

**Fr. Gajendra V. Khot**  
**B.E. CIVIL ENGINEER & CHARTERED VALUER**  
 Valuation of Immovable Property, Gov. Reg. Valuer  
 of Wealth Tax  
 I.T. & W.T.D. REG. NO. NSK/CCIT/TECH/34AB/265/31(MM.PROP.)CAT-1/2017-2018.  
 Engineer-IBBI Regd. Valuer-Govt.Regd. Valuer (Real Estate)  
 Office: Shop No.4, Aditya Tower, Anand Nagar, Nanded, Tq. & Dist Nanded -431605  
 Email Id. :- khotengg@gmail.com  
 Cell No: 9421441490

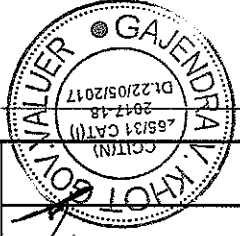
Format A

To,  
**STATE BANK OF INDIA**  
 Branch: SME, Nanded Tq. & Dist. Nanded

**VALUATION REPORT (IN RESPECT OF LAND / SITE AND BUILDING)**

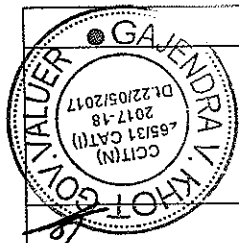
(To be filled in by the Approved Valuer)

I		GENERAL	
1	Purpose for which the valuation is made	To ascertain present fair market value	
2	a	Date of inspection	22-01-2022
	b	Date on which the valuation is made	24-01-2022
3	List of documents produced for perusal		
	i)	Photo Copy of Namuna No.43	As on Dated- 15/11/2021
	ii)	Photo Copy of Old Valuation Report	By Sharadkumar B. Chalikwar As on Dated- 22/12/2021
	Name of the owner(s) (details of share of each owner in case of joint ownership)		
	MR. GANESH VENKATRAO ACHINTALWAR		
5	Brief description of the property (including leasehold / freehold etc.)		
	Residential Open Plot Property No.10835, Plot No.27, Gat No.1023, Venkatesh Nagar, Degaon Road, Degaon Tq. Degaon, Dist. Nanded		
	The property has good marketability and good Residential value. It is situated in developing area. All civic amenities, the transportation communication by vehicle & public transportation are readily and easily available within periphery.		
6	Location of property.		
	A	Plot No. / Survey No.	Plot No.27, Gat No.1023,





b		Door No.		Property No. 10835	
c		T. S. No. / Village		Degloor	
d		Ward / Taluka		Degloor	
e		Mandal / District		Nanded	
f		Land mark		Near Shree Krishna Temple Venkatesh Nagar, Degloor Road, Degloor,	
7		Postal address of the property		Venkatesh Nagar, Degloor Road, Degloor, Tq. Degloor, Dist. Nanded-431717	
8		City / Town			
Classification of the area		Residential Area		Yes	
		Commercial Area		No	
		Industrial Area		No	
9		a		High / Middle / Poor	
		b		Urban / Semi Urban / Rural	
				Urban	
10		Coming under Corporation limit / Village Panchayat / Municipality		Municipality	
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, any conversion to house site plots is contemplated		No	
13		Boundaries of the property			
		East		Plot No. 28	
		West		Land of Gat No. 1023	
		North		6M. Wide Road	
		South		Plot No. 26	
14.1		Dimensions of the site		As per the Deed in Mtr.	
		North		9	
		South		9	
		East		12	
		West		12	
14.2		Latitude, Longitude & Co-ordinates		18.555001, 77.568227	

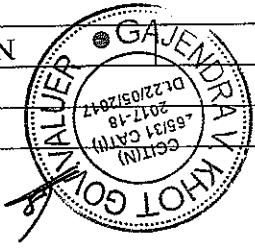


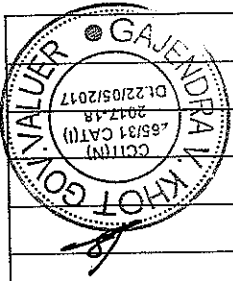
15	Extent of the site	108 Sq.m.
16	Extent of the site considered for valuation (least of 14 A & 14 B)	108 Sq.m.
17	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	Owner,
<b>CHARACTERISTICS OF THE SITE</b>		
1	Classification of locality	Residential.
2	Development of surrounding areas	Yes
3	Possibility of frequent flooding / sub-merging	No
4	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	Yes, Under 0.5 km
5	Level of land with topographical conditions	Normal
6	Shape of land	Rectangle
7	Type of use to which it can be put	Residential.
8	Any usage restriction	N.A.
9	Is plot in town planning approved layout?	N.A.
10	Is Corner plot or intermittent plot?	Intermittent plot
11	Road facilities	Yes.
12	Type of road available at present	Village Road
13	Width of road - is it below 20 ft. or more than 20 ft.	below 20 ft.
14	Is it a land - locked land?	No
15	Water potentiality	Yes
16	Underground sewerage system	Yes
17	Is power supply available at the site?	Yes
18	Advantage of the site	Developing Area
	1 Site Is Present	Yes Easy to access.
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-coast / tidal level must be incorporated)	
	1 N.A.	
	2 N.A.	
<b>Part - A (Valuation of land)</b>		
Size of plot		
	North & South	12m.
	East & West	9m.
2	Total extent of the plot	108 Sq.m.
3	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	Rs.5000-7000 Per. Sq.m
4	Guideline rate obtained from the Registrar's	Rs.3020/- per Sq.M.

S. No.	Description	Ground floor	Other floors
1	Foundation	N.A.	N.A.
2	Basement	N.A.	N.A.
3	Superstructure	N.A.	
4	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	N.A.	
5	RCC works	N.A.	
6	Plastering	N.A.	
7	Flooring, Skirting, dadong	N.A.	

Specifications of construction (floor-wise) in respect of	
1	Office (an evidence thereof to be enclosed)
5	Assessed / adopted rate of valuation Rs.6500 per Sq.m
6	Estimated value of land Rs.7,02,000/-
<b>Part - B (Valuation of Building)</b>	
1	Technical details of the building
a	Type of Building (Residential / Commercial / Industrial)
b	Type of construction (Load bearing / RCC / Steel Framed)
c	
	Year of construction
	Age of building
	Life of building estimated
	Stage of Construction
	If under construction, Extent of completion
d	Number of floors and height of each floor including basement, if any
e	
	G.F.
	F.F.
	Total B/up area
f	Condition of the building
1	Exterior - Excellent, Good, Normal, Poor
2	Interior - Excellent, Good, Normal, Poor
g	Date of issue and validity of layout of approved map / plan
h	Approved map / plan issuing authority
i	Whether genuineness or authenticity of approved map / plan is verified
j	any other comments by our empanelled valuers on authentic of approved plan





Part C-(Extras/Items)		(Amount in Rs.)
1	Portico	N.A.
2	Ornamental front door	N.A.
3	Sit out/ Verandah with steel grills	-
4	Overhead water tank	N.A.
5	Extra steel/ collapsible gates, Lift	N.A.
Total		-
Part D-(Amenities)		(Amount in Rs.)
1	Wardrobes	-
2	Glazed tiles	No

Sr. No.	Description	Ground floor	Other floors
8	Special finish as marble, granite, wooden panelling, grills, etc	N.A.	N.A.
9	Roofing including weather proof course	N.A.	N.A.
10	Drainage	Connected to septic tank	N.A.
1	Compound wall	N.A.	N.A.
	Height	-	-
	Length	-	-
	Type of construction	N.A.	N.A.
2	Electrical installation		
	Type of wiring	N.A.	N.A.
	Class of fittings (superior / ordinary / poor)	N.A.	N.A.
	Number of light points	N.A.	N.A.
	Fan points	N.A.	N.A.
	Spare plug points	N.A.	N.A.
	Any other item	No	No
3	Plumbing installation		
	No. of water closets and their type	N.A.	N.A.
	No. of wash basins	N.A.	N.A.
	No. of urinals	N.A.	N.A.
	No. of bath tubs	N.A.	N.A.
	Water meter, taps, etc.	N.A.	N.A.
f	Any other fixtures	N.A.	N.A.

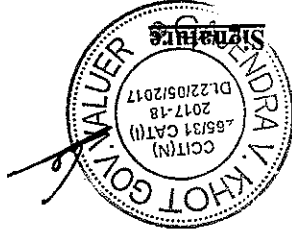


(Name of the Branch Manager with official seal)

Signature

\_\_\_\_\_ only).

The undersigned has inspected the property detailed in the Valuation Report dated. We are satisfied that the fair and reasonable market value of the property is Rs. \_\_\_\_\_ (Rupees)



Date: 24/01/2022

Place: Nanded.

Remarks - This property is already found mortgage with State Bank of India Branch - SME, Nanded Tq. & Dist. Nanded these have been revalued from available documents provided by the bank, As Per bank's request.

Government value	Rs. 3,26,160/-	Three Lakh Twenty Six Thousand One Hundred Sixty Rupees
Forced / Distressed Value	Rs. 5,61,600/-	Five Lakh Sixty One Thousand Six Hundred Rupees
Realizable Value	Rs. 6,31,800/-	Six Lakh Thirty One Thousand Eight Hundred Rupees
Fair Market value of Plot	Rs. 7,02,000/-	Seven Lakh Two Thousand Rupees

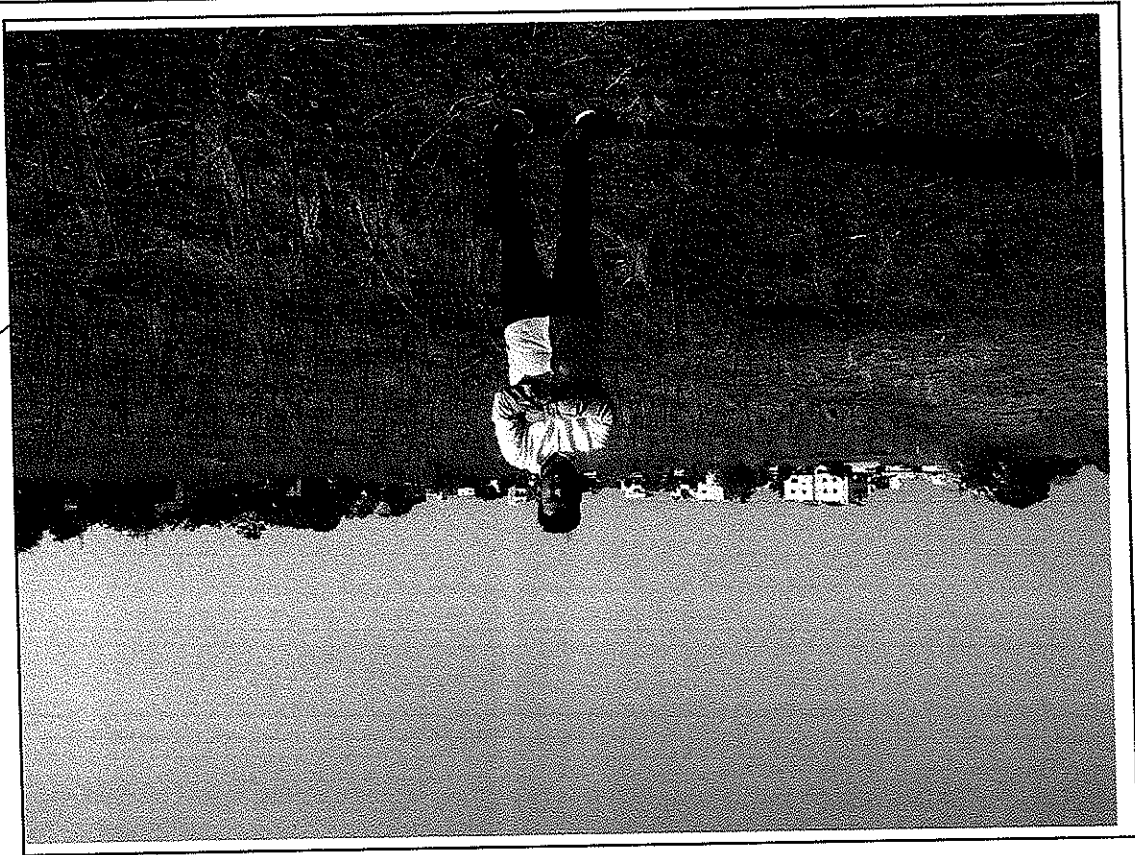
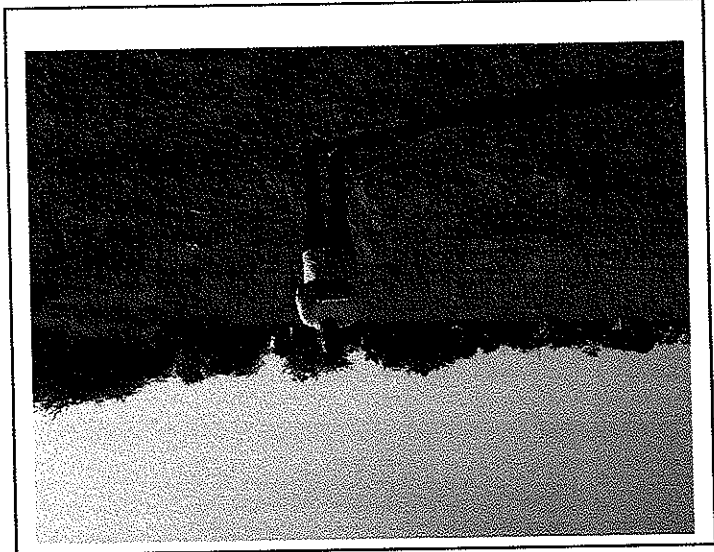
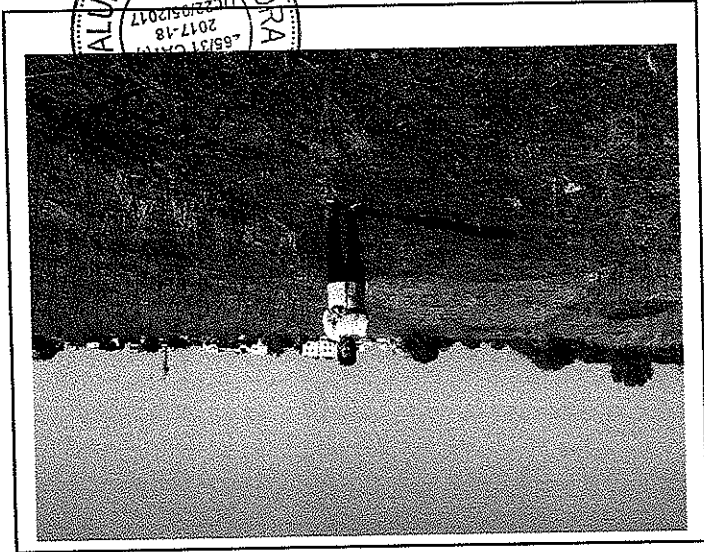
eight hundred Rupees only)

the above property in the prevailing condition with a forecast specific to Rs. 6,31,800/- (six lakh thirty one thousand As a result of my appraisal and analysis, it is my considered opinion that the realizable value of Photograph of owner/representative with property in background to be enclosed. Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

(Valuation: Here the approved valuer should discuss in detail his approach (Market Approach, Income Approach and Cost 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 in iii) Any likely income it may generate, may be discussed).

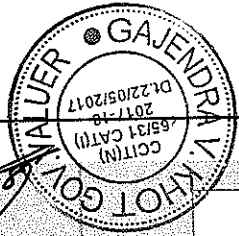
Part - A	Land	Rs. 7,02,000/-
Part - B	Building	-
Part - C	Extra Items	-
Part - D	Amenities	-
Part - E	Miscellaneous	-
Part - F	Services	-
	Total	Rs. 7,02,000/-
	Say	Rs. 7,02,000/-

**Total abstract of the entire property**



<b>PHOTOGRAPH OF PROPERTY</b>	
<b>Name of the owner</b>	<b>MR. GANESH VENKATRAO ACHINTALWAR</b>
<b>Address of Property</b>	Residential Open Plot Property No.10835, Plot No.27, Gat No.1023, Venkatesh Nagar, Deggaon Road, Degloor, Tq. Degloor, Dist. Nanded





Year 20212022

Selected District नांदेड

Select Taluka दादर

Select Village गाँव : दादर (व. वी. गा. गा. पंचसद दादर)

Search By Survey No @ Location

Select	वृत्त	प्राची	निवासी	सदरिका	आकार	रकबा	आयिक	धोरिक	धरम
Survey No	450	0	0	0	0	0	0	0	0
Survey No	1300000	0	0	0	0	0	0	0	0
Survey No	3020	17500	19000	22500	0	0	0	0	0
Survey No	350	0	0	0	0	0	0	0	0
Survey No	1292000	0	0	0	0	0	0	0	0

10 11 12 13 14 15 16 17 18 19

1026, 1023, 2, 5, 1042, 1027, 1043, 4, 1044, 1024, 3

Survey Number

Annual Statement of Rates

Language English

Home Valuation Rules User Manual Close Feedback

नांदेडी व मुद्रांक विभाग, महाराष्ट्र शासन  
 वाणिज्य दर पत्रक  
 महाराष्ट्र शासन  
 Government of Maharashtra  
 Department of Registration & Stamps  
 नांदेडी व मुद्रांक विभाग

Govt. Rates of the Property



<b>Google Map Location of Property</b>	
<b>Name of the owner</b>	<b>MR. GANESH VENKATRAO ACHINTALWAR</b>
<b>Address</b>	Residential Open Plot Property No.10835, Plot No.27, Gat No.1023, Venkatesh Nagar, Degaon Road, Degloor, Tq. Degloor, Dist. Nanded
<b>Latitude &amp; longitude</b>	18.555001, 77.568227

(Annexure-I)

**Format of undertaking to be submitted by individuals/ proprietor/ partners/ directors  
DECLARATION- CUM- UNDERTAKING**  
I GAJENDRA VASANTRAO KHOT son of VASANT KHOT do hereby solemnly affirm and state that :-

1	I am the citizen of India.
2	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.
3	The information furnished in my valuation report dated 24/01/2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
4	I/ we have personally inspected the property on 22/01/2022 the work in not sub-contracted to any other valuer and carried out by myself.
5	Valuation report is submitted in format as prescribed by the bank.
6	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.
7	I have not been removed/ dismissed from service/ employment earlier.
8	I have not been convicted of any offence and sentenced to a term of imprisonment.
9	I have not been found guilty of misconduct in profession capacity.
10	I am not been declared to be unsound mind.
11	I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt.
12	I am not an undischarged insolvent.
13	I have not been levied a penalty under section 271j of income-tax Act, 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.
14	I have not been convicted of an offences connected with any proceeding under the income tax act 1961, wealth tax act 1957 or gift tax act 1958.
15	My pan card number/GST tax number as applicable is ---27BRHPPK5618P224-----
16	I undertake to keep you informed of any event or happenings, which would make me ineligible for empanelment as a valuer.
17	I have not concealed or suppressed material information, facts and records and I have made a complete and full disclosure.
18	I have read the handbook on policy, standard 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 of above handbook to the best of my ability.
19	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 the IVS in "general standards" and "Asset standards" as applicable.
20	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.)
21	I am registered under section 34 AB of the wealth tax Act, 1957. (strike off, if not applicable.) (NSK/CCT/TECH/34AB/265/31(I)MM.PROP./CAT-I/2017-18.)
22	I am valuer registered with insolvency & bankruptcy board of India (IBBI) Reg No. IBBI/RV/04/2019/12696. Dt. 23/12/2019.
23	My CIBIL Score and credit worthiness is as per bank's guidelines.
24	I am the proprietor/ partner/authorized official of the firm/company who is competent to sign this valuation report.
25	I will undertake the valuation work on receipt of letter of engagement generated from the system (i.e. LIMS/LOS only).
26	Further, I hereby provide the following information.



Sr. No.	Particulars	Valuer Comment
1	background information of the asset being valued	The property under consideration was purchased by vide Sale Deed
2	Purpose of valuation and appointing authority	As per the request from State Bank of India, Branch, SME, Nanded Tq. & Dist. Nanded to assess Realizable value of the property for Banking purpose
3	Identity of the valuer and any other experts involved in the valuation,	<b>KHOT &amp; ASSOCIATES</b> Prop. Er. GAJENDRA V. KHOT Chartered Engineer & Govt. Regd. Valuer
4	Disclosure of value interest or conflict if any.	No such interest or conflict.
5	Date of appointment, valuation date and date of report	Date of Appointment - 22/01/2022 Valuation Date - 24/01/2022 Date of Report - 24/01/2022
6	Inspections and/or investigation undertaken	Physical Inspection done on 22/01/2022 Property Shown by Owner
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 standards followed;	Sales Comparative Method
9	Restriction 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 valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10	Major factors that were taken into account during the valuation;	Major factors that were taken into account during the valuation, Residential Plot size, location, upswing in real estate prices, sustained demand for Residential Plots, all round development of commercial and residential application in the locality etc.
11	Major factors that were not taken into account during the valuation.	N.A.
12	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



**MODEL CODE OF CONDUCT FOR VALUER**

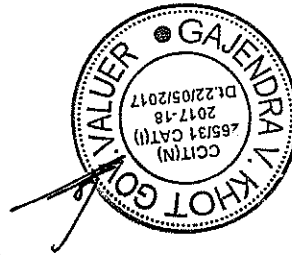
<b>Integrity and Fairness</b>	
1	A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuer
2	A valuer maintain integrity by being honest, straightforward, and forthright in all professional relationship.
3	A valuer shall endeavor to ensure that he/it provide true and adequate information and shall not misrepresent and 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.
<b>Professional competence and due care</b>	
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 service 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 develop
9	In the preparation of a valuation report, the valuer shall not disclaim liability for his expertise or deny his duty of care except to 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 requirement of integrity, objectivity and independency.
11	A valuer shall clearly state to his client the service that he would be competent to provide and the service for which he would be relying on other valuer or professionals or for which the client can have a separate arrangement with other valuers.
<b>Independence and Disclosure of interest</b>	
12	A valuer shall act with objectivity in his professional dealing by ensuring that his decisions are made without the presence of any bias, conflict Of interest coercion or undue influence of any party either directly connect to the valuation assignment or not.
13	A valuer shall not take up an assignment if he or any of his relative or associates is not independent in terms of association to the company
14	A valuer shall maintain complete independence in 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 first become aware of the possibility of his association with the valuation and in according with the securities and exchange board of india (prohibition of insider trading) regulations 2015 or till the time valuation report become public whichever is earlier
17	A valuer shall not indulge in "mandate sandwiching" or offering convenience valuation in order to cater to a company or client 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 an engagement in an unconnected transaction the valuer shall declare the association with the company during the last five years.
<b>Confidentiality</b>	
20	A valuer shall not use or divulge to other client or any other party any confidential info about the subject company which has come to his knowledge without proper and specific authority or unless there is legal or professional right or duty to disclose.



Office Address : Shop No.4, Aditya Tower, Ananad Nagar, Nanded, Tq. & Dist. Nanded -431605

Date-24/01/2022

Signature of the valuer



Information Management	
21	A valuer shall ensure that he maintains written contemporaneous records for any decision taken the reasons for taking the decision and the info and evidence on support of such decision. This shall be maintained so as to
22	A valuer shall apper co-operate and be available for inspections and investigations carried out by the authority and person authorised by the authority the registered or any other statutory regulatory body.
23	A valuer shall provide all info and records as may be required by the authority the tribunal appellate tribunal the registered valuers organization with which he is registered or any other statutory 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.
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.