600.00**	**₹ 34,40,000.00**

Fair Market Value	**₹ 34,40,000.00**
Realizable Value	₹ 30,96,000.00
Distress Value	₹ 27,52,000.00
Value as per guideline rate	₹ 14,13,600.00

(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 and iii) Any likely income it may generate may be discussed)

Remarks :-

1. Built- up area is considered as per building plan and land area is considered as per sale deed provided.

2. Internal photographs is not attached in this report as subject property was door locked and also under the possession of Bank of Baroda at the time of inspection.

1. As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is **Rs. 34,40,000/-** (Rupees Thirty four lakh forty thousand only).
2. The realizable value of the above property is **Rs. 30,96,000/-** (Rupees Thirty lakh ninety six thousand only).
3. The distress sale value is **Rs. 27,52,000/-** (Rupees Twenty seven lakh fifty two thousand only).

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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._____.
(Rupees_____only.)

Signature
(Name of the Branch Manager)

Declaration from valuer :

1. The information furnished in my valuation report dated 08/10/2026 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
2. I have no direct or indirect interest in the property valued.
3. I have personally inspected the property on 07/10/2026 The work is not sub-contracted to any other valuer and carried out by myself.
4. I have not been convicted of any offence and sentenced to a term of imprisonment.
5. I have not been found guilty of misconduct in professional capacity.
6. I have not been declared to be unsound mind.
7. I am not an undischarged insolvent.
8. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt.
9. I 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.
10. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
11. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI).
12. I am the proprietor official of the firm, who is competent to sign this valuation report.

Restriction on the use of report :

1. This valuation report is made only for the purpose to know the fair market value of the property for Bank Of Baroda and should not be used for any other purpose.

RADHE ASSOCIATES
Govt. Regd. Valuer
Registration No.: CAT-I/81/22-23
ER. DEEP THORIYA

Place: Morbi
Date: 08/10/2026

Signature
(Deep Thoriya)

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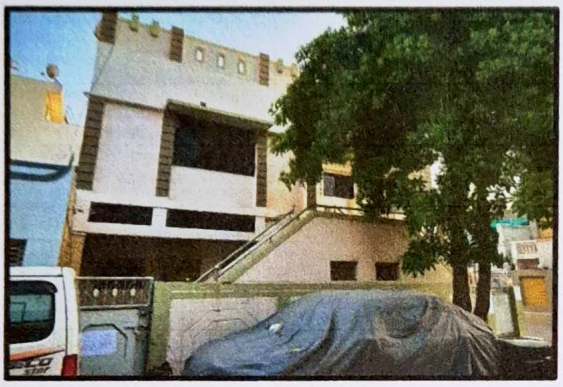
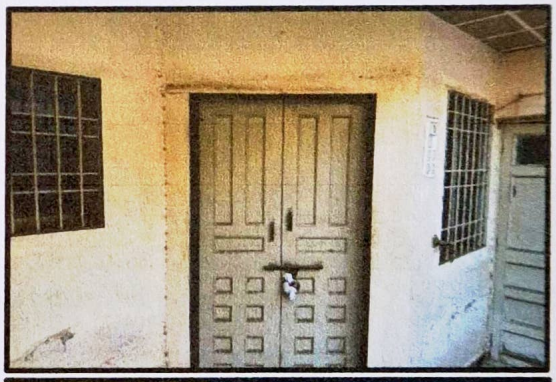
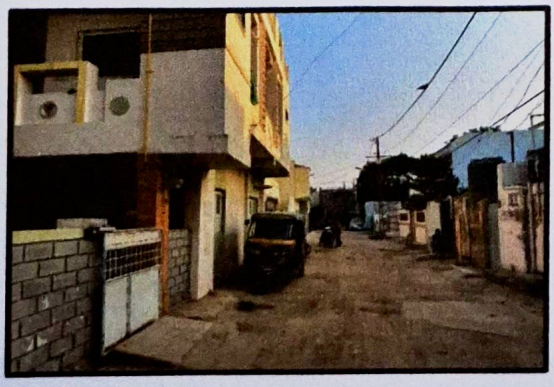
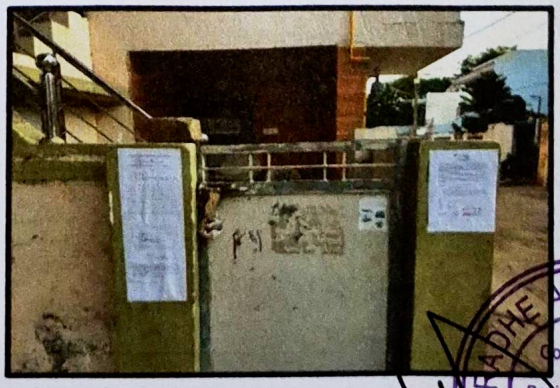
Photographs of the property



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Jantri value photo

સ્ટેમ્પ્સ, ગાંધીનગર, ગુજરાત રાજ્ય.

ASR- 2011 Final

તા.૧૮/૦૪/૨૦૧૧ ના સરકારશ્રીના મહેસૂલ વિભાગના ઠરાવ અન્વયે અમલ માં આવેલ જંત્રી

જીલ્લા . RAJKOT તાલુકા. WANKANER

ગામનુ નામ. CHANDRAPUR

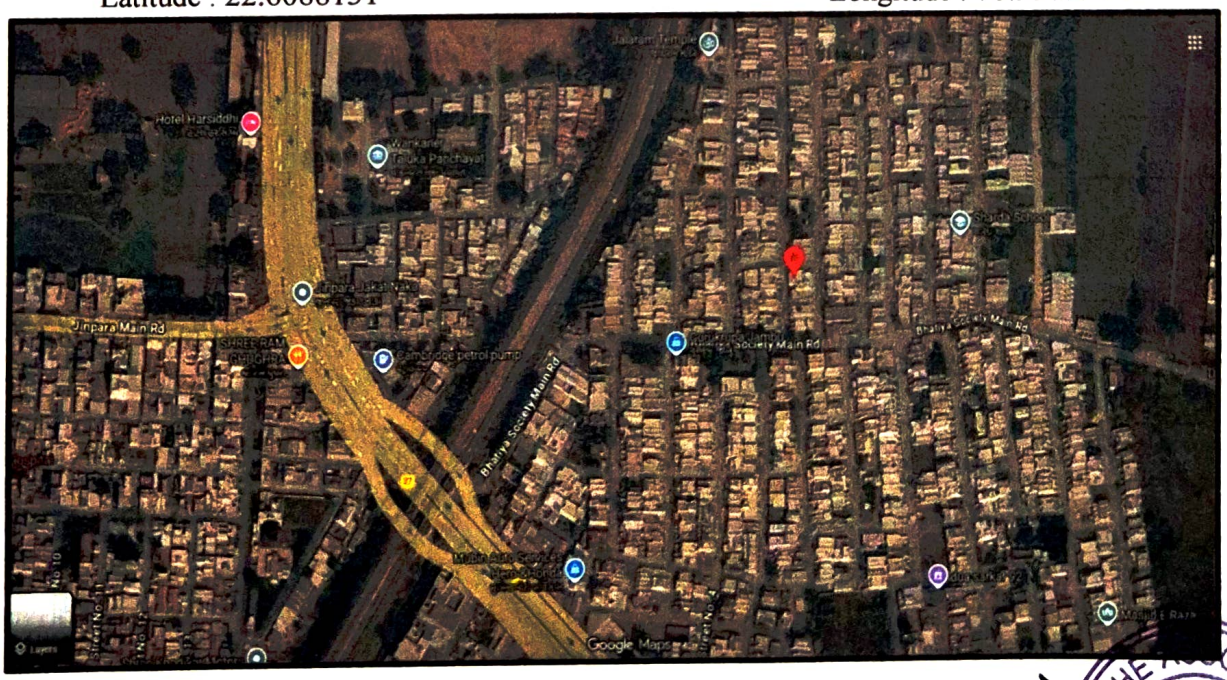
Rs. per Sq.Mtr

ગામતળ રહેણાક – 810 ગામતળ વાણિજ્ય – 1120

સર્વે નંબર	બીનખેતી જમીન				
	રહેણાક	વાણિજ્ય	ઔધોગિક	ખનિજ તત્વોવાળી	
1, 2, 3, 4, 4/1, 4/2, 6/1, 6/2, 7, 7/paiki, 8/1, 8/2, 9/1, 9/2, 10, 10/1, 10/2, 10/3, 11, 12, 13/1, 13/2/PO, 13/3/Paiki, 14/2/Paiki, 15/Paiki, 16/1, 16/2, 18, 20, 21, 21/1, 21/2, 22/1, 22/1/Paiki, 22/2, 22/3/Paiki, 23/1, 23/2, 24/1/Paiki, 24/2/Paiki, 25/1, 25/2, 26/1, 26/2, 27, 28, 28/1, 29, 30, 31, 32/1/PO, 32/2/PO, 33, 34, 35, 36/1, 36/2, 37/1, 37/2, 37/3, 37/4, 37/5, 38/1, 38/2, 38/3, 38/4, 38/5, 39, 40/1/PO, 40/2, 40/3, 40/4, 41/1, 41/2, 41/4, 42/1, 42/2, 42/3, 42/4, 43/1, 43/2, 43/3, 43/4, 43/5, 43/6, 43/7, 43/8, 44/1, 44/2, 44/3, 45/1, 45/2, 45/3, 45/4, 46, 47, 48/1, 48/2, 49, 50/1, 50/2, 51/1, 52/1, 52/2, 52/3, 53, 54, 55/1, 55/2, 55/3, 55/4, 56/1, 56/2, 57, 58, 59, 60, 61, 62, 63/1, 63/2, 63/3, 63/4, 64, 64/5, 65/1, 65/2, 65/3, 65/4, 65/5, 65/6, 65/7, 65/8, 65/9, 66/1/PO, 66/2, 67, 68, 69, 70, 71, 72/1, 72/2, 72/3, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83/1, 83/2, 84, 85/1, 85/2, 85/3, 86, 87/1, 87/2, 88/1, 88/2, 89/1, 89/2, 89/3, 90/1/PO, 90/2/PO, 91/1, 92, 93, 94, 95, 96, 97/1, 97/2, 98, 99, 100, 101/1, 101/2, 102/1, 102/2, 103/1, 103/2, 103/3, 104, 105, 106, 107/1, 107/2, 108, 109, 110, 111, 112, 113, 114/1, 114/2, 114/3, 115, 116/1, 116/2, 116/3, 117, 118, 119, 120, 121, 122/1, 122/2, 123/1, 123/2, 123/3, 124/1, 124/2, 124/3, 124/4, 125, 125/1, 125/2, 125/3 126, 126/1, 126/2, 127, 130, 131, 132, 133,	795	1120	960		આમ-ન્ય

Geographic location of the subject property

Latitude : 22.6088131 Longitude : 70.9573973



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