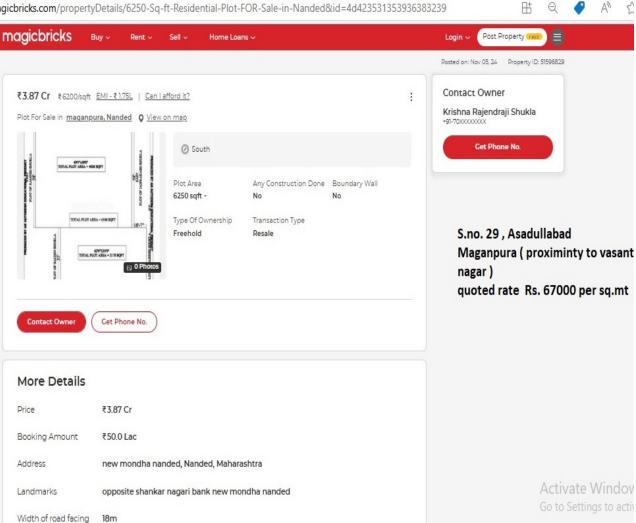


Purpose of the Valuation	To Assess the Present Market value &Govt. guide line Value of the Mentioned Property –For Collateral Security
Name of the Persons deriving benefits from the mentioned property by legal Rights	Shakuntalabai Raosaheb Kawale
Details of the Property Considered for Valuation Purpose	Land Admeasuring About 334.57 Sq. Mt together with Residential building construction on plot no. 120, Municipal Property no. 1-18-990 (Old 1-9-632/1), Pin no. 4020109427 in S. no. 29/A, CTS no. 10248 of Asadullabad at Vasant Nagar Sahakari Bhadekaru Malki Grah Nirman Sanstha, Near Swami Samarth Temple, Mouje Asadullabad, Nanded Tal & Dist. Nanded. State- Maharashtra.
Latitude & Longitude of the property	19.170640,77.316745
Present Market value	of the Mentioned property is Rs. 3,16,80,000/-
Realisable value of	the Mentioned property is Rs. 3, 00,00,000/-
Distress value of t	he Mentioned property is Rs. 2,37,60,000/-
Govt. Guideline value	of the Mentioned property is Rs. 1, 15,31,000/-
	As on 13/11/2024



	A B	C	D	E	F	G	Н	1	J	
1				Value co	mparison					
2	Details		Govt. Guide				Marke	t value		
3		Area	Rate	Value		Area	Rate	Value		
4		In Sq.Mt	Rs. /Sq.Mt	In Rs.		In Sq.Mt	Rs. /Sq.Mt	In Rs.		
5										
6	Land / Plot	334.57	12600	4215582		334.57	85,700	28672649		
7										
8		Construction	Rate	Depreciation	Cost	Construction	Rate	Depreciation	Cost	
9		Area in Sq.Mt	in Sq.Mt			Area in Sq.Mt	in Sq.Mt	- oprosition	in Rs.	
10		(Asper	in oq.mi		11110.	(Asper	in oq.mi		11110.	
11		Observation)				sanction plan)				
		observationy				autouon pluny				
12	Building									
13										
14	Ground floor	160	21780	0.7	2439360	100.43	25000	0.7	1757525	
15										
16	first floor	160	21780	0.7	2439360					
17										
18	Second floor	160	21780	0.7	2439360					
19	Cost of building				7318080				1757525	
20	cost of other items								1,250,000	
21	Value of								1,200,000	
22	of the property			11533662				31680174		
22	In Rs.		Say Rs 1, 15,31				Say Rs. 3,10			
24	(Land + Building)		ody 115 1, 10,01	,000/			ouy no. 0, n	0,00,000		
24	(cana i ballaling)									
25										
						Desistandurla				
26						Registered value U/s 34 AB o				
	Place: Nanded				Con	napanies (Register			017	
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gtvaluers@outlook.com

90962 90009 , (02462) <mark>244009</mark>

- > State Bank Of India Panel/Approved Valuer (Immovable Properties)
- > Registered Valuer of Immovable Properties U/s 34 AB of Wealth Tax Act 1957&
- Registered Valuer of Immovable Properties Under Companies (Registered Valuers & Valuation) Rules 2017

ΤO,

State Bank Of India

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

I.	GEI	NERAL	
1.	Pur	pose for which the valuation is made	To Assess the Present Market value & Government guideline Value of property-For Collateral Security
2.	a)	Date of inspection :	13/11/2024
۷.	b)	Date on which the valuation is made :	13/11/2024
	List	of documents produced for perusal	
	ii)		Xerox copy of Plot Allotment Letter
3.			Xerox copy of PR Card
	iil)		Xerox Copy of Building Permission Drawing& letter sanctioned by municipal Council, Nanded
4.	add sha	me of the owner(s) and his / their lress (es) with Phone no. (details of : re of each owner in case of joint nership)	Shakuntalabai Raosaheb Kawale
5.		ef description of the property (Including sehold / freehold etc)	Residential Property (land & building), Ground floor+2 floor structure attached to land (Free Hold)
	Loc	ation of property	
	a)	Plot No. / Survey No. :	plot no. 120, S. no. 29/A, CTS no. 10248
6.	c)	T. S. No. / Village :	M. Asadullabad
	d)	Ward / Taluka :	Nanded
	e)	Mandal / District :	Nanded



7.	Postal address of the property		1-18-990 (Old 1- 4020109427 in S. 10248 of Asadu Nagar Sahakari Grah Nirman San Nanded	icipal Property no. 9-632/1), Pin no. . no. 29/A, CTS no. Ilabad at Vasant Bhadekaru Malki stha, Asadullabad,
	City / Town	:	M. Asadullabad	
8.	Residential Area	:	Yes	
	Classification of the area	:		
9.	i) High / Middle / Poor	:	Middle	
	ii) Urban / Semi Urban / Rural	:	Semi Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Corporation L Nanded)	imit (NWCMC
	Boundaries of the property	:	As per Deed	Actual
	North	:	Road	Road
	South	:	Plot no. 144	Plot no. 144
13.	East	:	Plot no. 121	Plot no. 121
	West	:	Road	Road
			A	В
14.1	Dimensions of the site	:	As per Deed	Actual
	North	:	24.39 M	24.39 M
	South	:	24.39 M	24.39 M
	East	:	13.71 M	13.71 M
	West	:	13.71 M	13.71 M
14.2	Latitude, Longitude and Coordinates of the site	:	19.170640,77.316	5745
15	Extent of the site	:	334.57 Sq. Mt- Allotment Letter	as per Plot
16	Road Widening area	:		
17	Extent of the site considered for valuation (least of 14 A & 14 B)	:	334.57 Sq. Mt	
18	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	•	Occupied by Own e	& First floor is er
19	Income related aspects (as per the verbal enquiry with the occupants)		NA	



II.	CHARACTERISTICS OF THE SITE	
1.	Classification of locality	Residential
2.	Development of surrounding areas	Developed Residential area
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	All Available in a Periphery Of 3.56 Km
5.	Level of land with topographical conditions	Level
6.	Shape of land	Rectangular
7.	Type of use to which it can be put	Residential
8.	Any usage restriction	Residential
9.	Is plot in town planning approved layout?	Yes
10	Corner plot or intermittent plot?	Corner
11	Road facilities	Yes
12	Type of road available at present	Cement Concrete Road
13	Width of road – is it below 20 ft. or more than 20 ft.	30 feet Wide Road
14	Is it a land – locked land?	No
15	Water potentiality	Yes
16	Underground sewerage system	No
17	Is power supply available at the site?	Yes
	Advantage of the site	
18	1.	Located in developed Residential Area
		 Located in a Good Location
		 Less Supply Of Plot For Sale, High Demand For Purchase



Part	– A (Valuation of land)			
	Size	e of plot	334.57 Sq. Mt		
1.	Nor	th - South	13.71 M		
	Eas	t - West	24.39 M		
2.	Tot	al extent of the plot	334.57 Sq. Mt		
3.	/ref dea	vailing market rate (Along with details erence of at least two latest ls/transactions with respect to acent properties in the areas)	Rs. 78,000 to Rs. 87,000 per Sq.mt		
4.	Reg	deline rate obtained from the istrar's Office (an evidence thereof to enclosed)	Rs. 12600 per Sq.mt(as per department of registration & stamps)		
5.	Ass	essed / adopted rate of valuation	Rs. 85,700 per sq. Mt		
6.	Esti rate	mated value of land (as per market)	334.57 Sq. Mt X Rs. 85,700 =Rs. 2, 86,72,649/-		
Part	– B ('	Valuation of Building)			
	Tec	hnical details of the building			
	a)	Type of Building (Residential / Commercial/ Industrial)	Residential		
	b)	Type of construction (Load bearing / RCC/ Steel Framed)	RCC Framed Structure		
1.0	c)	Year of construction	1991 as per observation		
	d)	Age Of Building	32 Years		
	e)	Estimated Future Life Of Building	30 Years		
	f)	Number of floors and height of each floor including basement, if any	As per Observation–Ground First & Second Floor (3.05m each floor height)		
	g)	Plinth /Construction area floor-wise	Ground floor –180.00 Sq.mt		
			First floor - 180.00 Sq.mt		
			Second floor - 160.00 Sq.mt		
	h)	Condition of the building			
		i) Exterior – Excellent, Good, Normal, Poor	Good		
		ii) Inferior - Excellent, Good, Normal, Poor	Good		
	g)	Rate of construction as per department of registration and stamp of government of Maharashtra	Rs.21780 per Sq.mt		
	i)	Approved map / plan issuing authority	Municipal Corporation Nanded		



Specifications of construction (floor-wise) in respect of

S. No.	Description	Ground floor
1.	Foundation	R.C.C framed
2.	Basement	R.C.C framed + Brickwork
		Ground, First & Second floor
3.	Superstructure	Brickwork with plaster
4.	Joinery / Doors & Windows	M.S Grill, Aluminium Window, ordinary Plywood& Wooden doors, flush door
5.	RCC works	Column, Beam and Slab
6.	Plastering	Sand faced
7.	Flooring, Skirting,	Vitrified tiles
8.	Drainage	Drainage Line

Details of valuation

Sr.	Particulars of	Plinth	Roof	Age of		Replacement	Depreciation	Net value
no.	item	area	height	building	replacement	cost Rs.		after
					rate of			depreciation
					construction			Rs.
1			3.05 Mt	32 Years	Rs.25000	Rs.2675000	30%	Rs.1757525
		Sq. Mt						
	Total							Rs.1757525

Part C- (Extra Items)

(Amount in Rs.)

Elevation, Porch, Parapet wall, Head Room	n : Rs. 3,4000 (lump sum)
Compound wall along with Gate etc.	Rs. 3,45,000 (lump sum)
Interior & Fixed Furniture	Rs. 5,65,000 (lump sum)
Total	: Say Rs. 12, 50,000/-

Total Abstract of the entire property

Part- A	Land	:	Rs. 2,86,72,649/-
Part- B	Building	:	Rs. 17,57,525/-
Part- C	Others item	:	Rs. 12,50,000/-
	Total	:	Rs. 3,16,80,174/- Say Rs. 3,16,80,000/- (Rupees Three Crore Sixteen lakhs Eighty Thousand Only)



Value related consideration, assumption & aspects of the property.

- Market approach method is adopted to assess the value of land.
- The Market Rate Of Land is from Rs. 78,000 to Rs. 87,000 per sq.mt, as per the Survey & Analysis, in S. no. 29/A, CTS no. 10248 of Asadullabad at Vasant Nagar Sahakari Bhadekaru Malki Grah Nirman Sanstha, Asadullabad, Nanded
- No Registered Sale Evidence is Available Which Shows/Reflects Present Trending Market Rate of plot/Land
- Less Supply Of Plot For Sale, High Demand For Purchase
- The rate of land considered for the purpose of assessing the market value is Rs. 85,700 per sq.mt on the basis of (Approach Road, Locality & Surrounding Development.)
- Cost approach method is adopted to assess the cost of construction
- The Rate of construction of R.C.C framed structure is Rs. 25000 per sq. Mt as per the Analysis & Observation.

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 foresaid specifications is Rs. 3, 00,00,000/- (Rupees Three Crore Only).

Date - 13/11/2024 Place – Nanded Registered Valuer of Immovable Properties U/s 34 AB of Wealth Tax Act 1957 & Companies (Registered Valuers & Valuation) Rules

2017

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

_____on____.We are satisfied that the fair and reasonable market

value of the property is Rs._____(Rupees_____only).

Date:

Signature

(Name of the inspecting Officer with Office Seal)



DECLARATION- CUM- UNDERTAKING

I, Ganesh subhash Tiwadi son of subhash Tiwadi do hereby solemnly affirm and state that:

- I am a citizen of India
- 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
- The information furnished in my valuation report dated 13/11/2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have appointed my technical staff to inspect he property 13/11/2024 The work is not subcontracted to any other valuer and carried out by myself.
- Valuation report is submitted in the format as prescribed by the Bank.
- 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.
- I have not been removed/dismissed from service/employment earlier
- I have not been convicted of any offence and sentenced to a term of imprisonment
- I have not been found guilty of misconduct in professional capacity
- I have not been declared to be unsound mind
- I am not an undischarged bankrupt, or have not applied to be adjudicated as a bankrupt;
- I am not an undischarged insolvent
- 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 is AGWPT 6021E
- I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- 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
- 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
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- My CIBIL Score and credit worthiness is as per Bank's guidelines.
- I am the proprietor of the firm, who is competent to sign this valuation report.



MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

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 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/it 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 in dependent 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 e 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 use its best expertise, except to the extent that the assumptions are based on statements of fact provided by the company or its audit or so consultants or information a vailable in public domain and not generated by the valuer.

10. A valuer shall not carryout any instruction of the client ins of ar as they are in compatible 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/its professional dealings by ensuring that his/its 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/it or any of his/its relatives or associates is not independent in terms of association to the company.



14. A valuer shall maintain complete independence in his/its 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 un biased 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 investigation scarried out by the authority, any person authorized 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 valuersorganisation 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 inits 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 (18of 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 isunlikelytobeabletodevoteadequatetimetoeachofhis/itsassignments.

30. A valuer shall not conduct business which in the opinion of the authority or the registered valuerorganisation 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 a mended or revised from time to time



4	Department of Re Government	gistration and Stamp of Maharashtra	नोंव		मुद्रां गराष्ट्र श		त्रभाग	WING THE
		nual Statement of Rate बाजारमूल्य दर पत्रक आवृ						
<u>Home</u>				Val	uation G	Buidelin	ies User	Manual
Year	2024-2025			Lang	uage	Englis	h	
	Selected District	Nanded						
	Select Taluka	Nanded						
	Select Village	Mauje : Asadullabad (Nanded	Waghala	Sŀ				
	Search By	OSurvey No.	Zones					
				0				
Select	उपवि	वेभाग	खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs./)
<u>SurveyNo</u>	3.89-औदयोगिक प्रशिक्षण केंद्र (विष्णु	27600						
	रस्तावरील	। मिळकती	27600	45000	51750	77000	0	चौ. मीटर
<u>SurveyNo</u>	3.90-पाण्याची टाकी ते हिंगोली रस्त्यास वि	,	28700	45000 46000	51750 52900		0	चो. मीटर चौ. मीटर
<u>SurveyNo</u> <u>SurveyNo</u>	3.90-पाण्याची टाकी ते हिंगोली रस्त्यास गि जुना पुर्णा रस्ता	। मिळकती मेळणारा मुख्यरस्ता (नागार्जुना हॉटेल पर्यत				76000	-	
	3.90-पाण्याची टाकी ते हिंगोली रस्त्यास वि जुना पुर्णा रस्ता 3.91-हिंगोली रस्त्यावरील मिळकत 3.92-शासकीय तंत्रनिकेतन (व्ही.आय.पी	। मिळकती नेळणारा मुख्यरस्ता (नागार्जुना हॉटेल पर्यत वरील मिळकती	28700	46000	52900	76000 63000	0	चौ. मीटर
<u>SurveyNo</u>	3.90-पाण्याची टाकी ते हिंगोली रस्त्यास वि जुना पुर्णा रस्ता 3.91-हिंगोली रस्त्यावरील मिळकते 3.92-शासकीय तंत्रनिकेतन (व्ही.आय.पी पर्यत) दोन्ही ब 3.93-वसंतनगर, मगनपुरा, हर्षनगर	। मिळकतो मेळणारा मुख्यरस्ता (नागार्जुना हॉटेल पर्यत वरील मिळकती 1 (विद्युतभवन ते नागार्जुना हॉटेल) . रस्ता) ते भाग्यनगर रस्ता (जुना पुर्णा रोड	28700 21900	46000 38000	52900 43700	76000 63000 56000	0	चौ. मीटर चौ. मीटर
<u>SurveyNo</u> <u>SurveyNo</u>	3.90-पाण्याची टाकी ते हिंगोली रस्त्यास वि जुना पुर्णा रस्ता 3.91-हिंगोली रस्त्यावरील मिळकते 3.92-शासकीय तंत्रनिकेतन (व्ही.आय.पी पर्यत) दोन्ही ब 3.93-वसंतनगर, मगनपुरा, हर्षनगर	(मिळकती मेळणारा मुख्यरस्ता (नागार्जुना हॉटेल पर्यंत वरील मिळकती तो (विद्युतभवन ते नागार्जुना हॉटेल) . रस्ता) ते भाग्यनगर रस्ता (जुना पुर्णा रोड जूच्या मिळकती , बाबानगर, रार्जे ट्रनगर, श्यामनगर, , सुखाडिया नगर, साईनगर, दरवेशनगर 1 2 3 4 5 6	28700 21900 15900 12600	46000 38000 33000 30000	52900 43700 37950 34500	76000 63000 56000 54000	0 0 0	ची. मीटर चो. मीटर चो. मीटर चो. मीटर
<u>SurveyNo</u> <u>SurveyNo</u>	3.90-पाण्याची टाकी ते हिंगोली रस्त्यास वि जुना पुर्णा रस्ता 3.91-हिंगोली रस्त्यावरील मिळकते 3.92-शासकीय तंत्रनिकेतन (व्ही.आय.पी पर्यत) दोन्ही ब 3.93-वसंतनगर, मगनपुरा, हर्षनगर	। मिळकती मेळणारा मुख्यरस्ता (नागार्जुना हॉटेल पर्यंत वरील मिळकती ते (विद्युतभवन ते नागार्जुना हॉटेल) . रस्ता) ते भाग्यनगर रस्ता (जुना पुर्णा रोड जूच्या मिळकती ; बाबानगर, रार्जे द्रनगर, श्यामनगर, , सुखाडिया नगर, साईनगर, दरवेशनगर	28700 21900 15900 12600 12600 1020,102 1021,102 10227,102 10225,102 10267,102 10253,102 10253,103 10335,103	46000 38000 33000 3000000	52900 43700 37950 34500 0204, 10: 10204, 10: 10205, 10: 10207, 10: 10205, 10: 1005, 10: 1005, 10: 1005, 10: 10	76000 63000 56000 54000 192,101 205,102 218,102 231,102 244,102 257,102 257,102 326,103 339,103	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ची. मीटर ची. मीटर ची. मीटर ची. मीटर ची. मीटर 10208, 10224, 10224, 10224, 10224, 10224, 10224, 10224, 10224, 10224, 10224,





