STEELCRETE

- Consulting Structural Engineer
- Govt. App. Valuers (Reg. No. CAT - I / 390 / 2000-2001)
- Panel Valuer :- Bank of Baroda • Vijaya Bank • Canara Bank • ICICI Bank • HDFC Bank • Dena Bank • The Ratnakar Bank Ltd. • Mahendra Home Finance • Indiabulls Housing Finance • Tata Capital Housing Finance Ltd.

DHARMENDRA B. SHAH
B.E.(Civil), AMIE,FIV,MACI,CE,PVA(I)
Ph. : (O) 02637 - 250970
(M) 098251 18824
E-mail:steelcrete2006@gmail.com

:--- Bill Of Valuation Report :---

Job No : 001 / Dena bank/July/ 2015.

Date of Valuation : 29 - 07 - 2015.

Valuation Amount : 22,50,000.00 Rs.

Name of Owner : - Shri. Jamshedji Mervanji Awari.

For 1 st Rs. 50000 / -	@ 1/2 % =	250.00
For 2 nd Rs. 100000 / -	@ 1/4 % =	250.00
Balance Rs. 21,00,000.00/-	@ 1/8 %	2625
		3125.00
Add 14 % Service Tax :		437.50
Site Visit & Photo Graph :		500.00
	Total	4062.50
	Total	4000.00

FOR STEELCRETE

D.B.SHAH.

Add. : Head Off. : 6/599, "Chanchal Smruti" Jain Society, Near Fuvara, Navsari - 396 445.

Off. : 205, 2nd Floor, Samrajya Complex, Shravan Chowkdi, Dahej By Pass Road, Bharuch - 392 001

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To,
The Senior Manger,
Dena Bank.

I CERTIFY THAT TO THE BEST OF MY KNOWLEDGE AND BELIFE,

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial and unbiased professional analyses, opinion and conclusions.
- I have no (or the specified) present or prospective interest in the property, that is the subjected of this report and no (or the specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions and conclusions were developed and this report has been prepared, in conformity with the uniform standards of professional appraisal practice.
- We have not received structural drawing. So we assume that the structure is safe and sound due to any effects.

My assistance Mr. Rakesh Patel have inspected the property at Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. : Tapi. For the purpose of estimating fair market value as on 29-07 - 2015 for Bank of Baroda Security.

Based upon the information and particulars provided by the owner and actual observation, detailed valuation report is prepared and furnished here with.

The present fair market value of the property Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. : Tapi. Is owned by Shri. Jamshedji Mervanji Awari. Is 22,50,000.00 Rs. only which is fair and reasonable in my opinion.

DATE : - 29 - 07 - 2015.

Signature of Registered Valuar

PLACE : Navsari

DHARMENDRA B. SHAH
Reg. No : CAT - I / 390 / 2000-2001

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Job No : 001 / Dena bank/July/ 2015.

VALUATION REPORT

Name of Owner : - Shri. Jamshedji Mervanji Awari.

Address : Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. : Tapi.

Date of Valuation : 29 - 07 - 2015.

Valuation Amount : 22,50,000.00 Rs.

Add. : Head Off. : 6/599, "Chanchal Smruti" Jain Society, Near Fuvara, Navsari - 396 445.

Off. : 205, 2nd Floor, Samrajya Complex, Shravan Chowkdi, Dahej By Pass Road, Bharuch - 392 001

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Job No : 001 / Dena bank/July/ 2015.

Name of Owner : -	Shri. Jamshedji Mervanji Awari.
Address of Property : -	Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. : Tapi.
Date of Valuation : -	29 - 07 - 2015.
Total Amount of Valuation : -	22,50,000.00 Rs.

STEELCRETE

* CONSULTING STRUCTURAL ENGINEER
* GOVT. APP. VALUER
* PANEL VALUER
  * BANK OF BARODA.
  * VIJAYA BANK.
  * STATE BANK OF INDIA
  * DENA BANK.
  * UNITED BANK.
  * CANARA BANK.
  * ICICI HOME FINANCE.
  * HDFC BANK.
  * THE RATNAKAR BANK LTD.
  * MAHENDRA HOME FINANCE.
  * INDIABULLS HOUSING FINANCE.
  * TATA CAPITAL HOME FINANCE
  * GRUH FINANCE

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FORM 0 - 1

(See Rules / 8D)

Report of Valuation of immovable property

(Other then agricaltural lands plantations, forests, mines and quarries)

PART - I - Questionnaire

GENERAL

1	Purpose of which valuation is made.	To know fair market value of property for Dena bank.
2	Date as on which valuation is made.	29 - 07 - 2015.
3	Name of the reported owner with address.	Shri. Jamshedji Mervanji Awari. Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. : Tapi.
4	Documents produced for valuation.	Sathaghat copy
5	If the property under joint inership,Share of each such owner,are the Shares undivided	Ownership
6	Brief description of the property under valuation.	R. C. C. frame structure on Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. : Tapi.
7	If this report is to be used for any bank purpose, state the name of the bank & branch if know.	Dena Bank.
8	Description of property	
A	Postal address of the property.	Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. ; Tapi.

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Off. : 205, 2nd Floor, Samrajya Complex, Shravan Chowkdi, Dahej By Pass Road, Bharuch - 392 001

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	B Location of Property	
	Plot No. / Nagar / Society / Streel	Plot No : 5 , Sundaram Nagar Society
	R. Sr. No. / C. Sr. No. / Sr. No. / Tika No.	Ward No : 8 , Survey No : 226
	Village / Block	Collage Road , Ta. : Vyara & Dist. : Tapi.
	Taluka / Ward	Ta. Vyara.
	District / Municipality / Corporation.	Dist. Tapi
	Boundareis of the Property	
	Actuals	As Per Deed
C	North : - Society Road. South : - Survey No : 226 East : - Plot No : 6 West : - Plot No : 4	North : - Society Road. South : - Survey No : 226 East : - Plot No : 6 West : - Plot No : 4
10	Property tax receipt referred	
A	Assessment number	Nil
B	Tax amount	Nil
C	Receipt in the name of	Nil
11	Electricity service connection number with name.	Nil
12	Property is presenty occupied by	Owner / Tenants / Both / Vecant
13	Is the property situated in residential / Commercial / Mixed area / Industrial area ?	Residential
14	Classification to locality, high class / middle / class / poor class.	Middle Class
15	Proximity to civil amenities, like schools, hospitals, offices, market, cinemas, etc.	All aminities are at walking distance and about 3 to 4 km. distance for Govt. Offices, & S.T. Depot.
16	Means and proximity to surface communication by which the locality is served.	State Transport and Private Vehicals

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LAND : -

1	Areas of lands supported by documentary proof shape dimensions and physical features.	As per record, Plot No : 5. Area : 750.00 sq.ft. = 69.7 sq.mt.
2	Roads, streets or Lanes on which the land is abutting.	Internal Society Road (6.09 mt. wide)
3	Is it freehold or lease - hold Land ?	Freehold with " C " tanure.
4	If lease- hold, the name lessors / lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease.	
	I. Initial permium.	Not Applicable
	II. Ground rent payable per annum.	Not Applicable
	III. Unearned increase payable to the lessor in the event of sale or transfer.	Not Applicable
5	Is there in restriction convenent in regard to use of the land ? If so attach a copy of the covenant.	Not Applicable
6	Are there any agreements of easement ? If so, attach copies.	Not Applicable
7	Does the land fall in an area included in any Town Planing Scheme of any Development Plan of Government or any statutory body ? If so, Give Particulars.	No
8	Has any contribution been made towards development or is any demand for such contribution still out standing ?	No
9	Has the whole or part of the land been notified for acqusition by Government or any statutory body ? Give date of the notification.	No
10	Attach a dimentioned site plan.	Attached Herewith.

IMPROVEMENTS : -

1	Attach plans and elevation of all structures standing on the land a lay-out plan.	Attached Herewith.
2	Furnish technical details of the building on a separate sheet. (The Annexure to this Form may be used.)	As per annexure to form No : - 01.

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3	(i) Is the building owner-occupied/tenanted/both? (ii) If party owner-occupied, specify portion and extent of area under owner occupation.	Owner occupied.
4	What is the floor space index permissible and percentage actually utilised ?	3.00 permissible
RENTS : -		
1	(i) Name of tenents / lessees / licensees, etc.	Not Applicable
	(ii) Portion in their occupation.	
	(iii) Monthly or annual rent compensation / licence fee, etc. paid by each.	Not Applicable
2	Are any of the occupants related to,or close business associates of the owner ?	Not Applicable
3	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, builtin wardrobes etc. Or for service charges ? If so, give details.	Not Applicable
4	Give details of water and electricity charges. If any, to be borne by the owner.	Not Applicable
5	Has the tenant to bear the whole or part of the cost of repairs and maintenance ? Give particulars.	Not Applicable
6	If a lift is installed, who has to bear the cost of maintenance and operation, owner or tenant ?	Not Applicable
7	If a pump is installed, who has to bear the cost of maintenance and operation-owner or tenant ?	Not Applicable
8	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passages compound, etc. -owner or tenant ?	Not Applicable
9	What is the amount of prorerty tax ? Who is to bear it ? Give details with documentary proof.	Not Applicable
10	Is the building insured ? If so, give the policy No. Amount for which it is insured and the annual premium.	Not Applicable
11	Is any disput between landlord and tenant regarding rent pending in a court of law ?	Not Applicable

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12	Has any standard rent been fixed for the premised under any law relating to the control of rent?	Not Applicable
	SALES :-	
1	Give instances of sales of immovable property in the locality on a separate sheets, indicating the name and address of the property, registration No. sale price area of land sold.	Not Applicable
2	Land rate addopaed in this valuation.	1500.00 Rs.per sq.ft.
3	If sale instances are not relied upon. The basis of arriving at the land rate.	Self observation site and spot studies, self experience local and spot market rate inquiries.
COST OF CONSTRUCTION		
1	Year of commencement of construction and year of completion.	1989-1990
2	What was the method of construction by contract employing labour directly or both?	Not Known
3	For items of work done on contract produce copies of agreements.	Not Known
4	For items of work done by engaging labour directly, give basic rates of material and labour supported by documentary proof.	Not Known

Signature of Registered Valuer
Category I / 390 / 2000 - 2001

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PART II - Valuation

Please refer attached calculation discussing the detail approach or valuation of the cost of construction and indicating how the value has been arrived.

The property for valuation is a Duplex type of Shri. Jamshedji Mervanji Awari.

At Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. : Tapi.

PART III - DECLARATION

i) My assistance have personally inspected the property on Dt : 29 - 07 - 2015.

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

iii) The information furnished in part - I is true and correct to the best of my knowledge and belief.

Date : 29 - 07 - 2015.

Place : Navsari.

Signature of Registered Valuer
Category I / 390 / 2000 - 2001

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ANNEXURE FORM 0 - 1

No.	Technical Detail	Main Building
1	Year of construction, Years of completion & % of works completed yearwise.	1989-1990
2	Estimated future life.	30 years (If property maintain)
		Construction on area as per site : 432.55 Sq.ft = 40.20 Sq.mt on Ground floor. 432.55 Sq.ft = 40.20 Sq.mt on First Floor. 865.00 Sq.ft = 80.3 Sq.mt on Total Construction.
4	Foundation depth / Type of foundations.	Regular foundation
5	Basement Depth	Not
6	No. Of floors and height of each floor.	Ground Floor
7	Type of construction - load bearing Walls / R.C.C. frame / steel frame.	R.C.C. Frame Structure.
8	Walls	9" thick Brick Masonary.
9	Partitions.	4.5" thick Brick Masonary.
10	Doors and Windows (floorwise)	Flush Door & Partly Glass window
11	Flooring (floorwise)	Vitrified tiles at all rooms at Ground floors.
12	Finishing (floorwise)	Smooth cement and Neeru plaster with White wash Paint inside. And out side double coat Sandface plaster with Snowcem cement paint.
13	Roofing and terracing.	R.C.C. Slab.
14	Special architectural or decorative features, if any.	Normal
15	(i) Internal wiring-surface or conduit.	consiled
	(ii) Class of fitting Superior/ordinary/ poor.	Ordinary quality fittings.
16	Sainatary installations	
(a)	(i) No. of water closets	Hall , Kitchen at Ground floor. 3 Bed room at First Floor.
	(ii) No. of lavatory basins	
	(iii) No. of urinals	1 No.
	(iv) No. of sinks	1 No.
	(v) No. of bath tubs	
	(vi) No. of geysers	

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(b)	Class of fittings : Superior coloured/ superior/ white/ ordinary.	Ordinary quality fittings.
17	Compound wall :	
	(i) Height and length.	
	(ii) Type of construction.	Nil
18	No. of lifts and capacity.	Nil
19	Underground sump capacity and type of construction	Nil.
20	Over head tank :	
	(i) Where located	Terrace
	(ii) Capacity	1000 lit.
	(iii) Type of construction	PVC
21	Pumps - No. and there horse power	No
22	Roads and pavings within the compound,approximate area and type of paving.	Nil
23	Sewage disposal - whether connected to public sewers, if septic tanks provided, and capacity.	Soak & Septic tank

Signature of Registered Valuer
Category I / 390 / 2000 - 2001

VALUATION PART - II

- Valuation of the property by Building and land method for Ascertaining fair market value of property with Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. : Tapi.

Name of Owner : - Shri. Jamshedji Mervanji Awari.

DISCUSSION

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THE VALUATION PROPERTY BY BUILDING AND LAND METHOD

I am requested to prepare the valuation on report of the property of Shri. Jamshedji Mervanji Awari. . with Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. : Tapi.

My assistance Mr. Mukesh Mistry have visited the site on Dt. : 27 - 07 - 2015. With referance to the documents supplied to me Satakhat copy from site inspection, I have prepared the following Valuation report. The property was inspected with a view to know fair market value for Dena Bank.

The property consist a plot and building on this plot. The valuation of building is worked out on plinth area basis. i.e. Cost of construction basis.

(A) LAND :- The value of land is depanding upon size, situation, shape & locality. Each plot of land has great influence on the use on which the land is put, depending upon the availability and demand of land in perticular locality. The design of each plot characterizes the sale price of land. The market value of the real estate is governed by many factors including its location, size & shape, situation frontage and depth, return frontage, with of roadways, topography of the land, elevation, nature of soil,development of land, services available such as water supply, sewage disposal, roads, communition, available market, schools, hospitals, parks and otherrecreation centers etc. Studying and inquiring the rate of land in this perticular area, the rate of land varies on demand and as per the situation of land the road abutting on.

The land is situated on Internal Society Road. This area is Residential locality. There are so many Shop, Shooping Centre, Apartments, Gala type house, Bunglow, Society etc., along Collage Road Main road connected to the property under valuation. All aminities are at walking distance and about 2 to 3 km. distance for Govt. Offices, & S.T. Depot. The surface communition bus rixa, taxi and scooter. The plot is abutting on internal 4.57 mt. wide road and land is free hold with 1.20 F.S.I. There is no restriction to the use of plot and the plot has no effect of T.P. scheme. This plot area

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is fully developed and the potentional value is higher that other near plot. The plot is road level from internal society road level.But that no denger of flood & fire.The refore the land value is higher in this area.

With consideration of above specified situation the market value of Land is 1500.00Rs.per sq.ft. = 16,140.00 Rs.per sq.mt. is fair and resonable.

As per Record Area As per record, Plot No : 5. Area : 750.00 sq.ft. = 69.7 sq.mt.

As per Market Rate :

Value of land (As per Market Rate) = 750.00 sq.ft. x 1500.00 Rs. per sq.ft. = 11,25,000.00 Rs.

Say 11,25,000.00 Rs. ---------- (A)

BUILDING : -

Building is situated on with Ward No : 8 , Survey No : 226 , Plot No : 5 , Sundaram Nagar Society , Collage Road , Ta. : Vyara & Dist. : Tapi. This structure is an R.C.C. Framed structure. Roof covered with R.C.C. slab. All outer walls are 9" th. & internal wall are 4.5" thick Brick masonary, flooring with Vitrified at all rooms at all floors. All inner walls are painted with White wash Paint. Electrical wiring should be open with casing caping patties with ordinary quality fittings. And Plumbing work should be Open with ordinary quality fittings. Kitchen platfrom with Grenite stone. The building is Ground Floor + First Floor only. The height of floor is 10' 0" from floor to floor. Building is constructed in year 1989 - 1990. Teakwood Door and Windows frame. all doors with waterproof flush shutters and all Windows are Partly Glass with M.S. Grill At all floor.

- All specifications of different components of the buildings are given in anuexture to form 0-1 which is also part of valuation.

This building having plinth level from internal road level is .6" ht.

Considering present day market value of land, cost of material and quality of material the value of such type of construction is Rs. 1200.00 to 1400.00 Rs. Per sq.ft. With cosideration of above

STEELCRETE

- Consulting Structural Engineer
- Govt. App. Valuers (Reg. No. CAT - I / 390 / 2000-2001)
- Panel Valuer :- Bank of Baroda • Vijaya Bank • Canara Bank • ICICI Bank • HDFC Bank • Dena Bank • The Ratnakar Bank Ltd. • Mahendra Home Finance • Indiabulls Housing Finance • Tata Capital Housing Finance Ltd.

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mention situation, quality and locality the rate is 1300.00 Rs. per sq.ft. with depreciarted rate for such type of construction work is fair and resonable.

Construction Area : Construction on area as per site :
432.55 Sq.ft = 40.20 Sq.mt on Ground floor.
432.55 Sq.ft = 40.20 Sq.mt on First Floor.
865.00 Sq.ft = 80.3 Sq.mt on Total Construction.

So the market value of constr.cost is 865.00 Sq.ft. x 1300.00 Rs. Per sq.ft. = 11,24,500.00 Rs.

Say 11,25,000.00 Rs. ---------- (B)

Consider Total Value of Property = (A) + (B)

= 11,25,000.00 Rs. + 11,25,000.00 Rs. = 22,50,000.00 Rs.

Say 22,50,000.00 Rs.

CONCLUSSION :-

I determin the value of said property is 22,50,000.00 Rs. (Twenty Two Lakh Fifty Thousand) only is fair and resonable to the best of my knowledge and belief. This valuation is based on data and information given by the owner.

DHARMENDRA ... GOVT. APP. VALUER CAT-I/390 2000-20...

Signature of Registered Valuer
Category I / 390 / 2000 - 2001

Add. : Head Off. : 6/599, "Chanchal Smruti" Jain Society, Near Fuvara, Navsari - 396 445.

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