

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: 18.487684 , 77.503117

Gat No. 363, Opposite to Unit-2 Venkateshwara Dall Industries,
Degloor Karadkhed Road,
Mouje Karadkhed, Tq. Degloor & Dist. Nanded.

Mr. Raju S/o Venkatrao Achintalwar,
&
Mr. Pravin S/o Venkatrao Achintalwar,
Name of Owner : Mr. Ganesh S/o Venkatrao Achintalwar,

Details of the property under consideration:



Valuation Report of the Immovable Property

52014

**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 Telephonic instructions from Mr. Vynkatesh Dange, Manager, SME, Doctor's Lane Branch, Nanded, dated 24.12.2021.
2. a)	Date of Appointment 24.12.2021
2. b)	Date of inspection 29.12.2021
2. c)	Date of Report 12.01.2022
2. d)	Date on which the valuation is made 29.12.2021
2. e)	Person present at the time of inspection Property inspected with Owners Representative 1) Mr. Nikhil S/o Ganesh Achintalwar. Contact No.: 9049032036. 2) Mr. Laxman Nagnath Aktarwad. Contact No.: 9923776991.
3.	List of documents produced for perusal 1 Photo Copy of Digitally Signed 7/12 Extract of Gat No. 363, dated 22.12.2021. 2 Photo Copy of Mortgage Deed No. 952/2020, dated 26.06.2020, issued by Sub - Registrar, Degloor-2. 3 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) Mr. Ganesh S/o Venkatrao Achintalwar, R/o. Laine Galli, Shivaji Chowk, Tq. Degloor & Dist. Nanded. Contact No.: 9422185107. Mr. Pravin S/o Venkatrao Achintalwar, R/o. Laine Galli, Shivaji Chowk, Tq. Degloor & Dist. Nanded. Contact No.: 9503468080. Mr. Raju S/o Venkatrao Achintalwar, R/o. Laine Galli, Shivaji Chowk, Tq. Degloor & Dist. Nanded. Contact No.: 9168204105. Joint Ownership.
5.	Brief description of the property (including Leasehold / freehold etc.) The Subject Property under valuation is Freehold Agriculture Land in Gat No. 363, Opposite to Unit-2 Venkateshwara Dall Industries, Degloor Karadkhed Road, Mouje Karadkhed, Tq. Degloor & Dist. Nanded. The Subject Property under valuation is Morgaged with Bank of Maharashtra, Degloor. Land area details as under: Sr. No. Particulars Land Size in M. Land Area in Ha. 1. 7/12 Extract - 4.46 Ha. 2. As per Mortgage Deed - 4.46 Ha. Land Area as per 7/12 Extract & As per Mortgage Deed is 4.46 Ha. Same is Considered for Valuation. Property is not SARFAESI compliant.
6.	Location of property a) Plot No. / Survey No. Gat No. 363. b) Door No. - c) T.S. No. / Village Mouje Karadkhed. d) Ward / Taluka Degloor. e) Mandal / District District - Nanded.

7.	Postal address of the property	Gat No. 363, Opposite to Unit-2 Venkateshwara Dall Industries, Degloor Karadkhed Road, Mouje Karadkhed, Tq. Degloor & Dist. Nanded.	
8.	City / Town	Degloor	
	Residential area	No.	
	Commercial area	No	
	Industrial area	No.	
9.	Classification of the area	Poor	
	i) High / Middle / Poor	Rural	
	ii) Urban / Semi Urban / Rural	Village Panchayat	
10.	Coming under Corporation limit / Village Panchayat / Municipality.	Village Panchayat	
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	Agricultural land.	
13.	Boundaries of the property	As Per Documents	
	North	Gat No. 365.	
	South	Gat No. 360.	
	East	Gat No. 362.	
	West	Gat No. 367.	
14.	Dimensions of the site in meter	A	B
	North	-	-
	South	-	-
	East	-	-
	West	-	-
	As per 7/12 Extract	As per Mortgage Deed	
14.1	Extent of the site in Sqm	4.46 Ha.	
14.2	Latitude, Longitude & Co-ordinates of site	18.487684, 77.503117	
15.	Extent of the site considered for Valuation (least of 14.1 A & 14.1 B)	4.46 Ha.	
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	Occupied by the owner.	
II	CHARACTERISTICS OF THE SITE		
1.	Whether The Land Under Consideration is Suitable For Cultivation	Yes.	
2.	Irrigation Facilities - Canal / Well / Bore / Rain-Fed	Yes.	
3.	Possibility of frequent flooding/ sub-merging	No.	
4.	Whether Any Cottages / Buildings Exist in The Land ?	No.	
5.	Level of land with topographical conditions	Plain	
6.	Shape of land	Irregular.	
7.	Is it a Land - Locked Land ?	No Land Lock.	
8.	Whether Fencing And gates Are arranged ?	No.	
9.	General Conditions Of The Land	Perennial.	
10.	Quality Of Soil Of The Sand	B.C.	
11.	Whether The Land is Situated On A Main / National	Yes Property is 100.00 Meter Inside From	

Date : 12.01.2022

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

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

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

Chartered Engineer (India)

Govt. Reg. Valuer

Chairman & Managing Director

M.Sc. (P&M Valuation), FIE (I), FIV, FIWRS

B.E. (Civil), M.E. (Civil), M.Sc. (Real Estate Valuation),

Sharadkumar B. Chalikwar



For, Vastukala Consultants (I) Pvt. Ltd.



Nagendra Kalegore
M.Sc. (Agrt)
Ex. Professor & Agriculture Valuer
PVAI Reg. No. LM - 3459



Part - A	Land	Rs. 98,12,000.00
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
Total		Rs. 98,12,000.00
Say		Rs. 98,12,000.00
Fair Market Value of the Property		Rs. 98,12,000.00
Realizable Value of the Property		Rs. 88,30,800.00
Distress / Forced Value of the Property		Rs. 78,49,600.00
Guideline Value As per Ready Reckoner		Rs. 40,22,920.00

Total abstract of the entire property

1	Total extent of the plot	4.46 Ha.
2	Prevailing market rate (Along With details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	Rs. 22,00,000.00 to 25,00,000.00 per Ha. according to location, approach road and intra structure facilities available.
3	Guideline rate obtained from the Register's Office (an evidence thereof to be enclosed)	Rs. 9,02,000.00 Per Ha.
4	Assessed / adopted rate of valuation (Refer justification Note)	Rs. 22,00,000.00 Per Ha.
5	Estimated value of land	Rs. 98,12,000.00
Part - A (Valuation of Agricultural land)		
12.	Types Of Crops Grown	Green Peas.
13.	Water Supply & Electricity Facilities.	Yes.
14.	Advantages of the Land	Yes Property is 100.00 Meter Inside From Karahed Degloor Highway.
15.	Disadvantages of the Land	No.
16.	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.
12.	Highway Road	Highway Road.
13.	Highway Road ? If Not, Distance From The Main / Karahed Degloor Highway.	Karahed Degloor Highway.



Actual Site Photographs

Actual Site Photographs



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

Countersigned
(BRANCH MANAGER)

(Name & Designation of the Inspecting Official/s)

Signature

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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 _____

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Sharadkumar B. Chalikwar



For, Vastukala Consultants (I) Pvt. Ltd.

Date : 12.01.2022

Place : Nanded

Twelve Thousand 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. 98,12,000.00 (Rupees Ninety Eight Lakh



Nagendra Kalegore
M.Sc. (Agr)
Ex. Professor & Agriculture Valuer
PVAI Reg. No. LM - 3459



- I, Sharadkumar Chalikwar son of Shri. Baburao Chalikwar 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 12.01.2022 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
 - I/ my authorized representative have personally inspected the property on 29.12.2021. The work is not sub - contracted 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 my professional capacity.
 - I have not been declared to be unsound mind.
 - I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
 - I am not an undischarged insolvent.
 - 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.
 - 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 AEAPC0117Q
 - I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
 - 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. The valuation report is submitted in the prescribed format of the bank.
 - I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure

DECLARATION-CUM-UNDERTAKING (Annexure- IV)

V - A signed copy of same to be taken and kept along with this declaration)

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.

LLMS / LOS) only.

Z. Further, I hereby provide the following information.

Sr No.	Particulars	Valuer Comment
1.	background information of the asset being valued;	<ul style="list-style-type: none"> The subject property under consideration is Agricultural Land. Property is not SARFAESI compliant.
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;	Regd. Valuer Sharadkumar B. Chalikwar Regd. Valuer Manoj B. Chalikwar Regd. Valuer Umang Patel Nagendra Kalegore Agri 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 29.12.2021 Date of Report 12.01.2022
6.	inspections and/or investigations undertaken;	Physical inspection done on 29.12.2021
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 valuation. The valuer has no pecuniary interest that

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Sharadkumar B. Chalikwar



For, Vastukala Consultants (I) Pvt. Ltd.

Date: 12.01.2022
 Place: Nanded.

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 EX. Professor & Agriculture Valuer
 PVAI Reg. No. LM - 3459




<p>would conflict with the proper valuation of the property.</p>	
<p>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.</p>	<p>10. major factors that were taken into account during the valuation;</p>
<p>Attached.</p>	<p>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.</p>

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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



MODEL CODE OF CONDUCT FOR VALUERS

(Annexure - V)

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 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/its expertise or deny his/its 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/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.

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.

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).

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

Gifts and hospitality:

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.

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.

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.

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.

Information Management

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.

Confidentiality

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.

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

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

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.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.

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

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.

Miscellaneous

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

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.

Occupation, employability and restrictions.

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.

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.

Remuneration and Costs.

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Rs. 98,12,000.00 (Rupees Ninety Eight Lakh Twelve Thousand Only).

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

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 29th December, 2021.

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

Valuation Report Prepared For: SBI Dr. Lane / Mr. Ganesh S/o Venkatrao Achintaiwar, Mr. Pravin S/o Venkatrao Achintaiwar & Mr. Raju S/o Venkatrao Achintaiwar