To;
${bankName} , Vadodara
${branchName}

<div align="right">

File No: ${fileNo}
Date: ${valuationDate}

</div>

VALUATION REPORT(IN RESPECT OF ${propertyType})

GENERAL		
1	Purpose for which valuation is made	Financial Assistance for loan from GGB Bank
2	**(a) Date of inspection**	
	${inspectionDate}	
	(b) Date on which valuation is made	
	${valuationDate}	
	List of documents produced for pursual	
	(1) Mortgage Deed :	${mortgageDeedNo}
	(2) Mortgage Deed Between :	${mortgageBetween}
3	**(3) Previous Valuation Report:**	${previousValuationReport}
	(4) Previous Valuation Report In Favor of:	${previousValuationInFavorOf}
	(5) Approved Plan No:	${approvedPlanNo}
4	**Name of the Owner/Applicant:**	${ownerName}
5	**Brief description of Property**	It is a 3bhk Residential Flat at 5th Floor of Tower A of Brookfieldz Devbhumi Residency, Flat No. A/503.

Location of the property		
(a) Plot No/Survey No/Block No		${plotSurveyNo}
(b) Door/Shop No		${doorShopNo}
(c) TP Np/Village		${tpVillage}
(d) Ward/Taluka		${wardTaluka}
(e) Mandal/District		${mandlDistrict}
(f) Date of issue & Validity of layout plan		${layoutPlanDate}
(g) Approved map/plan issuing authority		${planAuthority}

II.APARTMENT BUILDING		
1	**Nature of Apartment**	${natureOfApartment}
2	**Location**	${location}
	Survey/Block No.	${surveyBlockNo}
3	**Age of the building when valued**	${ageOfBuilding}
4	**Total number of stories in the building**	${totalStories}
5	**Area Classification**	**City/Town** ${cityTown} **Residential Area** ${residentialArea} **Comercial Area** ${commercialArea} **Industrial Area** ${industrialArea}

II. QUALITY OF CONSTRUCTION/APARTMENT DESCRIPTION		
6	**Nature of construction**	${natureOfConstruction}
7	**Quality of Construction**	${qualityOfConstruction}
8	**Apperance of the building**	${appearanceOfBuilding}
9	**Maintenance of building**	${maintenanceOfBuilding}
10	**Facilities Available**	
	Lift	${lift}
	Protected Water Supply	${waterSupply}
	Under ground sewerage	${undergroundSewerage}
	car parking-Open/Covered	${carParking}
	is compound wall Existing?	${compoundWall}
	is pavement laid around the building?	${pavementLaid}

III. Flat		
1	**The floor on which the Flat is situated**	${flatFloor}
2	**Door No. Of the Flat**	${flatDoorNo}
3	**Specification of the Flat**	${flatSpecification}
	Roof	${roof}
	Flooring	${flooring}
	Doors	${doors}
	Windows	${windows}
	Fittings	${fittings}
	Finishing	${finishing}
4	**House Tax**	${houseTax}
	Assessment no	${assessmentNo}
	Tax paid in the name of	${taxPaidName}
	Tax amount	${taxAmount}
5	**Electricity service connection no.**	${electricityConnectionNo}
	Meter card is in name of	${meterCardName}
6	**How is the maintenance of the Flat?**	${flatMaintenance}
7	**Sale Deed in the name of**	${saleDeedName}
8	**What is the undivided area of land as per sale deed? (sq.MT.)**	${undividedArea}
9	**What is the plinth area of the Flat ?**	Built Up Area (Sq.mt.): **${builtUpArea}** Carpet Area (Sq.mt.): **${carpetArea}**
10	**What is the FSI?**	${fsi}
11	**What is the Carpet Area of the Flat consider for valuation?**	${carpetArea}
12	**Is it posh/ I class/Medium / Ordinary**	${flatClass}
13	**IS it being used for residential or comercial purpose?**	${flatUsage}
14	**is it is owner occupied or Rent out?**	${occupancyStatus}
15	**if rented ,what is the monthly rent?**	${monthlyRent}

IV. MARKETIBILITY	
1	**How is marketability?**	${marketability}
2	**What are the factors favouring for an extra potential value?**	${positiveFactors}
3	**Any negative factors are observed which affect the market value in general?**	${negativeFactors}

V. RATE		
1	After analysing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality?	
The estimate of Fair Market Value is based on situation, location, size, shape, road width, Neighborhood, accessibility, frontage, environmental aspects, demand and supply. The property rate is considered after information received by surrounding property holders. Also necessary information has been collected from nearby occupant. Our market inquiry among nearby occupant has revealed that similar sized property in the vicinity of the subject property is available in a range from ${marketRange} based on Carpet area.		
2	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison	
I have adopted market approach method for valuation of the property. Local Inquiry as well as market Survey		
3	**Break up for the rate**	
	(i) Building + Services	${buildingServices}
	(ii) Land+Others	${landOthers}
4	Guideline rate obtained from the Registrar's office	
Jantri rate: ${jantriRate} for composite rate for the year 2023.		
	Per Sq. Mt.	${carpetArea} ${adoptedRate}
	Total Jantri Value	₹ ${jantriValue}

VI. COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
a	**Depreciated building rate**	Consider In Valuation
	Replacement cost of Flat with services	Consider In Valuation
	Age of the building	${ageOfBuilding}
	Life of the building estimated	50 Years
	Depreciation % assuming the salvage value as 10%	N.A.
	Depreciated ratio of the building	N.A.
b	**Total Composite rate arrived for valuation**	${adoptedRate} **Per Sq.mt. Carpet Area**
	Depreciated building rate VI (a)	Consider In Valuation
	Rate of land & Other VI (3) ii	Composite Rate Method Of Valuation
	Total Composite rate	${adoptedRate} **Per Sq.mt. Carpet Area**

DETAILS OF VALUATION				
No.	DESCRIPTION	Area in Sq. mt.	RATE	VALUE
1	Present value of the Flat - Carpet Area	${carpetArea}	${adoptedRate}	${flatValue}
			Value Of The Flat	**${flatValue}**
2	Fixed Furniture & Fixtures			${furnitureFixtures}
			Total Value Of The Flat	**${totalFlatValue}**
			In Words ${totalFlatValueWords}.	

As a result of my appraisal and analysis,

Fair Market Market Value	₹ ${fairMarketValue}
Realizeable Value 95% of M.V	₹ ${realizeableValue}
Distress value 80% of M.V	₹ ${distressValue}
Sale Deed Value	${saleDeadValue}
Jantri Value	₹ ${jantriValue}
Insurable Value	₹ ${insurableValue}
Remarks: Rate is given on Carpet Area.	
Copy Of Document Shown To Us	${documentsCopies}

STATEMENT OF LIMITING CONDITIONS

- If this property is offered for collateral security the concerned financial institution is requested to obtained latest title report from advocate of said property.
- No responsibility is to be assumed for matter legal in nature nor is opinion of title rendered by this report, good title is assumed.
- Scope of this report is only to access present market value of the property for specific purpose, date & place. It therefore varies with purpose, period, and location, identification of rightful owner of the property, genuineness of the title deed, encumbrance if any on the property etc. be examined by the (Financial Institution) concerned authority.
- Possession of the any copy of this report does not carry with it the right of publication, nor any be used for any purpose by any one, except the addressee and the property owner, without the previous written consent of the appraiser, and in any event, only may be revealed in its entirety.
- Credibility of buyer and seller is fully responsible of financial institute. Identification of buyer & seller is from financial institute only.
- If found any typo error in this report is not counted for any legal action and obligation.

VIII DECLARATION	
I hereby declare that-	
a	I declare that I am not associated with the builder or with any of his associate companies or with the borrower directly or indirectly in the past or in the present and this report has been prepared by me with highest professional integrity.
b	I further declare that I have personally inspected the site and building on ${inspectionDate2}.
c	I further declare that all the above particulars and information given in this report are true to the best of my knowledge and belief.
d	Future life of property is based on proper maintenance of the property

Place: ${place}
Date: ${reportDate}

SIGNATURE OF THE VALUER
${valuationCompany}

Enclsd: 1. Declaration from the valuer

The undersigned has inspected the property detailed in the Valuation report dated-${valuationDate2}. We are satisfied that the fair and reasonable market value of the property is ${valuationAmount} (In Words ${valuationAmountWords}).

SIGNATURE
NAME OF BRANCH OFFICIAL WITH SEAL