

# KUSHIRE Associates

ISO 9001: 2008 Certified Company  
Civil Engineering Consultant  
Govt. Contractors & Govt. Reg. Valuer  
(CAT-I/170)



**PROP.: ER. DILIP PANDURANG KUSHIRE**

'Pristine Park', Office No. 202-204, 2nd Floor  
Naar Reliance Petrol Pump, Peth-Sangli, Road,  
(Ashta Naka), ISLAMPUR. 415 409  
Ph. : 02342 - 225252, Mob. : 9011535252  
E-mail: dkushire@gmail.com

Ref. No : -

Date :- 23.10.2023

TO,

THE MANAGER,

STATE BANK OF INDIA

( Branch:- Satara MIDC )

Sub :- Valuation Report Of Open Plot

Sir,

With Respect To Your Letter Ref. No - Dated :- 21.10.2023 I Have  
Personally Visited the Above Property and Prepared the Valuation Of  
Open Plot Of Owner :- **Shri. Prakash Sampatrao Chorage.**

Property Address :- Gat No.22/2 , Plot No.4,5,12,13,16,17,19,20,21,22,24,25,  
28,40,41,43,31,32,34,35,37, Mouje Savari Tal :- Jawali Dist :- Satara.

The Value Of The Property ( Open Plot ) =

1. Market Value of the property	Rs.5,83,30,192/-
2. Realizable Value of the property	Rs. 5,54,13,682 /-
3. Distress / Forced Sell Value	Rs. 4,66,64,153/-
4. Government Value	Rs. 1,18,37,457/-



Corporate Office :

"Kushire Associates", 299, First Floor, Shop No. 27, P. B. Road, Near Borate Petrol Pump,  
Malkapur, KARAD, Dist. Satara. Pin.- 415 539. Mob.- 9011535252. E-mail: dkushire@gmail.com

"Kushire Associates", "Gurushilp Apartment" Shop No. 14, Ground Floor, Near Shirvi Bandhu Mithaewale,  
Old MIDC Road, SATARA. Pin.- 415 002. Mob.- 7720079857, 9011535252, 7720072427.

To,

State Bank Of India

Branch : Satara MIDC

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

(To be filled in by the Approved Valuer)

<b>I. GENERAL</b>	:	
1. Purpose for which the valuation is made		TO Know Fair Market Valuation of Property
a) Date of inspection	:	21.10.2023
2, b) Date on which the valuation is made	:	23.10.2023
List of documents produced for perusal		
i) Document Provided	:	7/12 Extract & Plot Layout Plan No. 3372 Date.27.11.2014 Under Permission of Assistant Director of Town Planning Satara & NA order No.NA/SR/10 Date. 11.04.2015 Under Permission of Tahsildar Javali & Saled deed Document No. 101-2021 Date.02.02.2021 & Saled deed Document No. 241-2021 Date.02.03.2021 & Saled deed Document No.228-2021 Date.26.02.2021 & Saled deed Document No. 227-2021 Date.26.02.2021
ii) Building Sanction Plan and construction Permission	:	NA





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)	:	Owner :- Shri. Prakash Sampatrao Chorage. Property Address :- Gat No.22/2 , Plot No.4,5,12,13,16,17,19,20,21,22,24,25 , 28,40,41,43,31,32,34,35,37 Mouje Savari Tal :- Jawali Dist :- Satara.
5.	Brief description of the property	:	The Open Plot is Located in Near Bamnoli Boating Dam in Mouje Savari Grampanchayat Area along the road side .The Open plot of owner is having Good Approches road on West Direction.The Open Plot of owner is having Well Leveled & Having Rectangular in Shape.The Open Plot of owner is having Located in Medium Developed Area . The Open Plot of owner is having Freehold & Owner Occupied Property .
6.	<b>Location of property</b>		
	a) Plot No. / Survey No.	:	Property Address :- Gat No.22/2 , Plot No.4,5,12,13,16,17,19,20,21,22,24,25 , 28,40,41,43,31,32,34,35,37 Mouje Savari Tal :- Jawali Dist :- Satara.
	b) Door No.	:	NA
	c) T. S. No. / Village	:	Mouje Savari
	d) Ward / Taluka	:	Jawali
	e) Mandal / District	:	Satara



7.	Postal address of the property	:	Property Address :- Gat No.22/2 , Plot No.4,5,12,13,16,17,19,20,21,22,24,25 , 28,40,41,43,31,32,34,35,37 Mouje Savari Tal :- Jawali Dist :- Satara.
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	City / Town	:	Mouje Savari
8.	Residential Area	:	Yes
	Commercial Area	:	NA
	Industrial Area	:	NA
	Classification of the area	:	Mouje Savari
9.	i) High / Middle / Poor	:	Middle Class
	ii) Urban / Semi Urban / Rural	:	Rural
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Gramapanchayat
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
	Boundaries of the property	:	<b>Plot No. 4 ,Plot Area :-500 Sq.m</b>
	North	:	12M Wide Road
13.	South	:	Plot No.1
	East	:	Plot No.5
	West	:	Plot No.3



Boundaries of the property	:	<b>Plot No. 5 ,Plot Area :- 500 Sq.m</b>
North	:	12M Wide Road
South	:	Open Space
East	:	Open Space
West	:	Plot No.4
Boundaries of the property	:	<b>Plot No. 19 ,Plot Area :- 500.46 Sq.m</b>
North	:	Plot No.18
South	:	12M Wide Road
East	:	12M Wide Road
West	:	Plot No.20
Boundaries of the property	:	<b>Plot No. 20 ,Plot Area :- 500.85 Sq.m</b>
North	:	Plot No.17
South	:	12M Wide Road
East	:	Plot No.19
West	:	Plot No.21





Boundaries of the property	<b>Plot No. 25 ,Plot Area :- 501.16 Sq.m</b>
North	Plot No.24
South	Plot No.26
East	9M Wide Road
West	Gat No.21
Boundaries of the property	<b>Plot No. 28 ,Plot Area :- 501.16 Sq.m</b>
North	Plot No.27
South	Plot No.29
East	9M Wide Road
West	Gat No.21
Boundaries of the property	<b>Plot No. 31,Plot Area :- 653.73 Sq.m</b>
North	12M Wide Road
South	Survey No.14A
East	Plot No.32 & 33
West	Plot No.30
Boundaries of the property	<b>Plot No. 43,Plot Area :- 500.80 Sq.m</b>
North	Plot No.42



South	v.	Plot No.44
East		Plot No.39
West		Plot No.44
Boundaries of the property		<b>Plot No. 24,Plot Area :- 1200.64 Sq.m</b>
North		Kas Bamnoli Road
South	v.	Plot No.21
East		9M Wide Road
West		Plot No.21
Boundaries of the property		<b>Plot No. 41,Plot Area :- 1131.15 Sq.m</b>
North		Kas Bamnoli Road
South	v.	Plot No.42
East		Plot No.40
West		9M Wide Road
Boundaries of the property		<b>Plot No. 16 ,Plot Area :- 240.64 Sq.m</b>
North		9M Wide Road
South		Plot No.21
East		Plot No.17



West	Property of Shri.Raju Patavekar
Boundaries of the property	<b>Plot No. 17 ,Plot Area :- 129.11 Sq.m</b>
North	9M Wide Road
South	Plot No.21
East	Property of Shri.Manoj Jadhav
West	Plot No.16
Boundaries of the property	<b>Plot No. 21 ,Plot Area :- 314.98 Sq.m</b>
North	Plot No.16
South	12M Wide Road
East	Property of Shri.Taslim Tamboli
West	Plot No.22
Boundaries of the property	<b>Plot No. 22 ,Plot Area :- 182.87 Sq.m</b>
North	Plot No.15
South	12M Wide Road
East	Property of Shri.Milind Dhekane
West	Plot No.23






Boundaries of the property	<b>Plot No. 32 ,Plot Area :- 176.19 Sq.m</b>
North	Plot No.33
South v.	Property of Shri.Sadik Mulla
East	6M Wide Road
West	Plot No.31
Boundaries of the property	<b>Plot No. 34 ,Plot Area :- 151.65 Sq.m</b>
North	12M Wide road
South v.	Plot No.35
East	Property of Shri.Kiran Ghorpade
West	6M Wide Road
Boundaries of the property	<b>Plot No. 35 ,Plot Area :- 317.52 Sq.m</b>
North	Plot No.34
South v.	Property of Shri.Navnath Nevase
East	Plot No.36
West	6M Wide Road
Boundaries of the property	<b>Plot No. 37 ,Plot Area :- 185.88 Sq.m</b>
North	12M Wide Road



South	Gat No.10/11
East	Plot No.38
West	Property of Shri.Ravindra Gaikwad
Boundaries of the property	<b>Plot No. 12 ,Plot Area :- 500.85 Sq.m</b>
North	Mouje Telet Shiv
South	9M Wide Road
East	Plot No.11
West	Plot No.13
Boundaries of the property	<b>Plot No. 13 ,Plot Area :- 1338.07 Sq.m</b>
North	Mouje Telet Shiv
South	9M Wide Road
East	Plot No.12
West	Bamnoli Telati Road
Boundaries of the property	<b>Plot No. 40 ,Plot Area :- 1035.69 Sq.m</b>
North	Kas Bamnoli Road
South	Plot No.42
East	Plot No.40



	West		9 M Wide Road	
14.1	Dimensions of the site:- Plot No.4	:	A	B
			As per the Deed	Actuals
	North	:	25M	
	South	:	25 M	
	East	:	20 M	
	West	:	20 M	
	Dimensions of the site:- Plot No.5			
	North	:	25M	
	South	:	25 M	
	East	:	20 M	
	West	:	20 M	
	Dimensions of the site:- Plot No.12			
	North		23.85 M	
	South		23.85 M	
	East		21 M	
	West		21 M	
	Dimensions of the site:- Plot No.13			
	North		23.85 M	
	South		23.85 M	
	East		56.10M	
	West		56.10 M	
	Dimensions of the site:- Plot No.16			
			23.43 M	
			23.43 M	
			10..27 M	
			10..27 M	







Dimensions of the site:- Plot No.17		
		23.85 M
		23.85 M
		5.41 M
		5.41 M
Dimensions of the site:- Plot No.19		
		24.20 M
		24.20 M
		20.68 M
		20.68 M
Dimensions of the site:- Plot No.20		
		21.85 M
		21.85 M
		22.92 M
		22.92 M
Dimensions of the site:- Plot No.21		
		21 M
		21 M
		15 M
		15 M
Dimensions of the site:- Plot No.22		
		21 M
		21 M
		8.70 M
		8.70M
Dimensions of the site:- Plot No.36		
		34.75 M
		34.75 M
		16.30 M



		16.30 M
Dimensions of the site:- Plot No.24		
		30.10M
		30.10M
		39.88M
		39.88M
Dimensions of the site:- Plot No.25		
		19.88 M
		19.88 M
		25.20 M
		25.20 M
Dimensions of the site:- Plot No.28		
		19.88 M
		19.88 M
		25.20 M
		25.20 M
Dimensions of the site:- Plot No.40		
		25.76 M
		25.76 M
		40.19 M
		40.19 M
Dimensions of the site:- Plot No.41		
		35.34 M
		35.34 M
		32.00 M
		32.00 M
Dimensions of the site:- Plot No.43		
		25.61 M
		25.61 M
		19.55 M
		19.55 M



	Dimensions of the site:- Plot No.31	
		30.33 M
		30.33 M
		21.55 M
		21.55 M
	Dimensions of the site:- Plot No.32	
		19.00 M
		19.00 M
		9.27 M
		9.27 M
	Dimensions of the site:- Plot No.34	
		8.89 M
		8.89 M
		17 M
		17 M
	Dimensions of the site:- Plot No.35	
		16.71 M
		16.71 M
		19.00 M
		19.00 M
	Dimensions of the site:- Plot No.37	
		10.32 M
		10.32 M
		18.00 M
		18.00 M
14.2	Latitude, Longitude and Coordinates of the site	: 17.744846 ,73.763565





15	Extent of the site	: Plot No. 4 ,Plot Area :-500 Sq.m Plot No. 5 ,Plot Area :- 500 Sq.m Plot No. 19 ,Plot Area :- 500.46 Sq.m Plot No. 20 ,Plot Area :- 500.85 Sq.m Plot No. 25 ,Plot Area :- 501.16 Sq.m Plot No. 31,Plot Area :- 653.73 Sq.m Plot No. 43,Plot Area :- 500.80 Sq.m Plot No. 24,Plot Area :- 1200.64 Sq.m Plot No. 41,Plot Area :- 1131.15 Sq.m Plot No. 16 ,Plot Area :- 240.64 Sq.m Plot No. 17 ,Plot Area :- 129.11 Sq.m Plot No. 21 ,Plot Area :- 314.98 Sq.m Plot No. 22 ,Plot Area :- 182.87 Sq.m Plot No. 32 ,Plot Area :- 176.19 Sq.m Plot No. 34 ,Plot Area :- 151.65 Sq.m Plot No. 35 ,Plot Area :- 317.52 Sq.m Plot No. 37 ,Plot Area :- 185.88 Sq.m Plot No. 12 ,Plot Area :- 500.85 Sq.m Plot No. 13 ,Plot Area :- 1338.07 Sq.m Plot No. 40 ,Plot Area :- 1035.69 Sq.m Plot No. 28 ,Plot Area :- 501.16 Sq.m Total Plot Area :-11063.31 Sq.m ,119041.21 Sq.ft
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16	Extent of the site considered for valuation (least of 14 A & 14 B)	: Plot No. 4 ,Plot Area :-500 Sq.m Plot No. 5 ,Plot Area :- 500 Sq.m Plot No. 19 ,Plot Area :- 500.46 Sq.m Plot No. 20 ,Plot Area :- 500.85 Sq.m Plot No. 25 ,Plot Area :- 501.16 Sq.m Plot No. 31,Plot Area :- 653.73 Sq.m Plot No. 43,Plot Area :- 500.80 Sq.m Plot No. 24,Plot Area :- 1200.64 Sq.m Plot No. 41,Plot Area :- 1131.15 Sq.m Plot No. 16 ,Plot Area :- 240.64 Sq.m Plot No. 17 ,Plot Area :- 129.11 Sq.m Plot No. 21 ,Plot Area :- 314.98 Sq.m Plot No. 22 ,Plot Area :- 182.87 Sq.m Plot No. 32 ,Plot Area :- 176.19 Sq.m Plot No. 34 ,Plot Area :- 151.65 Sq.m Plot No. 35 ,Plot Area :- 317.52 Sq.m Plot No. 37 ,Plot Area :- 185.88 Sq.m Plot No. 12 ,Plot Area :- 500.85 Sq.m Plot No. 13 ,Plot Area :- 1338.07 Sq.m Plot No. 40 ,Plot Area :- 1035.69 Sq.m Plot No. 28 ,Plot Area :- 501.16 Sq.m Total Plot Area :- 11063.31 Sq.m ,119041.21 Sq.ft
17	Whether occupied by the owner / tenant? if occupied by tenant, since how long? Rent received per month.	: Vacant Plot



<b>II.</b>	<b>CHARACTERISTICS OF THE SITE</b>	:	
1.	Classification of locality	:	The Open Plot is Located in Savari Grampanchayat Area along the road side
2.	Development of surrounding areas	:	Under Development
3.	Possibility of frequent flooding / sub-merging	:	NO
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.	:	Available 100m To 2 Km Range of Property
5.	Level of land with topographical conditions	:	Well Levelled
6.	Shape of land	:	Rectangular in Shape
7.	Type of use to which it can be put	:	At Present Open Plot
8.	Any usage restriction	:	NO
9.	Is plot in town planning approved layout?	:	NO
10.	Corner plot or intermittent plot?	:	Intermittent plot
11.	Road facilities	:	Yes, Good Approches road West Direction
12.	Type of road available at present	:	Tar road
13.	Width of road - is it below 20 ft. or more than 20 ft.	:	Road on West Direction.
14.	Is it a land - locked land?	:	NO
15.	Water potentiality	:	NA
16.	Underground sewerage system	:	Yes, Available Connected to Public sever
17.	Is power supply available at the site?	:	NA
	Advantage of the site	:	





18	1.	:	Property is located in Well Developed Residential
	2.	:	All civic amenities available at 1km rang of property
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)		: NO
	1.	:	NA
	2.	:	NA



<b>Part- A (Valuation of land)</b>			
	Size of plot	:	<b>Total Plot Area :- 11063.31 Sq.m ,119041.21 Sq.ft</b>
1.	North & South	:	NA
	East & West	:	NA
2.	Total extent of the plot	:	<b>Total Plot Area :- 11063.31 Sq.m ,119041.21 Sq.ft</b>
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	:	Attach Separately
4.	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	:	Plot :- 119041.21 Sq.ft X Rs. 99.44/ Sq.ft= Rs. 1,18,37,457/- Total (Plot ):- Rs. 1,18,37,457/- /-(In Words :- One Crores Eighteen Lakhs Thirty Seven Thousand Four Hundred Fifty Seven only )
5.	Assessed / adopted rate of valuation	:	Plot Rs. 490/Sq.ft
6.	Estimated value of land	:	Plot :- 119041.21 Sq.ft X Rs. 490/ Sq.ft = Rs. 5,83,30,192/-  <b>Total Value of Property (Plot ):- Rs.5,83,30,192/- (in Words :- Five Crores Eighty Three Lakhs Thirty Thousand One Hundred Ninety Two Only )</b>
<b>Part- B (Valuation of Building)</b>		:	
	Technical details of the building	:	
	a) Type of Building (Residential / Commercial / Industrial)	:	Open Plot



1.	Industrial)		
	b) Type of construction (Load bearing*/RCC) / Steel Framed)	:	NA
	c) Year of construction	:	NA
	d) Number of floors and height of each floor including basement, if any	:	NA
	e) Plinth area floor-wise	:	NA
	f) Condition of the building	:	
	i) Exterior - Excellent, Good, Normal, Poor	:	NA
	ii) Inferior - Excellent, Good, Normal, Poor	:	NA
	g) Date of issue and validity of layout of ' approved map / plan	:	NA
	h) Approved map / plan Issuing authority	:	NA
	i) Whether genuineness or authenticity of approved map / plan is verified	:	YES
	j) Any other comments by our empanelled valuers on authentic of approved plan		Plot Layout Plan No. 3372 Date.27.11.2014 Under Permission of Assistant Director of Town Planning Satara





**Specifications of construction (floor-wise) in respect of**

S. No.	Description	Ground floor	Other floors
1.	Foundation	NA	NA
2.	Basement	NA	NA
3.	Superstructure	NA	NA
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	NA	NA
5.	RCC works	NA	NA
6.	Plastering	NA	NA
7.	Flooring, Skirting, dadoing	NA	NA
8.	Special finish as marble, granite, wooden paneling, grills, etc	NA	NA
9.	Roofing including weather proof course	NA	NA
10.	Drainage	NA	NA

S. No.	Description		Ground floor	Other floors
2.	Compound wall	:	NA	NA
	Height	:	NA	NA
	Length	:	NA	NA
	Type of construction	:	NA	NA
3.	Electrical installation			
	Type of wiring	:	NA	NA
	Class of fittings (superior / ordinary / poor)	:	NA	NA
	Number of light points	:	NA	NA
	Fan points	:	NA	NA
	Spare plug points	:	NA	NA
	Any other item	:	NA	NA
4.	<b>Plumbing installation</b>			
	a) No. of water closets and their type	:	NA	NA
	b) No. of wash basins	:	NA	NA



c) No. of urinals	:	NA	NA
d) No. of bath tubs	:	NA	NA

e) Water meter, taps, etc.	:	NA	NA
f) Any other fixtures	:	NA	NA

Sr. no.	Particulars of item	Plinth area	Roof height	Age of building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs. (00% Dep)	Net value after depreciation Rs.
1	NA	NA	NA	NA	NA	NA	NA	NA
3								
	<b>Total</b>							NA

#### Part C - (Extra Items)

(Amount in Rs.)

1	Portico	:	NA
2	Ornamental front door	:	NA
3	Sit out/Verandah with steel grills	:	NA
4	Overhead water tank	:	NA
5	Extra steel/ collapsible gates	:	NA
	<b>Total</b>	:	NA

#### Part D - (Amenities)

(Amount in Rs.)

1	Wardrobes	:	NA
2	Glazed tiles	:	NA
3	Extra sinks and bath tub	:	NA
4	Marble/ Ceramic tiles flooring	:	NA
5	Interior decorations	:	NA
6	Architectural elevation works	:	NA
7	Panelling works	:	NA
8	Aluminium works	:	NA
9	Aluminium hand rails	:	NA
10	False ceiling	:	NA
	<b>Total</b>	:	NA



**Part E - (Miscellaneous)****(Amount in Rs.)**

1.	Separate toilet room	:	NA
2.	Separate lumber room	:	NA
3.	Separate water tank/ sump	:	NA
4.	Trees, gardening	:	NA
	<b>Total</b>	:	NA

**Part F - (Services)****(Amount in Rs.)**

1.	Water supply arrangements	:	NA
2.	Drainage arrangements	:	NA
3.	Compound wall	:	NA
4.	C. B. deposits, fittings etc.	:	NA
5.	Pavement	:	NA
	<b>Total</b>	:	NA

**Total abstract of the entire property**

Part-A	Land	<b>Rs.5,83,30,192/-</b>
Part-B	Building	NA
Part-C	Extra Items	Rs. 00/-
Part-D	Amenities (Compound Wall & Gate )	Rs. 00/-
Part-E	Miscellaneous	Rs.00/-
Part-F	Services	NA
	<b>Total</b>	<b>Rs.5,83,30,192/-</b>
	<b>Say</b>	<b>Rs.5,83,30,192/-</b>

**(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 li) Likely rental values In future in Hi) Any likely income it may generate, may be discussed).**

Photograph of owner/representative with property in background to be enclosed.

Screen shot of longitude/latitude and co-ordinates of property using GPSA/Various Apps/Internet sites





As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is **Rs.5,83,30,192/- (Rupees :- Five Crores Eighty Three Lakhs Thirty Thousand One Hundred Ninety Two Only )**. The Realisable value of the above property is Rs. 5,54,13,682 /- In Words :- Five Crores Fifty Four Lakhs Thirteen Thousand Six Hundred Eighty Two Only ) and the distress value Rs. 4,66,64,153/- ( In Words :- Four Crores Sixty Six Lakhs Sixty Four Thousand One Hundred Fifty Three Only )

**Place : Satara**

**Date : 23.10.2023**



*[Signature]*  
23/10/2023

**Signature**

**(Name and Official seal of the Approved Valuer)**

The undersigned has inspected the property detailed in the Valuation Report dated 23.10.2023 \_ on We are satisfied that the fair and reasonable market value of the property is **Rs.5,83,30,192/- (Rupees :- Five Crores Eighty Three Lakhs Thirty Thousand One Hundred Ninety Two Only)**.

*[Signature]*  
**Signature**



**(Name of the Branch Manager with Official seal)**

**Date: 23.10.2023**

**Encl:**

1. Declaration-cum-undertaking from the valuer (Annexure-IV)
2. Model code of conduct for valuer (Annexure V)

### DECLARATION-CUM-UNDERTAKING

I am Mr. Dilip Pandurang Kushire Son of Mr. Pandurang Rajaram Kushire do hereby solemnly affirm and state that

a. I am a citizen of india.

b. I will not undertake valuation of any assests 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 assests was conducted by me .

C. The Information furnished in my valuation report Dated. 23.10.2023 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 have Personally inspected the Property on 21.10.2023 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/drlisted 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.

f. I have not been convicted of any offence and sentenced to a term of imprisonment .

H. I have not been found guilty of misconduct in professional capacity.

I. I have not been declared to be unsound mind.

J. I am not an undercharged bankrupt or has not applied to be adjudicated as a bankrupt.

K. I am not an undischarged insolvent.

L. I have not been levied a penalty under section 271J of income Tax Act 1961(43 of 1961) and time limit for filling 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 .

M. I have not been Convicated of an offence connected with any Proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 of Gift Tax Act 1958

N. My PAN Number / Service Tax Number Is 27ANEPK6406B1ZE.





O. I undertake to Keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.

P. I have Not Concealed or Suppressed any material information , Facts and Records and I have Made a Complete and Full disclosure .

Q.I have read the Handbook on Policy Standards and Procedure For real Estate Valuation 2011 of the IBA and this report is in Conformity to the standards enshrined for valuation in the Part B of the the above handbook to the best of my ability .

R.I have read the international Valuation Standards (IVS) and the report Submitted to the Bank for the respective assets class is in Conformity to the standards as enshrined for valuation in the IVS in " General Standards" and Asset Standards" as Applicable .

S. I abide by the Model code of Conduct for empanelment of Valuer in the Bank ( Annexure V-A Signed Copy of Same be taken and Kept along with this declaration)

T. I am registered under section 34AB of the Wealth Tax Act 1957(Strike off if not Applicable )

U.I am Valuer registered with Insolvency & Bankruptcy Board of India (IBBI) ( Strike off ,if not Applicable)

V. My CIBIL Score and Credit Worthiness is as Per Bank's Guidelines.

W.I am Proprietor of the firm Who is Competent to sign in Valuation Report .

X.I will undertake the Valuation Work on receipt of Letter of Engagement generated from the System (i.e.LLMS/LOS)Only .

Y. Further , I hereby Provide The Following Information.

Sr No.	Particulars	Valuer Comment
1	Background information of asset being valued	By Local Survey and Market Approaches
2	Purpose of Valuation and Appointing Authority	For Bank Loan Purpose & <b>State Bank of India MIDC Satara Branch</b>
3.	Identity of the valuer and any other experts involved in the valuation	Government Approved Valuer
4	Disclosure of valuer interest or conflict , if any	NO
5	Date of appointment valuation date and date of	Valuation Visit Dated





	report	21.10.2023 & Valuation Dated 23.10.2023
6.	Inspection and or investigations undertaken	Dated. 21.10.2023
7.	Nature and Source of the information used or relied upon	By Real Estate Brokers & Sales Instances and Local Enquiry
8	Procedures adopted in carrying out the valuation and valuation standards Followed	Yes, By Market Approach Method
9	Restrictions on use of the report if any	For Bank loan Purpose Only
10	Major Factors that were taken into account during the valuation	Market Survey and Surrounding Locality
11	Major factors that were not taken into account during the valuation	Legal Concept & Original Document
12	Caveats , limitations and disclaimers to the extent the explain or elucidate the limitations faced by valuer , Which Shall not be for the purpose of limiting his responsibility for valuation report .	By Local Survey and Market Approaches

Date :- 23.10.2023

Place :- Satara

  
23/10/2023  
Signature



(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<sup>61</sup>

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 or offering in order to cater to a company or 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 decision taken, the reasons for taking the decision, and the information and contemporaneous records for any 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 shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).

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

**Remuneration and Costs.**

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



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

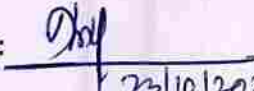
29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.

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

**Miscellaneous**

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

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

Signature of the valuer : 

Name of the Valuer : Er.Dilip Pandurang Kushire

Address of the valuer : A/P:- Satara

Date: 23.10.2023

Place: Satara



[illegible]

The screenshot shows the official website of the Maharashtra Department of Registration and Stamp. The page is titled "Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)". Below the title, there are links for "Home" and "Valuation Guidelines / User Manual". The main content area displays a form for selecting a location (District, Taluka, and Village) and a table of assessment ranges and rates.

Assessment Type	Assessment Range	Rate Rs.	Unit
विशाल क्षेत्र वर्गीकृत	0-1.25	271000	हेक्टर
विशाल क्षेत्र वर्गीकृत	1.26-2.50	315000	हेक्टर
विशाल क्षेत्र वर्गीकृत	2.51-4.00	364500	हेक्टर
विशाल क्षेत्र वर्गीकृत	4.01-7.25	424500	हेक्टर
विशाल क्षेत्र वर्गीकृत	7.26-10.00	505500	हेक्टर
विशाल क्षेत्र वर्गीकृत	10.01-12.50	565500	हेक्टर
विशाल क्षेत्र वर्गीकृत	12.51-म्ह्या पुढे	580000	हेक्टर
सुपी वर्गीकृत	0-0	1070	चौरस मीटर















