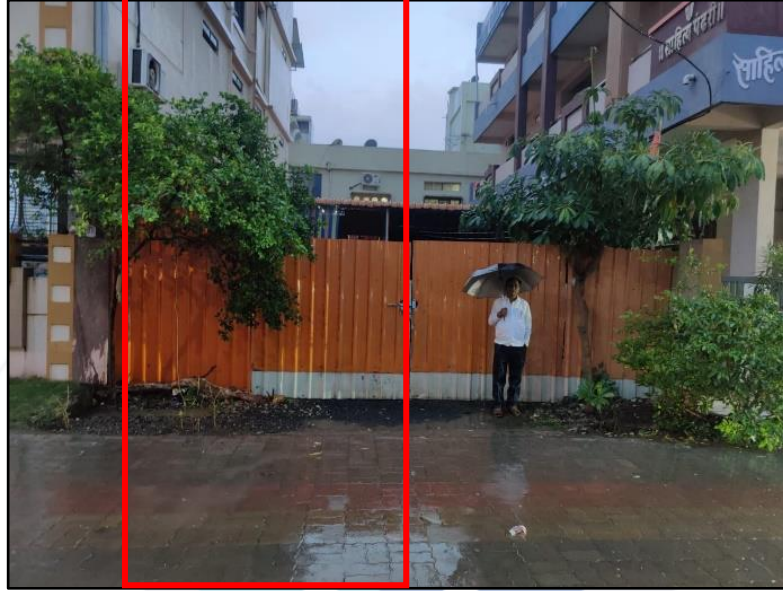


Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Suryakant Digambar Gutte.**

Open Plot Bearing M.H. Pin No. 40101110003, near Govindraj Niwas
Plot No. 45 (East Portion of West Side Part), Jangamwadi Gut No. 7/A/2, Nandkishor Nagar,
Deep Nagar, Behind BSNL Office, Nanded Taluka & District Nanded-431 710,
State – Maharashtra, Country – India.

Latitude: 19.184471, Longitude: 77.297512


Intended User :

**The Akola Urban CO-Operative Bank LTD.
Br. Nanded.**

Nanded: 28, S.G.G.S Stadium Complex, Nanded - 431 602, (M.S), INDIA
Email: nanded@vastukala.co.in | Tel: +91 2462 244288 +91 94221 71100

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B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,
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Page 2 of 11.

Vastu/AUCB/11/2024/12114/2308887

Date: 21.11.2024

VALUER'S OPINION REPORT

Name of Owner:

Shri. Suryakant Digambar Gutte.

Address of the Property:

Open Land Bearing M.H. Pin No. 40101110003, Plot No. 45 (East Portion of West Side Part), Jangamwadi Gut No. 7/A/2, Nandkishor Nagar, Deep Nagar, Behind BSNL Office, Nanded-431 710, Taluka & District – Nanded, State – Maharashtra, Country – India.

Boundaries of the property:

North	30 Feet wide Road.
South	House of Mr. Madhavrao Wamanrao Pawde.
East	House of Mr. Govindraaj Suryakant Gutte, Plot No.45 (Part)
West	Plot of Mrs.Shakuntla Suryakant Gutte, Plot No.45 (Part)

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued as under.

Guideline value of the property.	Rs. 13,03,390.00
Fair Market value of the property	Rs. 24,39,500.00
Realizable Value of the property.	Rs 21,95,550.00
Distress / Forced Sale Value of the property.	Rs. 19,51,600.00

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified.

For, Vastukala Consultants (I) Pvt. Ltd.



Sharadkumar B. Chalikwar

B.E. (Civil), M.E. (Civil), M.Sc. (Real Estate Valuation), M.Sc. (P&M Valuation), FIE (I), FIV, FIWRS

Chairman & Managing Director

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No: (N) CCIT/1-14/52/2008-09

IBBI Reg: No. IBBI/RV/07/2019/11744

Encl.: Valuation report

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Valuation Report of Immovable Property

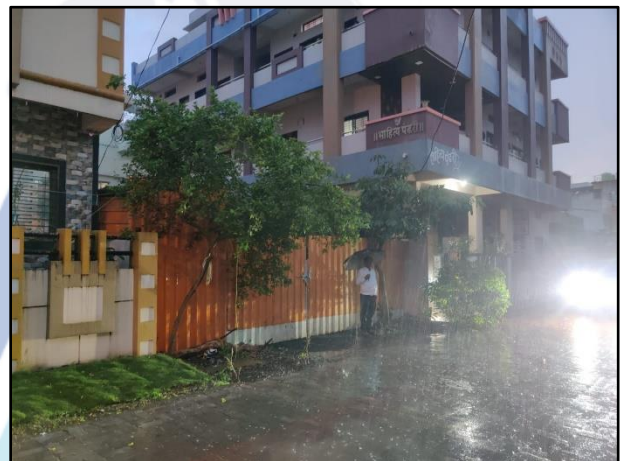
1.00	Customer Details	
1.01	Name(s) of the Customer.	Shri. Suryakant Digambar Gutte. R/O: "Govindraj Niwas", Plot No. 45, Jangamwadi Gut No. 7/A/2, Nandkishor Nagar, Deep Nagar, Behind BSNL Office, Nanded-431701 Cell No. 9112647777
1.02	Name(s) of the Owner	Shri. Suryakant Digambar Gutte.
1.03	Application No./Purpose of valuation	To Assess the Fair Market Value.
1.04	Authorization letter of Bank	Telephonic instruction from Mr. Vinod R.Kurmi (BM), The Akola Urban Co-op. Bank Ltd., Akola, Br. Nanded, Dated 12.11.2024.
1.05	Date of Appointment	12.11.2024
1.06	Date of Inspection	19.11.2024
1.07	Date of Report	21.11.2024
1.08	Persons present at the time of Inspection	1.Mr.Govind Suryakant Gutte Cell No.8010011799 2. Mr. Balaji Gangaharrao Yemekar Cell No. 8888589688 3.Mr. Vinod R.Kurmi (BM) Cell No. 9423146832
2	Property Details	
	Address	Open Land Bearing M.H. Pin No. 40101110003, Plot No. 45 (East Portion of West Side Part), Adjoining to "Govindraj Niwas", Jangamwadi Gut No. 7/A/2, Nandkishor Nagar, Deep Nagar, Behind BSNL Office, Nanded-431 710, Taluka & District – Nanded, State – Maharashtra, Country – India.
	Nearby Landmark / Google Map Independent access to the property	<ul style="list-style-type: none"> • Google Map is attached. • BSNL office
3	Document Details	
	Legal Documents:	
	1	Photo Copy of Registered Sale Deed No. 4995 Dated 30.08.2018 registered at Joint Sub-Registrar, Nanded-2.
	2	Photo Copy 7/12 Extract, Dated 05.11.2024.A/c No.1806.
4.00	Physical Details	
	Adjoining Properties	
	On or towards North	30 Feet wide Road.
	On or towards South	House of Mr. Madhavrao Wamanrao Pawde.
	On or towards East	House of Mr. Govindraj Suryakant Gutte, Plot No.45 (Part)
	On or towards West	Plot of Mrs.Shakuntla Suryakant Gutte, Plot No.45 (Part)
	Matching of Boundaries	Yes.
	Plot Demarcated Yes	Approved Land use Residential Type of Property Open Plot
	No. of Rooms	Open Plot

4.01	Composition of the property		
	Open Land Bearing M.H. Pin No. 40101110003, Plot No. 45 (East Portion of West Side Part), Adjoining to "Govindraj Niwas", Jangamwadi Gut No. 7/A/2, Nandkishor Nagar Deep Nagar, Behind BSNL Office, Nanded-431 710, Taluka & District – Nanded, State – Maharashtra, Country – India.		
4.A.	Sr. No.	Particulars	Plot Size in Sqm
	1.	As per Sale Deed	3.81X18.28
	Extent of the site considered for Valuation: 69.70 Sqm.		
5	Occupancy Details - Tenant(s)		
	Status of Tenure	Open Plot	Relationship of tenant with owner
			N.A.
6	Stage of Construction		
	Stage of construction		Open Plot
	If under construction, extent of completion		Open Plot
	Engineering and Technology Aspects of the Property		
a)	Type of construction		Open Plot
b)	Material & technology used		Open Plot
c)	Specifications.		
Sr. No.	Description	Ground Floor	
1	Foundation.	Open Plot	
2	Basement.	Open Plot	
3	Superstructure.	Open Plot	
4	Joinery/ Doors & Windows.	Open Plot	
5	RCC work.	Open Plot	
6	Plastering.	Open Plot	
7	Flooring, Skirting.	Open Plot	
8	Kitchen Pantry Platform	Open Plot	
9	Whether any weather proof course is provided.	Open Plot	
10	Drainage.	Open Plot	
11	Compound wall (Height, length and type of construction).	Open Plot	
12	Electric installation (Type of wire, Class of fittings)	Open Plot	
13	Plumbing installation (No. of water closets & wash basins etc.)	Open Plot	
14	Bore well.	Open Plot	
15	Wardrobes, if any.	Open Plot	
16	Development of open area	Open Plot	
d)	Maintenance issues	Open Plot	
e)	Age of the building	Open Plot	
f)	Future life of the building	Open Plot	
g)	Extent of deterioration	Open Plot	
h)	Structural safety	Open Plot	
i)	Protection against natural disaster viz. earthquakes,	Open Plot	
j)	Visible damage in the building	Open Plot	
k)	System of air-conditioning	Open Plot	

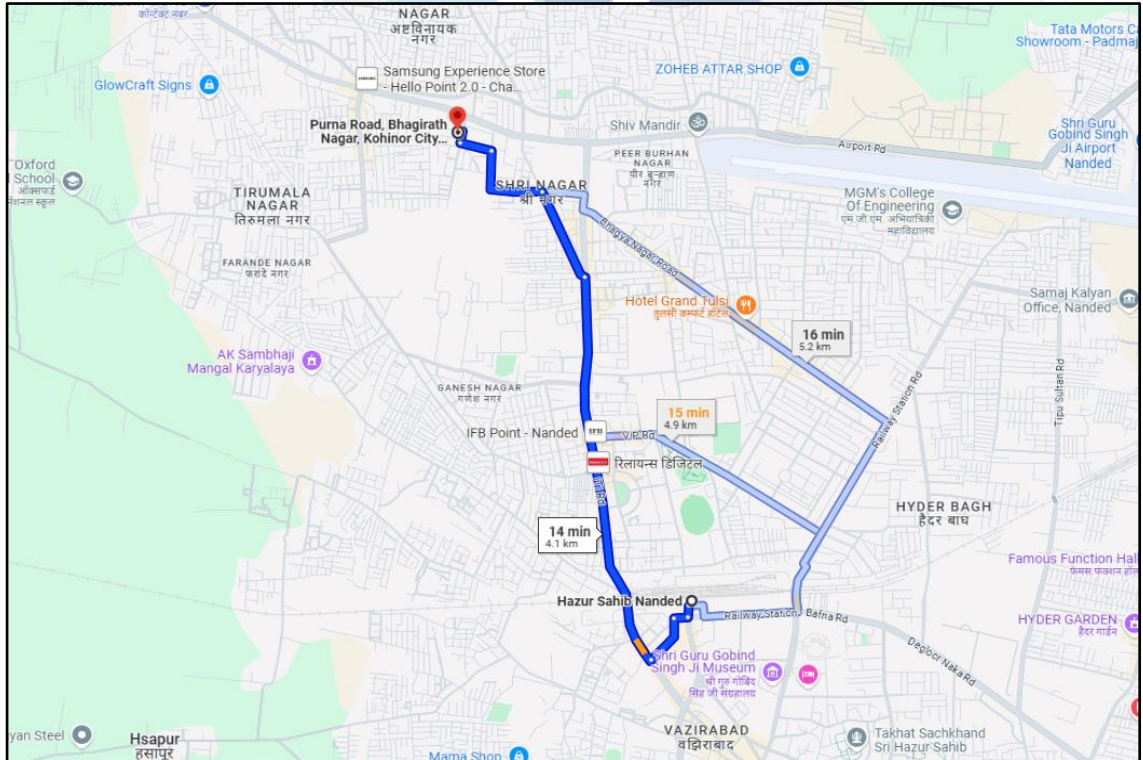
l)	Provision of firefighting	Open Plot	
n)	Copies of the plan and elevation of the building to be included.	Open Plot.	
7.00	Violations if any observed:		
7.01	Nature and extent of violations	NA.	
8.00	Remarks:		
	<ul style="list-style-type: none"> Subject Property under valuation is Western portion of the Plot No.45. Refer Annexure – A Latest Municipal Tax Paid Receipt is not available same shall be obtained for taxes dues. Layout of Nandkishor Nagar – Deep Nagar is not available for verification. 		
9	Valuation		
i.	Mention the land value as per Government Approved Rates also Guideline rate by Sub-Registrar, RR rate for plot is Zone No. 1.8 Rs. Rs. 18,700.00 per Sqm.		
ii.	In case of variation of 20% or more in the valuation proposed by the Valuer and Guideline value in the State Govt. notification or Income Tax Gazette justification on variation has to be given.		
	<ul style="list-style-type: none"> Subject property is situated in " Plot No. 45 (East Portion of West Side Part), Gut No. 7/A/2 M.H. Pin No. 40101110003, Nandkishor Nagar, Deep Nagar, Behind BSNL Office, Jangamwadi, Taluka & District – Nanded, PIN – 431 710, State – Maharashtra, Country – India There is scarcity of lands in the vicinity. The Market value of the subject property is based on facts of Market prices, Construction specification, amenities provided, Approach Road, front road width, purpose of Industrial unit, demand & Supply. However a Ready Reckoner price has proclaimed in Guideline by the Government is for stamp duty collection. As per the Supreme Court judgement (Jawaji Nagnathan vs. REV. DIV Office (1994) SCC – 4 page 595 SC) the Guideline rate is purpose of the collecting Stamp Duty and not the Fair Market Value. Social Forces, Economic forces, Government / Legal and Physical / Environmental factors influence the value of the Real Estate. The market rate in the vicinity as per specification & Location is ranging from Rs. 30,000.00/- to 50,000.00/- per Sq.m. The Cost approach and Market approach method are adopted to arrive the fair market value. After giving due consideration for various factors influencing the value of the property with respect to physical Legal, Social and Economic aspects, Location, Development in the vicinity, Road Frontage, the Land rate of Rs. 35,000.00Per Sqm. is considered Fair and Reasonable and hence adopted to arrive the Fair Market Value of the Property. 		
i. Guideline Value	Area in Sqm	Rate in Rs.	Value in Rs.
ii. Land	69.70	18,700.00	13,03,390.00
Total Guideline value.			13,03,390.00
Fair Market Value of the Property	Area in Sqm	Rate in Rs.	Value in Rs.
iii. Land	69.70	35,000.00	24,39,500.00
Total Fair Market value			24,39,500.00
Summary of Value of the property			
Guideline value of the property.		Rs.	13,03,390.00
Fair Market value of the property		Rs.	24,39,500.00
Realizable Value of the property.		Rs	21,95,550.00
Distress / Forced Sale Value of the property.		Rs.	19,51,600.00
10	Assumptions /Remarks:		
	Qualification in TIR / Mitigation Suggested, if any	No.	

	Property is SARFAESI compliant.	Yes.
	Whether property belongs to social infrastructure like hospital, school, old age home etc.	No.
	Whether entire piece of land on which the unit is set up/property is situated has been mortgaged or to be mortgaged.	Entire property is mortgaged with The Akola Urban Co-operative Bank Ltd.
	Details of last two transaction in the locality / area to be provided, if available.	Not Available.
	Any other aspect which has relevance on the value or marketability of the property.	Location, development of surrounding area, and its prevailing market rate.
Declaration		
	i. I/ my authorized me / our representative, has inspected the subject property on 19.11.2024 ii. The undersigned does not have any direct / indirect interest in the above property. iii. The information furnished herein is true and correct to the best of our knowledge.	
12	Name, address & signature of valuer	
	Vastukala Consultants (I) Pvt. Ltd. Nanded Office : 28,SGGS Stadium Complex, Gokul Nagar, Nanded-431 602. Email : sbchalikwar@gmail.com nanded@vastukala.org Web : www.vastukala.org Mobile No.: 9422171100 9167204051 Tel.No.+91 2462 244288 Fax No.+91 2462 239909	For, Vastukala Consultants (I) Pvt. Ltd. Sharadkumar B. Chalikwar B.E.(Civil), M.E.(Civil), M.Sc. (Real Estate Valuation), M.Sc. (P&M Valuation), FIE(I), FIV, FIWRS Chairman & Managing Director Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 IBBI Reg. No. IBBI/RV/07/2019/11744
	Regd.Office : 121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093 Email : Mumbai@vastukala.org	i. Date of valuation: 21.11.2024
13	Enclosures Documents & Photographs	1. Valuation Report. 2. Satellite Location Map. 3. Location cum Route Map. 4. Ready Reckoner. 5. Photographs of the property.

Actual site photographs



Route Map of the property



Latitude: 19.184471, Longitude: 77.297512

Note:

- Red Pointer shows Approx. Property Location



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- Blue line shows Route from Nanded Railway Station at 4.1 Km.

Ready Reckoner Rate



Department of Registration & Stamps
 Government of Maharashtra

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 महाराष्ट्र शासन



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 बाजारमूल्य दर पत्रक

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Year

20242025 ▾

Selected District नांदेड ▾

Select Taluka नांदेड ▾

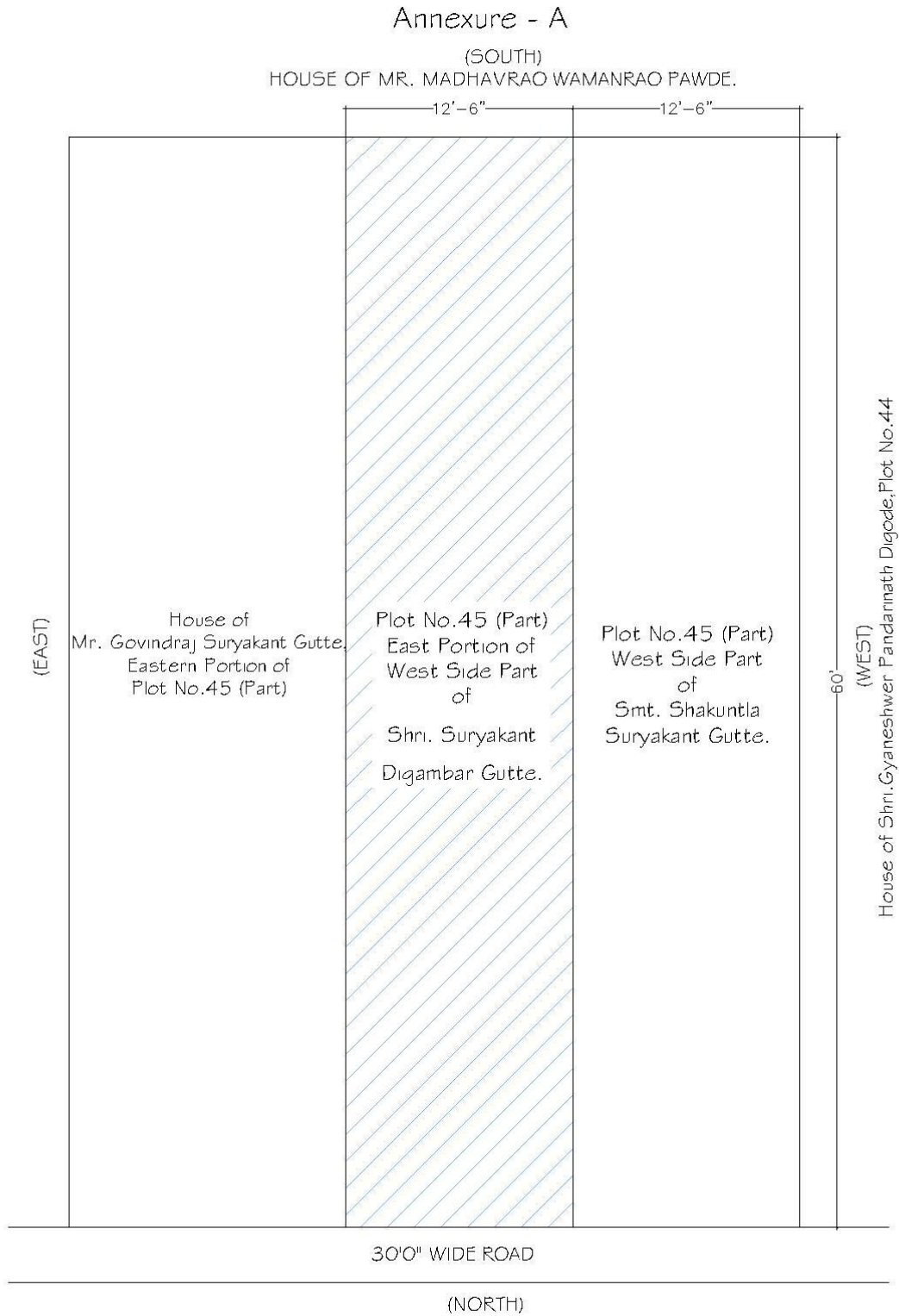
Select Village मीजे : जंगमवाडी ▾

Search By Survey No Location

Annual Statement of Rates

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	बीचोगिक	एकक (Rs./)
SurveyNo	2.81-पुर्णा रोड वरील मिळकती	18700	35000	40250	66000	0	चौ. मीटर
SurveyNo	2.82-श्रीनगर , भारतनगर , प्रभातनगर मधील सर्व मिळकती	10800	27000	36800	60000	0	चौ. मीटर
SurveyNo	2.83-उपरोक्त रस्त्यावरील व नगरामधील मिळकती वगळता उर्वरित सर्व मिळकती	9000	28000	32200	38000	0	चौ. मीटर
SurveyNo	2.84-पुर्णा रोडवरील मिळकती , नगरपालीका जुनीहददपासुन कोमावार कॉम्प्लेक्स पर्यंत रिंगरोड फाटयापर्यंत (दोन्ही बाजुचे मिळकती)	14400	33000	37950	56000	0	चौ. मीटर
SurveyNo	2.85-पुर्णारोड पासुन काबारानगरकडे जाणारा रिंगरोड रस्त्यावरील दोन्ही बाजुचे मिळकती	10100	29000	33350	44000	0	चौ. मीटर

1 2 3



DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on dated **21th Nov, 2024**.

The term Fair Market Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeable and for self-interest assuming that neither is under undue duress"

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.

For, **Vastukala Consultants (I) Pvt. Ltd.**

Sharadkumar B. Chalikwar

B.E.(Civil), M.E.(Civil), M.Sc. (Real Estate Valuation), M.Sc. (P&M Valuation), FIE(I), FIV, FIWRS
 Chairman & Managing Director
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