

# Valuation Report of the Immovable Property



## Details of the property under consideration:

**Name of Owner : Sow. Sneha W/o Krushna Uttarwar.**

Plot No. 7 & 8, Gat No. 309, Sangram Nagar,  
Near Sandipani School, Mouje Taroda (Bk),  
Nanded, Tq. & Dist. Nanded

**Latitude Longitude: 19.197149 , 77.305792**

## Valuation Done for:

State Bank of India  
SME Br., Dr. Lane, Nanded.

## **Vastukala Consultants (I) Pvt. Ltd.**

Mumbai • Delhi NCR • Aurangabad • Nanded • Indore • Pune  
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**VALUER'S OPINION REPORT**

This is to certify that the property bearing Plot No. 7 & 8, Gat No. 309, Sangram Nagar, Near Sandipani School, Mouje Taroda (Bk), Nanded, Tq. & Dist. Nanded belongs to **Sow. Sneha W/o Krushna Uttarwar.**

**Boundaries of the property.**

North	: Plot No. 13 & 14.
South	: 20'0" Wide Road.
East	: 40'0" wide Road.
West	: Plot No. 09.

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.

<b>Guideline Value of the Property</b>	<b>Rs. 9,74,684.00</b>
<b>Fair Market Value of the Property</b>	<b>Rs. 28,99,500.00</b>
<b>Realizable Value</b>	<b>Rs. 27,54,525.00</b>
<b>Forced/ Distress Sale value.</b>	<b>Rs. 23,19,600.00</b>

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**

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Chairman & Managing Director  
Govt. Reg. Valuer  
Chartered Engineer (India)  
Reg. No. (N) CCIT/1-14/52/2008-09  
IBBI Reg.No. IBBI/RV/07/2019/11744  
SBI Empanelment No.: SME/TCC/2021-22/85/13

Encl: Valuation report.

**Mumbai**

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

I. General				
1.	a) Purpose for which the valuation is made	To assess Fair Market Value of the Property.		
	b) Authorization letter of Bank	Telephonic instructions from Mr. Vynkatesh Dange, Manager, SME, Dr. Lane Branch, Nanded, dated 24.12.2021.		
2.	a) Date of Appointment	24.12.2021		
	b) Date of inspection	25.12.2021		
	c) Date of Report	06.01.2022		
	d) Date on which the valuation is made	25.12.2021		
	e) Person present at the time of Inspection	Property inspected with Owner's Representative <b>Mr. Nikhil S/o Ganesh Achintalwar.</b> Contact No.: 9049032036		
3.	List of documents produced for perusal			
	1	Photo Copy of Sale Deed No. 6048/2012, 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. 75, Book No. 168, dated 29.09.2021, PIN No. 40113070132 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. जा.क्र./क्षे.का.क्र.(1)तरोडा-सांगवी/2372/2019, dated 26.11.2019, Assistant Commissioner, Zonal Office No. 1, Taroda - Sangvi, NWCMC, Nanded.		
	7	Photo Copy of Gunthewari Token Receipt No. RM/DCG/1121/1726, 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)	<b>Sow. Sneha W/o Krushna Uttarwar.</b> R/o. Shivaji Nagar, Mukhed Tq. Mukhed & Dist. Nanded.  Contact No.: 9049032036 (Mr. Nikhil Achintalwar) Sole Ownership.		
5.	Brief description of the property (Including Leasehold / freehold etc.)			
	<ul style="list-style-type: none"> <li>The Subject Property under valuation is Freehold Open Plots bearing Plot No. 7 &amp; 8, Gat No. 309, Sangram Nagar, Near Sandipani School, Mouje Taroda (Bk), Nanded, Tq. &amp; Dist. Nanded.</li> <li>The Subject Property under valuation is Mortgaged with Bank of Maharashtra, Degloor.</li> <li>Plot area details as under in Sqm :</li> </ul>			
	<b>Sr. No.</b>	<b>Particulars</b>	<b>Plot Size in M.</b>	<b>Plot Area in Sqm.</b>
	1.	As per Sale Deed (Plot No. 7 & 8)	18.29 m. x 12.19 m.	<b>223.04</b>
	2.	As per Layout (Plot No. 7 & 8)	18.29 m. x 12.19 m.	<b>223.04</b>
	3.	As per Mortgage Deed	-	<b>223.04</b>
	<ul style="list-style-type: none"> <li>Plot Area as per Sale Deed &amp; Layout is <b>223.04 Sqm.</b> &amp; Same is Considered for Valuation.</li> <li>Subject property under valuation is in <b>Yellow</b> zone i.e. residential zone in NWCMC Development Plan (Refer Annexure A Part Plan of D.P.).</li> <li>Owner has Submitted for Regularization of Plot under Gunthewari Act to NWCMC, Nanded Vide NWCMC Token No. RM/DCG/1121/1726, dated 17.11.2021.</li> </ul>			
6.	Location of property			
	a)	Plot No. / Survey No.	Plot No. 7 & 8, Gat No. 309	

	b)	Door No.	M. H. Pin No. 40113070132	
	c)	T.S. No. / Village	Mouje Taroda (Bk), Nanded.	
	d)	Ward / Taluka	Nanded.	
	e)	Mandal / District	District – Nanded.	
7.	Postal address of the property		Plot No. 7 & 8, 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.	
9.	Classification of the area		(R)	
	i) High / Middle / Poor		Middle Class	
	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		<b>As Per Documents</b>	<b>As Per Actual</b>
	North		Plot No. 13 & 14.	Plot No. 13 & 14.
	South		20'0" Wide Road.	20'0" Wide Road.
	East		40'0" wide Road.	40'0" wide Road.
	West		Plot No. 09.	Plot No. 09.
14	Dimensions of the site in meter		<b>A</b>	<b>B</b>
			<b>As per Sale Deed</b>	<b>As per Layout</b>
	North		18.29 m.	18.29 m.
	South		18.29 m.	18.29 m.
	East		12.19 m.	12.19 m.
	West		12.19 m.	12.19 m.
14.1	Extent of the site in Sqm		223.04 Sqm.	223.04 Sqm.
14.2	Latitude, Longitude & Co-ordinates of site		19.197149, 77.305792	
15.	Extent of the site considered for Valuation (least of 14.1 A & 14.1 B)		223.04 Sqm.	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.		Vacant.	
<b>II 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		Rectangular	
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?	<ul style="list-style-type: none"> <li>Proposed Layout Plan in Gat No. 309 at Taroda (Bk), Nanded, dated Nil, issued by Village Development officer, Grampanchayat Office, Taroda (Bk.), Nanded,</li> </ul>
10.	Corner plot or intermittent plot?	Corner Plot.
11.	Road facilities	Yes.
12.	Type of road available at present	Kutchra Road.
13.	Width of road – is it below 20 ft. or more than 20 ft.	Towards South 20 ft Wide Road. Towards East More than 20 ft Wide Road.
14.	Is it a Land – Locked land?	No Land Lock.
15.	Water potentiality	No.
16.	Underground sewerage system	No. (R)
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.

#### Part – A (Valuation of land)

1	Size of plot in M.	Towards North	18.29 m.
		Towards South	18.29 m.
		Towards East	12.19 m.
		Towards East	12.19 m.
2	Total extent of the plot	223.04 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. 28,99,520.00	

#### Part – B (Valuation of Building)

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	N.A.
	i. Exterior : Excellent, Good, Normal, Poor	N.A.
	ii. Interior : Excellent, Good, Normal, Poor	N.A.

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 valuers on authentic of approved plan	N.A.

**Specifications of construction in respect of**

Sr. No.	Description	Ground Floor
1.	Foundation	N.A. (R)
2.	Basement	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, dado	N.A.
8.	Special finish as marble, granite, wooden paneling, grills etc.	N.A.
9.	Roofing including weather proof course	N.A.
10.	Drainage	N.A.
2.	<b>Compound Wall</b>	N.A.
	Height	N.A.
	Length	N.A.
	Type of construction	N.A.
3.	<b>Electrical installation</b>	
	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.

4.	<b>Plumbing installation</b>	
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	No

S. No	Particulars of item	Plinth Area	Roof height	Age of building	Estimated replacement rate of construction	Replacement cost	Depreciation	Net Value after depreciation
		(Sq.m)	(R.M.)	(Years)	(Rs.)	(Rs.)	(Rs.)	(Rs.)

1.	N.A.									
									<b>Total</b>	<b>N.A.</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>

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 – 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 – 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>

**Total abstract of the entire property**

Part – A	Land	Rs. 28,99,520.00
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. 28,99,520.00</b>

Say	Rs. 28,99,500.00
Fair Market Value of the Property	Rs. 28,99,500.00
Realizable Value of the Property	Rs. 27,54,525.00
Distress / Forced Value of the Property	Rs. 23,19,600.00
Guideline Value As per Ready Reckoner	Rs. 9,74,684.00

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.

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.

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.

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, 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.

The salability of the property is : Normal

Rental Income : Nil.

Any likely income it may generate: Rental Income.

For, Vastukala Consultants (I) Pvt. Ltd.



**Sharadkumar B. Chalkwar**

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Govt. Reg. Valuer  
Chartered Engineer (India)  
Reg. No. (N) CCIT/1-14/52/2008-09  
IBBI Reg.No. IBBI/RV/07/2019/11744  
SBI Empanelment No.: SME/TCC/2021-22/85/13

Date : 06.01.2022

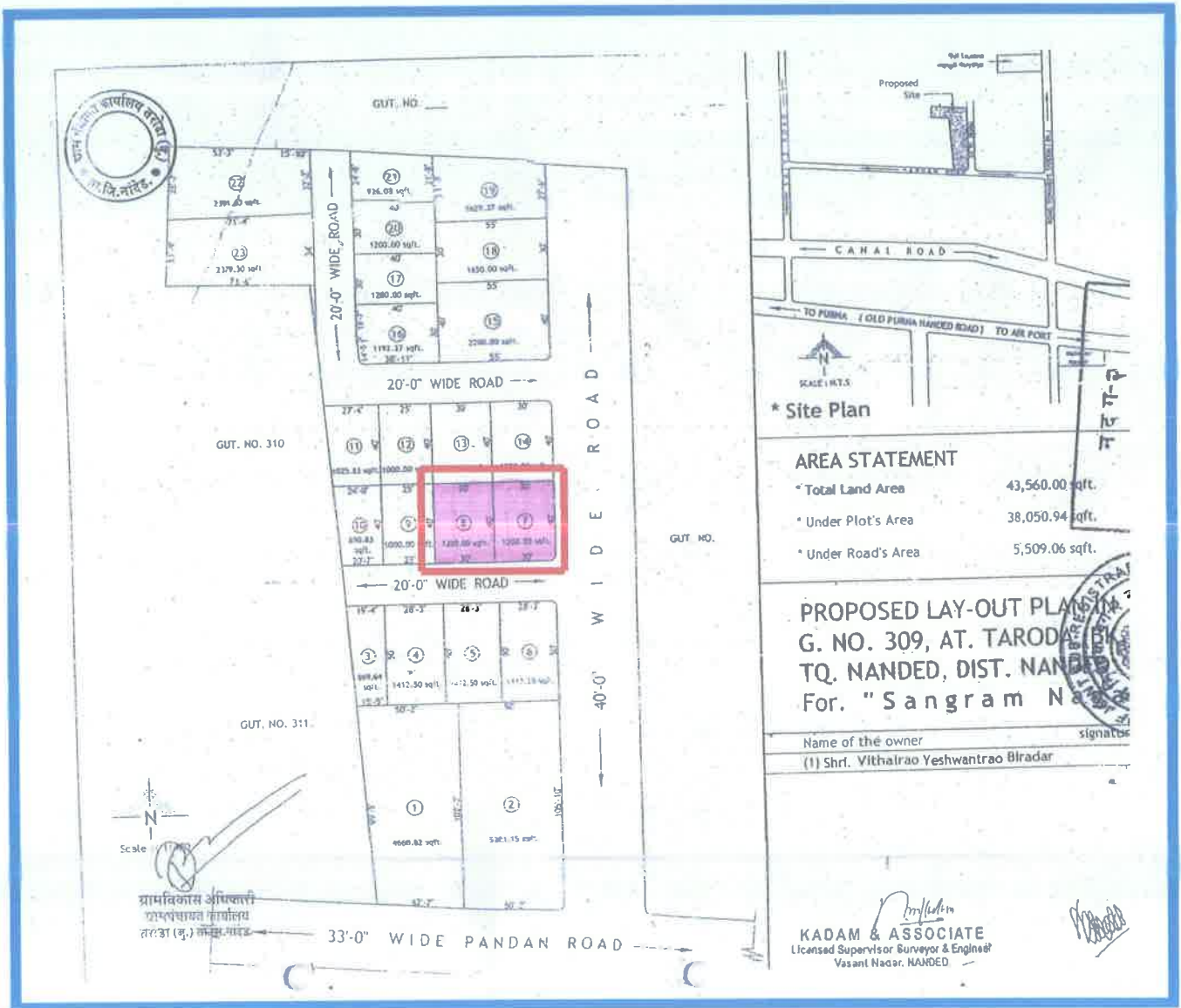




### Actual Site Photographs



## Layout Plan



### Route Map of the property



LATITUDE & LONGITUDE: 19.197149, 77.305792


**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.



## Ready Reckoner Rate



**Department of Registration & Stamps**  
Government of Maharashtra

**नोंदणी व मुद्रांक विभाग**  
महाराष्ट्र शासन

**नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन**  
साक्षात्कार दर पत्रक

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Valuation Rules
User Manual
Class
Feedback

Year  
2021/2022

*Annual Statement of Rates*

Language  
English

Selected District: नांदेड

Select Taluka: नांदेड

Select Village: सोने : तरोडा बु.

Search By:  Survey No  Location

Select	उपविभाग	क्षेत्री क्षेत्र	मिचाली सदमिका	मंडीस	मुकामे	नौदोमिच	एकक (Rs./)
SurveyNo	18.222-सिन मंत्री झालेला वनीनी लोकरोचलकर	5510	20800	30200	41000	0	ची. मीटर
SurveyNo	18.223-सिन मंत्री झालेला वनीनी वाचडावाफडीस रस्ताकर	4780	19800	30200	43000	0	ची. मीटर
SurveyNo	18.224-नांदेडकर, कोविडकोडी व इनडवा पाच वाचडावाफडीस	5980	20900	29800	43000	0	ची. मीटर
SurveyNo	18.225-रस्ताकर व.पी.पी.	5510	20800	27800	38000	0	ची. मीटर
SurveyNo	18.226- रस्ताकर	4978	19800	27800	38000	0	ची. मीटर

1 2 3

Survey Number

150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168,
169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 201, 202, 302, 303, 304, 305, 306, 307, 308,
309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328,
329, 330, 331, 332, 339, 340, 193, 197

## Sale Instances

25/12/2021, 19:00

[https://researchchigservice.maharashtra.gov.in/sariniHTMLReportSuchiKramank2\\_RegLive.aspx](https://researchchigservice.maharashtra.gov.in/sariniHTMLReportSuchiKramank2_RegLive.aspx)

611188 25-12-2021 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	<b>सूची क्र.2</b>	दुय्यम निबंधक : सह दु.नि. नांदेड 2 दस्त क्रमांक : 611/2021 नोदंगी : Regn:63m
<b>मावाचे नाव : तरोडा बुदुक</b>		
(1)विलेखाचा प्रकार	विक्रीपत्र	
(2)मोबदला	800000	
(3) बाजारभाव(भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	800000	
(4) भू-मापन,पोटहिस्ता व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:नांदेड-वाघाळा म.न.पा.इतर वर्णन ; इतर माहिती: मी तरोडा बु येथील शेत गट नं.309 प्लॉट नं.03 आहे ज्याची लांबी पु.प. उत्तरेकडुन 18.59 मी आहे व दक्षिणेकडुन 18.29 मी आहे व रुंदी द.उ.9.14 मी आहे ज्याचे एकुण क्षेत्र.168.68 चौ मी आहे( ( GAT NUMBER : 309 ; Plot Number : 03 ; ) )	
(5) क्षेत्रफळ	168.68 चौ.मीटर	
(6)आकारणी किंवा जुळी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-गणेशराव लाडजीराव कल्याणकर - - वय:-68 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: पिंपळगांव म ता अर्धापुर जि नांदेड , महाराष्ट्र, नांदेड. पिन कोड:-431605 पॅन नं:- 2): नाव:-कैलास गणेशराव कल्याणकर - - वय:-45 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: पिंपळगांव म ता अर्धापुर जि नांदेड , महाराष्ट्र, NANDED. पिन कोड:-431605 पॅन नं:- 3): नाव:-बालासाहेब तुकाराम कल्याणकर - - वय:-48 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: पिंपळगांव म ता अर्धापुर जि नांदेड , महाराष्ट्र, NANDED. पिन कोड:-431605 पॅन नं:- 4): नाव:-ज्ञानेश्वर तुकाराम कल्याणकर - - वय:-45 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: पिंपळगांव म ता अर्धापुर जि नांदेड , महाराष्ट्र, NANDED. पिन कोड:-431605 पॅन नं:- 5): नाव:-ज्योती ज्ञानेश्वर कल्याणकर - - वय:-41 पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: पिंपळगांव म ता अर्धापुर जि नांदेड , महाराष्ट्र, NANDED. पिन कोड:-431605 पॅन नं:-	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-पंढरीनाथ दत्तात्रय बोराटे - - वय:-36; पत्ता:-प्लॉट नं. -, माळा नं. -, इमारतीचे नाव: -, ब्लॉक नं. -, रोड नं: पार्ले म ता अर्धापुर जि नांदेड , महाराष्ट्र, नांदेड. पिन कोड:-431605 पॅन नं:-	
(9) दस्तऐवज करून दिल्याचा दिनांक	19/01/2021	

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[https://freesearchigrservice.maharashtra.gov.in/sarita/HTMLReportSuchiKramank2\\_RegLive.aspx](https://freesearchigrservice.maharashtra.gov.in/sarita/HTMLReportSuchiKramank2_RegLive.aspx)

506188 25-12-2021 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	<b>सूची क्र.2</b>	दुय्यम निबंधक : सह दु.नि. नांदेड 2 दस्त क्रमांक : 506/2021 नोदणी : Regn:63m
<b>नावाचे नाव : तरोडा बुद्रुक</b>		
(1)वित्तेखाचा प्रकार	विक्रीपत्र	
(2)मोबदला	825000	
(3) बाजारभाव(भाडेपट्ट्याच्या नाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	825000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:नांदेड-वाघाळा म.न.पा.इतर वर्णन :, इतर माहिती: मौ तरोडा बु येथील शेत गट नं.309 पैकी प्लॉट नं.06 आहे ज्याची लांबी पु.प. उत्तरेकडुन 19.60 मी आहे व दक्षिणेकडुन 19.29 मी आहे व रुंदी द.उ. 9.14 मी आहे ज्याचे एकुण क्षेत्र.177.88 चौ मी आहे( ( GAT NUMBER : 309 ; Plot Number : 06 ; ) )	
(5) क्षेत्रफळ	177.88 चौ.मीटर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-सुर्यकांत गोपीनाथ बंडेवार - - वय:-94 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: गोकुळ नगर नांदेड , महाराष्ट्र, नांदेड. पिन कोड:-431605 पॅन नं:- 2): नाव:-सुवर्णलता बालाजी उत्तरवार - - वय:-48 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: वसंत नगर नांदेड , महाराष्ट्र, नांदेड. पिन कोड:-431605 पॅन नं:- 3): नाव:-शिल्पा अनंत कोटसवर - - वय:-40 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: नांदेड , महाराष्ट्र, नांदेड. पिन कोड:-431605 पॅन नं:- 4): नाव:-साधना किरण चिद्दवार - - वय:-53 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: शिवाजी नगर नांदेड , महाराष्ट्र, नांदेड. पिन कोड:-431605 पॅन नं:- 5): नाव:-किरण नारायण चिद्दवार - - वय:-59 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: शिवाजी नगर नांदेड , महाराष्ट्र, नांदेड. पिन कोड:-431605 पॅन नं:-	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-गणेश मारोतीराव सोनटक्के - - वय:-49; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: निवघा बा ता हदगांव जि नांदेड , महाराष्ट्र, नांदेड. पिन कोड:-431605 पॅन नं:- 2): नाव:-कल्पना गणेश सोनटक्के - - वय:-45; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: निवघा बा ता हदगांव जि नांदेड , महाराष्ट्र, नांदेड. पिन कोड:-431605 पॅन नं:-	
(9) दस्तऐवज करून दिल्याचा दिनांक	18/01/2021	
(10)दस्त नोंदणी केल्याचा दिनांक	19/01/2021	
(11)अनुक्रमांक,खंड व पृष्ठ	506/2021	

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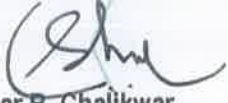
984187 25-12-2021 Note:-Generated Through eSearch Module,For original report please contact concern SRO office.	<b>सूची क्र.2</b>	दुय्यम निबंधक : दु.नि. नांदेड 1 दस्त क्रमांक : 984/2021 नोंदणी : Regn:63m
<b>नावाचे नाव : तरोडा बुद्रुक</b>		
(1)विलेखाचा प्रकार	विक्रीपत्र	
(2)मोबदला	848000	
(3) बाजारभाव(भाडेपट्ट्याच्या नावतितपट्टाकार आकरणी देतो की पट्टेदार ते नमुद करावे)	848000	
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:नांदेड-वाघाळा म.न.पा.इतर वर्णन :, इतर माहिती: मौ तरोडा बु येथील शेत गट नं.309 पैकी लेआऊट मधील एक प्लॉट नं.11 आहे जो अकृषिक झालेला आहे ज्याची एकुण लांबी पु.प.उत्तरेकडुन 21.34 मी व दक्षिणेकडुन 21.03 मी व रुंदी द.उ.पुर्वेकडुन 8.53 मी व पश्चिमेकडुन 10.05 मी ज्याचे एकुण क्षेत्र.193.91 चौ मी आहे( ( GAT NUMBER : 309 ; ) )	
(5) क्षेत्रफळ	0.0193 हेक्टर . आर	
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.		
(7) दस्तऐवज करून देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-सदानंद सुर्यकांत पालीमकर वय:-36 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: उमरा ता लोहा जि नांदेड, महाराष्ट्र, नांदेड. पिन कोड:-431602 पॅन नं:-	
(8)दस्तऐवज करून घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मारुती किशनराव मेखाले वय:-56: पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: -, ब्लॉक नं: -, रोड नं: वाघी ता जि नांदेड, महाराष्ट्र, NANDED. पिन कोड:-431602 पॅन नं:-	
(9) दस्तऐवज करून दिल्याचा दिनांक	29/01/2021	
(10)दस्त नोंदणी केल्याचा दिनांक	29/01/2021	
(11)अनुक्रमांक,खंड व पृष्ठ	984/2021	
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	33920	
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	8480	
(14)शेरा		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		



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. 27,54,525.00 (Rupees Twenty Seven Lakh Fifty Four Thousand Five Hundred Twenty Five Only).**

Place : Nanded

Date : 06.01.2022

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

**Sharadkumar B. Chalikwar**

B.E. (Civil), M.E. (Civil), M.Sc. (Real Estate Valuation), M.Sc. (P&M Valuation), FIE (I), FIV, FIWRS  
 Chairman & Managing Director  
 Govt. Reg. Valuer  
 Chartered Engineer (India)  
 Reg. No. (N) CCIT/1-14/52/2008-09  
 IBBI Reg.No. IBBI/RV/07/2019/11744  
 SBI Empanelment No.: SME/TCC/2021-22/85/13



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  
 ₹ \_\_\_\_\_ (Rupees \_\_\_\_\_  
 \_\_\_\_\_ only).

Date

Signature

(Name &amp; Designation of the Inspecting Official/s)

Countersigned  
 (BRANCH MANAGER)

Think.Innovate.Create

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

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

I, Sharadkumar Chalikwar son of Shri. Baburao Chalikwar 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. I/ 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
- o. My PAN Card number as applicable is AEAPC0117Q
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. 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)

- 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;	The subject property under consideration is acquired by Sale Deed No. 6048/2012, dated 16.07.2021, registered at Sub-Registrar, Nanded between Sow. Sneha W/o Krushna Uttarwar. 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;	<table border="1"> <tr> <td>Sharadkumar B. Chalikwar</td> <td>Regd. Valuer</td> </tr> <tr> <td>Manoj B. Chalikwar</td> <td>Regd. Valuer</td> </tr> <tr> <td>Umang Patel</td> <td>Regd. Valuer</td> </tr> <tr> <td>Mrs. Sangita Baset</td> <td>Operation Head</td> </tr> <tr> <td>Mr. Akash Pardeshi</td> <td>Site Engineer</td> </tr> <tr> <td>Mr. Md.Shareq Salim Md.Jilani Pasha</td> <td>Site Engineer</td> </tr> </table>	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
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;	<table border="1"> <tr> <td>Date of Appointment</td> <td>24.12.2021</td> </tr> <tr> <td>Valuation Date</td> <td>25.12.2021</td> </tr> <tr> <td>Date of Report</td> <td>06.01.2022</td> </tr> </table>	Date of Appointment	24.12.2021	Valuation Date	25.12.2021	Date of Report	06.01.2022						
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;	<p>Market Survey at the time of site visit</p> <p>Ready Reckoner rates / Circle rates</p> <p>Online search for Registered Transactions</p> <p>Online Price Indicators on real estate portals</p> <p>Enquiries with Real estate consultants</p> <p>Existing data of Valuation assignments carried out by us</p>												
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 would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, 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.	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

Date: 06.01.2022

Place: Nanded.

For, Vastukala Consultants (I) Pvt. Ltd.


**Sharadkumar B. Chalikwar**

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

Chairman &amp; Managing Director

Govt. Reg. Valuer

Chartered Engineer (India)

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

IBBI Reg.No. IBBI/RV/07/2019/1744

SBI Empanelment No.: SME/TCC/2021-22/83/13

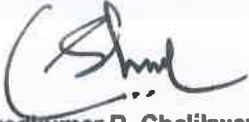


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## ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

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

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Date: 06.01.2022

Place: Nanded.



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**(Annexure - V)**

**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 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.
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. (R)
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.

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Date : 06.01.2022

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**DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE**

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

The term **Fair Market Value** is defined as

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

Fundamental assumptions and conditions presumed in this definition are:

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

**DECLARATION OF PROFESSIONAL FEES CHARGED**

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.

**VALUATION OF THE PROPERTY PREMISES**

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. 27,54,525.00 (Rupees Twenty Seven Lakh Fifty Four Thousand Five Hundred Twenty Five Only)**.

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