

**Vastukala Consultants (I) Pvt. Ltd.**  
Mumbai • Delhi NCR • Aurangabad • Nanded • Indore • Pune  
Raipur • Jaipur • Ahmedabad • Rajkot • Thane • Nasik

Valuation Done for:  
State Bank of India  
SME Br., Dr. Lane, Nanded.

Latitude Longitude: 19.197293 , 77.305646

Name of Owner : Sow. Sukanya W/o Rajiv Achintalwar.  
Plot No. 11 & 12, Gat No. 309, Sangram Nagar,  
Near Sandipani School, Mouje Taroda (Bk),  
Nanded, Tq. & Dist. Nanded

Details of the property under consideration:



**Valuation Report of the Immovable Property**

52013

VASTU/SBI SME/01/2022/10757

Date: 06.01.2022

**VALUER'S OPINION REPORT**

This is to certify that the property bearing Plot No. 11 & 12, Gat No. 309, Sangram Nagar, Near Sandipanil School, Mouje Taroda (Bk), Nanded, Tq. & Dist. Nanded belongs to **Sow. Sukanya W/o Rajiv Achintalwar.**

Boundaries of the property:

- North : 20' Wide Road.
- South : Plot No. 09 & 10.
- East : Plot No. 13.
- West : Gat No. 310.

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

Guideline Value of the Property	Rs. 8,23,613.00
Fair Market Value of the Property	Rs. 24,50,000.00
Realizable Value	Rs. 23,27,540.00
Forced/ Distress Sale value.	Rs. 19,60,000.00

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 valuation report.

Hence certified.

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

Think.Innovate.Create

**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) CCT/1-14/52/2008-09

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

SBI Empanelment No.: SME/TC/2021-22/85/13

Encl: Valuation report.

<p><b>Mumbai</b></p> <p>121, 1<sup>st</sup> Floor, Akruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093, (M.S.), INDIA</p> <p>Tel. : +91 22 28371325 Fax : +91 22 28371324 mumbai@vastukala.org</p>	<p><b>Delhi NCR</b></p> <p>L-306, Sispal Vihar, AWHO Society, Sohna Road, Sector - 49, Gurgaon, Haryana - 122018, INDIA</p> <p>Mobile : +91 9216912225 +91 9819670183 delhinrc@vastukala.org</p>	<p><b>Nanded</b></p> <p>28, S.G.G.S. - Stadium Complex, Gokul Nagar, Nanded - 431 602, (M.S.), INDIA</p> <p>Tel. : +91 2462 24288 +91 2462 23909 nanded@vastukala.org</p>	<p><b>Aurangabad</b></p> <p>Plot No. 106, N-3, CIDCO, Aurangabad - 431 005, (M.S.), INDIA</p> <p>Tel. : +91 240 2485151 Mobile : +91 9167204062 +91 9860863601 aurangabad@vastukala.org</p>
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**VALUATION REPORT  
(IN RESPECT OF LAND / SITE & BUILDING)**

1. General	
1. a)	To assess Fair Market Value of the Property.
1. b)	Authorization letter of Bank Manager, SME, Dr. Lane Branch, Nanded, dated 24.12.2021.
2. a)	Date of Appointment
2. b)	Date of Inspection
2. c)	Date of Report
2. d)	Date on which the valuation is made
2. e)	Person present at the time of inspection Property Inspected with Owner's Representative Mr. Nikhil S/o Ganesh Achintawar. Contact No.: 9049032036
3.	List of documents produced for perusal
1	Photo Copy of Sale Deed No. 6051/2012, dated 16.07.2012, issued by Sub - Registrar, Nanded-2.
2	Photo Copy of Mortgage Deed No. 952/2020, dated 26.06.2020, issued by Sub - Registrar, Degloor-2.
3	Photo Copy of Digital Singed 7/12 Extract in Gat No. 309, Taroda (Bk.), Nanded.
4	Photo Copy of Tax Paid Receipt No. 73, Book No. 168, dated 29.09.2021, PIN No. 40113070134 issued by NWCMC, Nanded for Year 2021-22.
5	Photo Copy of Proposed Layout Plan in Gat No. 309 at Taroda (Bk.), Nanded, dated Nil prepared by Kadam Associates, Kailash Nagar, Nanded, & issued by Village Development officer, Grampanchayat Office, Taroda (Bk.) Nanded,
6	Photo Copy of Property Registration Certificate No. ३३३३३३३३/२३७४/२०१९, dated 26.11.2019, Assistant Commissioner, Zonal Office No. 1, Taroda - Sangvi, NWCMC, Nanded.
7	Photo Copy of Gunthewan Token Receipt No. RM/DCG/1121/1727, dated 17.11.2021, NWCMC, Nanded.
8	Photo Copy of Valuation Report prepared by Ar. Achyut P. Mahajan, Nanded, Dated 12.11.2021.
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) Sow. Sukanya W/o Rajiv Achintawar. R/o. Degloor Tq. Degloor & Dist. Nanded. Contact No.: 9049032036 (Mr. Nikhil Achintawar) Sole Ownership.
5.	Brief description of the property (including Leasehold / freehold etc.) The Subject Property under valuation is Freehold Open Plots bearing Plot No. 11 & 12, Gat No. 309, Sangram Nagar, Near Sandipani School, Mouje Taroda (Bk), Nanded, Tq. & Dist. Nanded. The Subject Property under valuation is Mortgaged with Bank of Maharashtra, Degloor. Plot area details as under in Sqm :
Sr. No.	Particulars
1.	As per Sale Deed (Plot No. 11 & 12) N : 15.97, S: 14.93, E : 12.19. 188.47
2.	As per Layout (Plot No. 11 & 12) N : 15.97, S: 14.93, E : 12.19. 188.47
3.	As per Mortgage Deed Plot Area as per Sale Deed & Layout is 188.47 Sqm. & Same is Considered for Valuation.
6.	Location of property Plot No. / Survey No. Plot No. 11 & 12, Gat No. 309.

7.	Postal address of the property	M. H. Pin No. 40113070133. District - Nanded. Plot No. 11 & 12, Gat No. 309, Sangram Nagar, Near Sandipani School, Mouje Taroda (Bk), Nanded, Tq. & Dist. Nanded	
8.	City / Town	Nanded.	
	Residential area	Yes. (Refer Annexure A)	
	Commercial area	No	
	Industrial area	No	
	Classification of the area	Middle Class	
9.	Classification of the area	Middle Class	
	i) High / Middle / Poor		
	ii) Urban / Semi Urban / Rural	Urban	
10.	Coming under Corporation limit / Village Panchayat / Municipality.	Corporation.	
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 Agricultural land, any conversion to house site plots is contemplated	N.A.	
13.	Boundaries of the property	As Per Documents	
		North	20'0" Wide Road.
		South	Plot No. 09 & 10.
		East	Plot No. 13.
		West	Gat No. 310.
14.	Dimensions of the site in meter	As per Sale Deed	
		North	15.97 m.
		South	14.93 m.
		East	12.19 m.
		West	-
14.1	Extent of the site in Sqm	188.47 Sqm.	
14.2	Latitude, Longitude & Co-ordinates of site	188.47 Sqm. 188.47 Sqm.	
15.	Extent of the site considered for Valuation (least of 14.1 A & 14.1 B)	188.47 Sqm.	
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	Vacant.	
<b>CHARACTERISTICS OF THE SITE</b>			
1.	Classification of locality	Middle class	
2.	Development of surrounding areas	Developing area.	
3.	Possibility of frequent flooding/ sub-merging	No	
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	All available near by.	
5.	Level of land with topographical conditions	Plain	
6.	Shape of land	Irregular	
7.	Type of use to which it can be put	Residential purpose	
8.	Any usage restriction	Residential.	



9	Is plot in town planning approved layout?	• Proposed Layout Plan in Gat No. 309 at Taroda (Bk), Nanded, dated Nil, issued by Village Development officer, Grampanchayat Office, Taroda (Bk.), Nanded, Intermittent Plot	Yes.
10	Corner plot or intermittent plot?	Intermittent Plot	Yes.
11	Road facilities		Yes.
12	Type of road available at present	Kutchha Road.	
13	Width of road – is it below 20 ft. or more than 20 ft.	Towards North 20 ft Wide Road.	
14	Is it a Land – Locked land?	No Land Lock.	
15	Water potentially	No.	
16	Underground sewerage system	No.	
17	Is Power supply is available in the site	No.	
18	Advantages of the site	Adjoining to Near Aditi Nagar, Backside of Shri Krishna Mangal Karyalaya & Sandipani School, Near Shiv Road, Mouje Taroda (Bk).	
19	Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc.(Distance from sea-cost / tidal level must be incorporated)	No.	
<b>Part - A (Valuation of land)</b>			
1	Size of plot in M.	Towards North 15.97 m. Towards South 14.93 m. Towards East 12.19 m. Towards East -	
2	Total extent of the plot	188.47 Sqm.	
3	Prevailing market rate ( Along With details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	Rs. 10,000.00 to 15,000.00 per Sqm according to location, approach road and infra structure facilities available.	
4	Guideline rate obtained from the Register's Office ( an evidence thereof to be enclosed)	Rs. 4,370.00 Per Sqm.	
5	Assessed / adopted rate of valuation (Refer justification Note)	Rs. 13,000.00 per Sqm.	
6	Estimated value of land	Rs. 24,50,110.00	
<b>Part - B (Valuation of Building)</b>			
1	Technical details of the building		
a)	Type of Building (Residential / Commercial / Industrial)	Open Plot	
b)	Type of construction (Load bearing / RCC / Steel Framed)	N.A.	
c)	Year of construction	N.A.	
d)	Number of floors and height of each floor including basement, if any	N.A.	
e)	Plinth area floor-wise	N.A.	
f)	Condition of the building		
	i. Exterior : Excellent, Good, Normal, Poor	N.A.	
	ii. Interior : Excellent, Good, Normal, Poor	N.A.	

S. No.	Particulars	Plyth Area	Roof height	Age of building	Estimated rate of replacement	Replacement cost	Depreciation	Net Value after depreciation
(Rs.)	(Rs.)	(Sq.m)	(R.M.)	(Years)	(Rs.)	(Rs.)	(Rs.)	(Rs.)
4.	Plumbing installation							
	a) No. of water closets and their type				N.A.			
	b) No. of wash basins				N.A.			
	c) No. of urinals				N.A.			
	d) No. of bath tubs				N.A.			
	e) Water meters, taps etc.				N.A.			
	f) Any other fixtures				N.A.			

Sr. No.	Description	Foundation	Basement	Superstructure	Joinery / Doors & Windows (Please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber	RCC Works	Plastering	Flooring, Skirting, dado	Special finish as marble, granite, wooden paneling, grills etc.	Roofing including weather proof course	Drainage	Compound Wall	Height	Length	Type of construction
1.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
2.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
4.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
5.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
6.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
7.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
8.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
9.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
10.		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
3.	Electrical installation														
	Type of wiring				N.A.										
	Class of fittings (superior / ordinary / poor)				N.A.										
	Number of light points				N.A.										
	Fan points				N.A.										
	Spare plug points				N.A.										
	Power point				N.A.										

Specifications of construction in respect of

g)	Date of issue and validity of layout of approved map	N.A.
h)	Approved map / plan issuing authority	
i)	Whether genuineness or authenticity of approved map / plan is verified	N.A.
j)	Any other comments by our empanelled	N.A.
	valuers on authentic of approved plan	



Part - A	Land	Rs. 24,50,110.00
Part - B	Building	Rs. NIL
Part - C	Extra Items	Rs. NIL
Part - D	Amenities	Rs. NIL
Part - E	Miscellaneous	Rs. NIL
Part - F	Services	Rs. NIL
	<b>Total</b>	<b>Rs. 24,50,110.00</b>
	Say	Rs. 24,50,000.00

**Total abstract of the entire property**

Part - F (Services)		Amount in Rs.
1.	Water supply arrangements (Bore well)	NIL
2.	Drainage arrangements	NIL
3.	Compound wall, M.S. Gate	NIL
4.	C.B. deposits, fittings etc.	NIL
5.	Site Development (Pavement)	NIL
	<b>Total</b>	<b>NIL</b>

Part - E (Miscellaneous)		Amount in Rs.
1.	Separate toilet room	NIL
2.	Separate lumber room	NIL
3.	Separate water tank / sump	NIL
4.	Trees, gardening	NIL
	<b>Total</b>	<b>NIL</b>

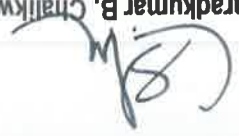
Part - D (Amenities)		Amount in Rs.
1.	Wardrobes	NIL
2.	Glazed tiles	NIL
3.	Extra sinks and bath tub	NIL
4.	Marble / ceramic tiles flooring	NIL
5.	Interior decorations	NIL
6.	Architectural elevation works	NIL
7.	Paneling works	NIL
8.	Aluminum works	NIL
9.	Aluminum hand rails	NIL
10.	False ceiling	NIL
11.	Granite Kitchen Platform including Kitchen sink, sink taps, ceramic tiles, Commercial ply wood shutters with laminates facia etc.	NIL
	<b>Total</b>	<b>NIL</b>

Part - C (Extra Items)		Amount in Rs.
1.	Portico	NIL
2.	Ornamental front door	NIL
3.	Sit out / Verandah / Parking with steel grills	NIL
4.	Overhead Water tank	NIL
5.	Staircase Head Room	NIL
	<b>Total</b>	<b>NIL</b>

1.	N.A.	Total	N.A.
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Date : 06.01.2022

SBI Empanelment No.: SMT/CC/2021-22/85/13  
 IBBI Reg.No. IBB/RV/07/2019/1744  
 Reg. No. (N) CCIT/1-14/52/2008-09  
 Chartered Engineer (India)  
 Govt. Reg. Valuer  
 Chairman & Managing Director  
 B. E. (Civil), M. E. (Civil), M. Sc. (Real Estate Valuation), M. Sc. (P&M Valuation), FIE (I), FIV, FIWRS  
**Sharadkumar B. Chalikwar**




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Any likely income it may generate: Rental Income.

Rental Income : Nil.

The salability of the property is : Normal

As the property is a Open Plot thereof, we have adopted Market approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of Rs. 10,000.00 to Rs. 15,000.00 per Sqm. for land Considering the rate with attached report, current market conditions, demand and supply position, Land size, location, and upswing in real estate prices, sustained demand for Residential House / Plot, all round development of commercial and residential application in the locality etc. We estimate Rs. 13,000.00 per Sqm. for Land which is fair & reasonable.

There are different ways to estimate replacement costs, the most common being finding out the cost to build a square foot of comparable properties multiplied by the total square footage of the building. The cost approach is commonly used for Residential Bungalow, Industrial Building and properties mentioned above.

Land cost can be estimated using the Sales Comparison Approach by studying recent sales of land close to the subject property, and these sales should be comparable in size and location with subject property.

The cost approach is a Real Property Valuation method which considers the value of a property as the cost of the land plus the replacement cost of the building (construction costs) minus the physical and functional depreciation. This approach is most commonly used for real estate properties that are not easily sold like schools, hospitals, and government buildings.

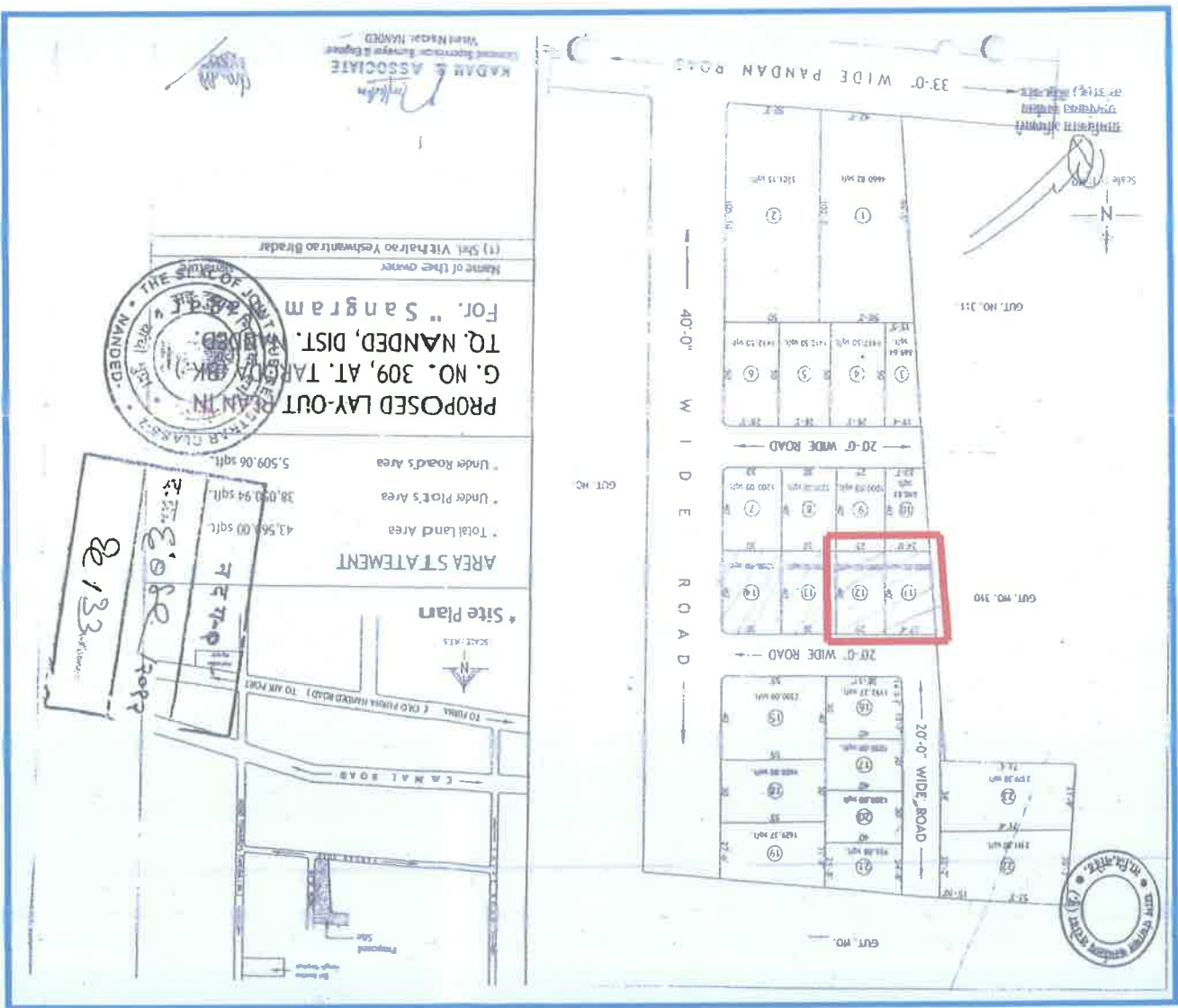
Fair Market Value of the Property	Rs. 24,50,000.00
Realizable Value of the Property	Rs. 23,27,500.00
Distress / Forced Value of the Property	Rs. 19,60,000.00
Guideline Value As per Ready Reckoner	Rs. 8,23,613.00





**Actual Site Photographs**

### Layout Plan





### Route Map of the property



LATITUDE & LONGITUDE: 19.197293, 77.305646

Note:

- Red Pointer shows Approx. Property Location
- Blue line shows Route from Nanded Railway Station @ 5.7 Km.

**Annexure A**  
**Part Plan of D. P.**











506/2021	(11)अनुक्रमिक खंड व प्लेट
19/01/2021	(10)दस्तावेज केन्याचा दिनांक
18/01/2021	(9) दस्तावेज कन्याचा दिनांक
<p>नं:-                  2): नाव-कल्पना गणेश सोनटकर - - वय:-45; पत्नी:-व्हाट नं:-, माळा नं:-, हुमरतीचे नाव:-, हॉक नं:-, रोड नं:- निवधा बा ता हदगांव लि नांदेड, मंगरपूर, नांदेड. पिन कोड:-431605 पं</p>	<p>(8)दस्तावेज कन्या देणा-या पक्षकारांचे व किवा दिवाणी न्यायालयाच्या हुकूमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्नी</p>
<p>नं:-                  1): नाव-गणेश गणेश सोनटकर - - वय:-49; पत्नी:-व्हाट नं:-, माळा नं:-, हुमरतीचे नाव:-, हॉक नं:-, रोड नं:- निवधा बा ता हदगांव लि नांदेड, मंगरपूर, नांदेड. पिन कोड:-431605 पं</p>	<p>(7) दस्तावेज कन्या देणा-या/लिहून देणा-या पक्षकारांचे नाव किवा दिवाणी न्यायालयाच्या हुकूमनामा किवा आदेश असल्यास,प्रतिवादिचे नाव व पत्नी</p>
<p>नं:-                  2): नाव-सुवर्णलता बालाजी उत्तरवार - - वय:-48 पत्नी:-व्हाट नं:-, माळा नं:-, हुमरतीचे नाव:-, हॉक नं:-, रोड नं:- गोकुळ नगर नांदेड, मंगरपूर, नांदेड. पिन कोड:-431605 पं</p>	<p>(6)आकारणी किवा जुडी देण्यात असलेले</p>
<p>नं:-                  3): नाव-सिद्धा अंतत कोटनवार - - वय:-40 पत्नी:-व्हाट नं:-, माळा नं:-, हुमरतीचे नाव:-, हॉक नं:-, रोड नं:- नांदेड, मंगरपूर, नांदेड. पिन कोड:-431605 पं</p>	<p>(5) क्षेत्रफळ</p>
<p>नं:-                  4): नाव-सायना किशोर विद्यावार - - वय:-33 पत्नी:-व्हाट नं:-, माळा नं:-, हुमरतीचे नाव:-, हॉक नं:-, रोड नं:- निवधा बा ता हदगांव लि नांदेड, मंगरपूर, नांदेड. पिन कोड:-431605 पं</p>	<p>(4) अनुपात,पॉलिस्सा व धरकनामा(असल्यास)</p>
<p>नं:-                  5): नाव-किशोर नागराज विद्यावार - - वय:-59 पत्नी:-व्हाट नं:-, माळा नं:-, हुमरतीचे नाव:-, हॉक नं:-, रोड नं:- निवधा बा ता हदगांव लि नांदेड, मंगरपूर, नांदेड. पिन कोड:-431605 पं</p>	<p>(3) बाजारभावा/शुद्धपट्ट्याचा नावतिनपट्टाकार आकारणी देणे की पट्टेदार ते नमूद करावे</p>
<p>नं:-                  1): नाव-सुवर्णलता बालाजी उत्तरवार - - वय:-48 पत्नी:-व्हाट नं:-, माळा नं:-, हुमरतीचे नाव:-, हॉक नं:-, रोड नं:- गोकुळ नगर नांदेड, मंगरपूर, नांदेड. पिन कोड:-431605 पं</p>	<p>(2)भावना</p>
<p>नं:-                  1) पालिकेचे नाव:नांदेड-बाघाळा म.न.पा.हजार वर्षान -; हजर मालिही: मी तराडा वु थैथील शेत गट नं.309 पैकी व्हाट नं.06 आहे ज्याची गांभी पु.प. उत्तरेकडून 19.60 मी आहे व दक्षिणेकडून 19.29 मी आहे व रूंदी रु.3. 9.14 मी आहे ज्याचे एकूण क्षेत्र 177.88 चौ मी आहे (( GAT NUMBER : 309 ; Plot Number : 06 ; )</p>	<p>(1) किंवा जावा प्रकार</p>
<p>नं:-                  2) भावना</p>	<p>825000</p>
<p>नं:-                  3) भावना</p>	<p>825000</p>
<p>नं:-                  4) भावना</p>	<p>825000</p>
<p>नं:-                  5) भावना</p>	<p>825000</p>

506188 25-12-2021 Note:-Generated Through eSearch Module.For original report please contact concern SRO office. Regn:63m नोंदी: दस्त क्रमांक : 506/2021 दुय्यम निबंधक : सर द.लि. नांदेड 2

सर्वी क्र.2 गावाचे नाव : तराडा बुद्रुक

https://research.igng.gov.in/research/maharashtra.html?report=success&mark2\_RegLive.aspx 25/12/2021, 19:00

984187	25-12-2021	Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	Regn:63m	
शुची क्र.2	दस्तावेज निबंधक : दू.लि. नांदेड 1			
	दस्तावेज क्रमांक : 984/2021			
	नांदेडी :			
	Regn:63m			
<b>गावाचे नाव : तरोडा बुद्रिक</b>				
(1) विनंदावा प्रकार	विक्रीपत्र			
(2) मीमादना	848000			
(3) बाजारभावात(आहेपरतयाच्या बाबतितपटटाकर आकरण्या देता की पटदार ते नमूद करावे)	848000			
(4) भू-भाषण,पोटरेट्टा व धरकमाक(असल्यास)		1) पालिकेचे नाव:नांदेड-वाघाळा म.न.पा.इतर वर्णन : इतर माहिती: मी तरोडा बुद्रिक शेत वाट नं.309 पैकी लेआऊट मधील एक प्लॉट नं.11 आहे जो अर्कषिक झालेला आहे ज्याची एकूण लांबी प.प.उत्तरेकडून 21.34 मी व दक्षिणेकडून 21.03 मी व रुंदी द.उ.पूर्वेकडून 8.53 मी व पश्चिमेकडून 10.05 मी ज्याचे एकूण क्षेत्र 193.91 चौ मी आहे(( GAT NUMBER : 309 ; ))		
(5) क्षेत्रफळ	0.0193 हेक्टर . आर			
(6) आकरण्या किंवा जुडी देण्यात असलेले				
(7) दस्तऐवज करण देणा-या/लेखन देणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा असल्यास,प्रतिवादिचे नाव व पत्ता.		1): नाव:-सदानंद सुदकांत पालीमकर वय:-36 पत्ता:-प्लॉट नं:-, माळा नं:-, इमारतीचे नाव:-, ब्लॉक नं:-, रोड नं:- उमरा ता लोहा लि नांदेड, मंगरपूर, नांदेड, पिन कोड:-431602 प्लॉट नं:-		
(8)दस्तऐवज करण देणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता		1): नाव:-मास्ती किशनराव भेंखाले वय:-56 पत्ता:-प्लॉट नं:-, माळा नं:-, इमारतीचे नाव:-, ब्लॉक नं:-, रोड नं:- बाणी ता लि नांदेड, मंगरपूर, नांदेड, पिन कोड:-431602 प्लॉट नं:-		
(9) दस्तऐवज करण दिव्याचा दिनांक	29/01/2021			
(10)दस्त नांदणी करण्याचा दिनांक	29/01/2021			
(11)अनुकमांक,खंड व पृष्ठ	984/2021			
(12)बाजारभावापमाणी मुद्रांक शुल्क	33920			
(13)बाजारभावापमाणी नांदणी शुल्क	8480			
(14)शेरा				
मुद्रांकनासाठी विचारात घेतलेला तपशील:-				

Enclosures	
Declaration-cum-undertaking from the valuer (Annexure- IV)	Attached
Model code of conduct for valuer - (Annexure V)	Attached

Countersigned  
(BRANCH MANAGER)

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(Name & Designation of the Inspecting Official/s)  
Signature

Date

only.

₹ (Rupees)

on \_\_\_\_\_ We are satisfied that the fair and reasonable market value of the property is

The undersigned has inspected the property detailed in the Valuation Report dated \_\_\_\_\_

Sharakumar 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) CCT/1-14/52/2008-09  
IBBI Reg.No. IBB/RV/07/2019/1744  
SBI Empanelment No.: SME/TC/2021-22/85/13

For, Vastukala Consultants (I) Pvt. Ltd.

Date : 06.01.2022

Place : Nanded

Twenty Seven Thousand Five Hundred Only).

As a result of my appraisal and analysis, it is my considered opinion that the Realizable Value of the above property in the prevailing condition with aforesaid specification is Rs. 23,27,500.00 (Rupees Twenty Three Lakh





- I, Sharadkumar Chalkwar son of Shri. Baburao Chalkwar do hereby solemnly affirm and state that:
- a. I am a citizen of India.
  - b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
  - c. The information furnished in my valuation report dated 06.01.2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
  - d. If my authorized representative have personally inspected the property on 25.12.2021, the work is not sub - contracted to any other valuer and carried out by myself.
  - e. Valuation report is submitted in the format as prescribed by the bank.
  - f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
  - g. I have not been removed / dismissed from service / employment earlier.
  - h. I have not been convicted of any offence and sentenced to a term of imprisonment.
  - i. I have not been found guilty of misconduct in my professional capacity.
  - j. I have not been declared to be unsound mind.
  - k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
  - l. I am not an undischarged insolvent.
  - m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty.
  - n. 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 and My PAN Card number as applicable is AEAPCO117Q.
  - o. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
  - p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.
  - q. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
  - s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
  - t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)

**DECLARATION-CUM-UNDERTAKING**  
(Annexure- IV)

Sr No.	Particulars	Valuer Comment
1.	background information of the asset being valued;	The subject property under consideration is acquired by Sale Deed No. 6051/2012, dated 16.07.2012, registered at Sub-Registrar, Nanded between Sow, Sukanya W/o Rajiv Achintakar from Mr. Vitthalrao W/o Yashwantrao Biradar.
2.	purpose of valuation and appointing authority	As per the request from bank to assess the value of the property.
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar Regd. Valuer Manoj B. Chalikwar Regd. Valuer Umang Patel Regd. Valuer Mrs. Sangita Baset Operation Head Mr. Akash Pardeshi Site Engineer Mr. Md. Shareq Salim Md. Jilani Pasha Site Engineer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment 24.12.2021 Valuation Date 25.12.2021 Date of Report 06.01.2022
6.	inspections and/or investigations undertaken;	Physical inspection done on 25.12.2021
7.	nature and sources of the information used or relied upon;	Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparative Method.
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this

- u. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- v. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- w. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- x. I am Chairman & Managing Director of the company, who is competent to sign this valuation report.
- y. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LIMS / LOS) only.
- z. Further, I hereby provide the following information.



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SBI Empanelment No.: SMTCC/2021-22/85/13  
 IBI Reg.No. IBB/RV/07/2019/11744  
 Reg. No. (N) CCIT/1-1452/2008-09  
 Chartered Engineer (India)  
 Govt. Reg. Valuer  
 Chairman & Managing Director  
 B.E. (Civil), M.E. (Civil), M.Sc. (P&M Valuation), FIE (I), FIV, FIWRS  
**Sharadkumar B. Chalikwar**

For, Vastukala Consultants (I) Pvt. Ltd.

Date: 06.01.2022  
 Place: Nanded.



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.	Attached
10.	major factors that were taken into account during the valuation;	valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property. current market conditions, demand and supply position, Residential Plot size, location, upswing in real estate prices, sustained demand for Residential and Plots, all round development of commercial and residential application in the locality etc.



### ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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.

5. There is no direct/ indirect interest in the property valued.

6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates

For, Vastukala Consultants (I) Pvt. Ltd.

**Sharadkumar B. Chalkwar**

B.E. (Civl), M.E. (Civl), M.Sc. (Real Estate Valuation), FIE (I), FIV, FIWRS

Chairman & Managing Director

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/5/2/2008-09

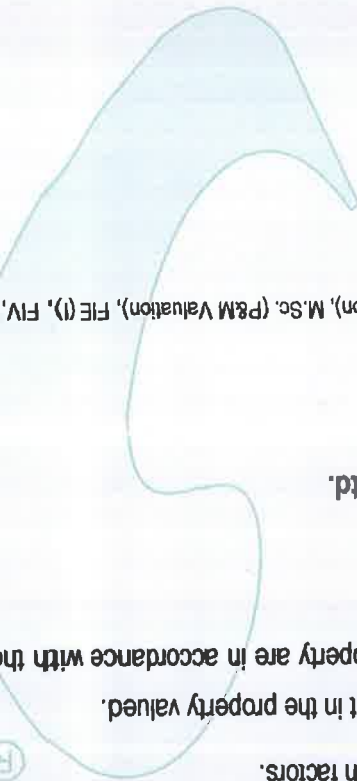
IBBI Reg.No. IBBI/RV/07/2019/11744

SBI Empanelment No.: SME/CC/2021-22/85/13

Date: 06.01.2022

Place: Manded.

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## (Annexure - V)

**MODEL CODE OF CONDUCT FOR VALUERS****Integrity and Fairness**

1. A valuer shall, in the conduct of his/his business, follow high standards of integrity and fairness in all his/his dealings with his/his clients and other valuers.

2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.

3. A valuer shall endeavour to ensure that he/hit provides true and adequate information and shall not misrepresent any facts or situations.

4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.

5. A valuer shall keep public interest foremost while delivering his services.

**Professional Competence and Due Care**

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.

8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.

9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/his expertise or deny his/his duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.

10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

**Independence and Disclosure of Interest**

12. A valuer shall act with objectivity in his/his professional dealings by ensuring that his/his decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.

13. A valuer shall not take up an assignment if he/hit or any of his/his relatives or associates is not independent in terms of association to the company.

14. A valuer shall maintain complete independence in his/his professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties

and interests, while providing unbiased services.

16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.

17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.

18. As an independent valuer, the valuer shall not charge success fee.

19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

### Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

### Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.

22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.

23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.

24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

### Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.



**Remuneration and Costs.**

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.

28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

**Occupation, employability and restrictions.**

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

**Miscellaneous**

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.

32. A valuer shall follow this code as amended or revised from time to time.

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

**Shradhkumar B. Chalkwar**

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

Chairman & Managing Director

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCT/1-1452/2008-09

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

SBI Empalement No.: SMT/CC/2021-22/85/13

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Date : 06.01.2022

Place: Nanded



Chartered Engineer (I)  
Govt. Reg. Valuer  
Chairman & Managing Director  
B.E. (Civil), M.E. (Civil), M.Sc. (P&M Valuation), FIE (I), FIV, FIWRS  
SBI Empalementment No.: SME/TC/2021-22/85/13  
IBBI Reg.No. IBBI/RV/07/2019/1744  
Reg. No. (N) CCIT/1-14/52/2008-09  
Chartered Engineer (India)

Sharadkumar B. Chalikwar

For, Vastukala Consultants (I) Pvt. Ltd.



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Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and Realizable value for this particular purpose at Rs. 23,27,500.00 (Rupees Twenty Three Lakh Twenty Seven Thousand Five Hundred Only).

**VALUATION OF THE PROPERTY PREMISES**

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

**DECLARATION OF PROFESSIONAL FEES CHARGED**

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.

Fundamental assumptions and conditions presumed in this definition are:

*"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"*

The term Fair Market Value is defined as

This exercise is to assess Realizable Value of the property under reference as on 25<sup>th</sup> December, 2021.

**DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**