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Architects, Engineers & Govt. Registered Valuers

Valuation Report of **NPA Free-Hold** Immovable asset in Punjab National Bank, Prescribed Format

Property Under Valuation of a **Row House No. 159**, in "**Dwarkapuri Row House**"
Bearing **C T S No. 16320**, In **Sheet No.270 & 271**, Situated at Opp. Dwarkapuri Children Park, Near
Chetana Primary School, Indo-Phoenix Education Foundation, Near Awantika Boutique, Eknath Nagar,
Surana Nagar, **Shahnoorwadi, Usmanpura**, Tal. & Dist. Chh. Sambhajinagar – 431005.
(Plot Area = **96.53 SqM**, Total Built-Up Area = **121.79 SqM**)



For Reported Party / Owners

Reported Party: - **The Chief Manager, Punjab National Bank, CIDCO Branch**

Property Owner: - **Sau. Sunita W/o. Mohan Korde and Shri. Mohan S/o. Shivram Korde**

Name of the Panel Valuer

Vr. Ramakrishna Gangaram Bobde

Swaroop Consultants, F-3, First Floor, Ashok Plaza, M G road, Jalna.

Referred By

Punjab National Bank, CIDCO Branch, Tal. & Dist. Chh. Sambhajinagar

Date of valuation: **11th July 2026**

Branch Office: - 327, 1st Floor, Akshay Deep Plaza, CIDCO N-1, Chh. Sambhaji Nagar – 431005

Head Office: - F-3, First Floor, Ashok Plaza, M.G.Road, Jalna. 431203 (M S)

Contact No: - 09422725597, 09881800465, 09975425895. E-Mail Id: - rgbobde@gmail.com



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To,
The Branch Manager,
Punjab National Bank, CIDCO Branch,
Tal. & Dist. Chhatrapati Sambhajnagar-400009.

Valuation Certificate of Freehold Immovable Property

To assess the REAL MARKET VALUE of the LAND (Of "FREE-HOLD" NATURE) for A Row House No. 159, in "Dwarkapuri Row House" Bearing C T S No. 16320, In Sheet No.270 & 271, Situated at Opp. Dwarkapuri Children Park, Near Chetana Primary School, Indo-Phoenix Education Foundation, Near Awantika Boutique, Eknath Nagar, Surana Nagar, Shahnoorwadi, Usmanpura, Tal. & Dist. Chh. Sambhajnagar, Belongs to,

Reported Party:- The Chief Manager, Punjab National Bank, CIDCO Branch

Property Owner: - Sau. Sunita W/o. Mohan Korde and Shri. Mohan S/o. Shivram Korde

Based upon the actual observation and the particulars provided to me, detailed valuation reports have been prepared and furnished in the following pages attached.

After considering various important factors like the specifications, present condition, size, shape, frontage, location, potential for marketability etc. I am of the Opinion that, the real market value of the said Residential Row House Along with land share there in can be certified as.

SUMMARY OF THE VALUATION REPORT

Fair Market Value of The Property	Rs. 48,20,000.00 (Rupees, Forty-Eight Lakh Twenty Thousand Only)
AS PER I G R (GOVT. R R RATES)	Rs. 35,94,000.00 (Rupees, Thirty-Five Lakh Ninety-Four Thousand Only)
Realizable Value of The Property	Rs. 45,79,000.00 (Rupees, Forty-Five Lakh Seventy-Nine Thousand Only)
Distress Value of The Property	Rs. 40,97,000.00 (Rupees, Forty Lakh Ninety-Seven Thousand Only)

DECLARATION

- 01) The information furnished in Part is true and correct to the best of my knowledge and belief.
- 02) I have no direct or indirect interest in the property valued.
- 03) I have personally inspected the property on. 10th July 2026
- 04) I have not been convicted of any offence and sentenced to a term of imprisonment.
- 05) I have not been found guilty of misconduct in my professional capacity

Dated 11th July 2026

Ramkrishna
Gangaram
Bobde

Digitally signed by
Ramkrishna
Gangaram Bobde
Date: 2026.07.11
17:40:09 +05'30'

Branch Office: - 327, 1st Floor, Akshay Deep Plaza, CIDCO N-1, Chh. Sambhaji Nagar - 431002
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VALUATION REPORT (IMMOVABLE PROPERTIES)			
I. INTRODUCTION			
1	Name & address of the Valuer	:	Ar. Ramkrishna Gangaram Bobde Jalna, Maharashtra
2	a) Date of inspection b) Date of valuation	:	10 th July 2026 11 th July 2026
3	Purpose for which the valuation is made	:	Assessing the Present fair Market Value of the property as on date of valuation on " as is, where is and what is basis for Financial Dealing with Punjab National Bank.
4	Name of Property Owner	:	Sau. Sunita W/o. Mohan Korde and Shri. Mohan S/o. Shivram Korde
5	Name of Bank/HFI as applicable	:	Punjab National Bank
6	Name of Developer of the Property	:	N.A.
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	:	Owner Occupied
II. PHYSICAL CHARACTERISTICS OF THE ASSET			
1	Location of the Property in the city a) Plot No. / Survey No. b) Door No. c) T. S. No. / Village d) Ward / Taluka e) Mandal / District	:	C T S No. 16320, Sheet No.270 & 271 Row House No. 159 Usmanpura Chh. Sambhajinagar Tal. & Dist. Chh. Sambhajinagar
2	Municipal Ward No.	:	-
3	City / Town Residential Area/ Commercial Area/ Industrial Area	:	Tal. & Dist. Chh. Sambhajinagar Residential Area
4	Classification of the area i) High / Middle / Poor ii) Urban / Semi Urban / Rural	:	Middle Urban
5	Coming under Corporation limit / Village Panchayat / Municipality	:	Corporation
6	Postal address of the property	:	Row House No. 159, in "Dwarkapuri Row House" Bearing C T S No. 16320, In Sheet No.270 & 271, Situated at Opp. Dwarkapuri Children Park, Near Chetana Primary School, Indo-Phoenix Education Foundation, Near Awantika Boutique, Eknath Nagar, Surana Nagar, Shahnoorwadi, Usmanpura, Tal. & Dist. Chh. Sambhajinagar
7	Latitude, Longitude & Co-ordinates of Property	:	Latitude – 19.858071 Longitude - 75.324624
8	Area of the plot/land	:	Plot Area = 96.53 SqM

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9	Layout plan of the area in which the property is located	:	NA	
10	Development of surrounding areas	:	Residential	
11	Details of Roads abutting the property	:	Shahnoorwadi, Usmanpura, Tal. & Dist. Chh. Sambhajinagar.	
12	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area	:	Not apparent from documents shown.	
13	In case it is an agricultural land, any conversion to house site plots is contemplated	:	NA Done.	
14	Dimensions of the Property		As per the Deed	As per The Site
	North	:	NA	NA
	South	:	NA	NA
	East	:	NA	NA
	West	:	NA	NA
	Extent of the site considered for valuation	:	Plot Area = 96.53 SqM Total BUA = 121.79 SqM	
15	Description of Adjoining properties		As per the Deed	As per The Site
	East	:	7.5 M Wide Road	7.5 M Wide Road
	West	:	Row House No. 160/2	Row House No. 160/2
	North	:	Road	Road
	South	:	Road	Road
16	Survey no. if any	:	C T S No. 16320, Sheet No. 270 & 271	
17	Type of Building	:	Residential Row House	
18	Details of the building and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making additional constructions with details, full details of specifications to be appended along with building plans and elevations	:	Mentioned in Schedule	
19	Plinth area, Carpet area and Saleable area to be mentioned separately and clarified	:	As per Documents	As per Documents
			Plot Area	96.53 Sqm
			Total B/up of Row House	121.79 Sqm
20	Any other aspect	:	None	
III TOWN PLANNING PARAMETERS				
1	Master plan provisions related to the property in terms of land use	:	Residential Purpose	
2	Date of issue and validity of layout of approved map / plan Approved Building Plan	:	No. MNP/Naravi/Rekhankan/1286/1991 Dated. 10/05/1991. No. 743/2010-11, Dated. 11/10/2010.	
3	Approved map/plan issuing authority	:	Chh. Sambhajinagar Municipal Corporation	
4	Whether genuineness or authenticity of approved map /plan is verified	:	YES	

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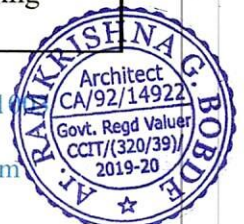
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5	Any other comments by us empaneled valuers on authentic of approved plan	:	None
6	Planning area/zone	:	Residential zone.
7	Development controls	:	As per UDCPR Rules
8	Zoning regulations	:	As per Regulation
9	FAR/FSI permitted and consumed	:	Permitted 1.10
10	Ground coverage	:	As per UDCPR Rules
11	Transferability of development rights, if any, Building byelaw provisions as applicable to the property Viz. setbacks, etc.	:	As per UDCPR Rules
12	Comment on surrounding land uses and adjoining properties in terms of usage.	:	Residential Usage
13	Comment on unauthorized constructions if any	:	No unauthorized constructions
14	Comment on demolition proceedings if any	:	Not Observed
15	Comment on compounding/regularization proceedings	:	Not Observed
16	Comment on whether OC has been issued or not	:	Owner To Furnish
17	Any other aspect	:	Nil
IV LEGAL ASPECTS			
1	Agreement for Sale / Lease and Transfer Order	:	Sale Deed Doc No. 756/2013, Dated. 07/03/2013.
2	Names of Owner/s whether the shares are undivided?	:	Sau. Sunita W/o. Mohan Korde and Shri. Mohan S/o. Shivram Korde
3	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies if any in regard to immovable property.	:	N. A
4	Comment on whether the IP is Independently accessible?	:	Yes
5	Title verification	:	Sau. Sunita W/o. Mohan Korde and Shri. Mohan S/o. Shivram Korde
6	Details of leases if any,	:	NA
7	Ordinary status of freehold or leasehold including restriction on Transfer	:	Freehold Property
8	Agreements of easements if any	:	No
9	Notification for acquisition if any	:	No
10	Notification for road widening if any	:	No
11	Possibility of frequent flooding / sub-Merging	:	No frequent flooding / sub- merging

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12	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from seacoast / tidal level must be incorporated)	:	No Special remarks, if any, like threat of acquisition of land for public service, road widening or applicability of CRZ provisions etc.
13	Heritage restrictions if any, All legal documents, receipts related to electricity, water tax, property tax and any other building taxes to be verified and copies as applicable to be enclosed with the report.	:	Not Applicable
14	Comment on transferability of the property ownership	:	Transferable
15	Comment on existing mortgages/ charges/encumbrances on the property if any	:	Refer to Legal Opinion.
16	Comment on whether the owners of the property has issued any guarantee (personal/corporate) as the case may be	:	Refer to Legal Opinion.
17	Building plan sanction, illegal constructions, if any are done without plan sanction/violations.	:	No
18	Any other aspect	:	Nil
V	ECONOMIC ASPECTS		
1	Details of ground rent payable	:	N. A
2	Details of monthly rents being received if any	:	N. A
3	Taxes and other outgoings	:	N. A
4	Property insurance	:	N. A
5	Monthly maintenance charges	:	N. A
6	Security charges, etc.	:	N. A
7	Any other aspect	:	N. A
VI	SOCIO-CULTURAL ASPECTS		
1	Description of the location of property in terms of the social structure of the area, population, social stratification, regional origin, age groups, economic levels, location of slums / squatter settlements nearby, etc.	:	All the facilities like school, mall, market, bank & ATM are available within 0.5kms. Good connectivity with other parts of the city.
VII	FUNCTIONAL AND UTILITARIAN ASPECTS		
1	Description of the functionality and utility of the assets in terms of:		
	1. Space allocation,	:	Yes
	2. Storage spaces,	:	Available
	3. Utility of spaces provided within the building,	:	N. A
	4. Any other aspect	:	Nil

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VIII INFRASTRUCTURE AVAILABILITY		
a)	Description of aqua infrastructure availability in terms of	
	1. Water supply	: By BOREWELL & Corporation
	2. Sewerage/sanitation	: SEPTIC TANK AND SOAKPIT
	3. Storm water drainage	: Connected to SWD
b)	Description of other physical infrastructure facilities viz.	
	1. Solid waste management	: Septic Tank
	2. Electricity	: MSEB
	3. Roads & Public transportation connectivity	: Property Opp. Dwarkapuri Children Park, Shahnoorwadi, Usmanpura, Tal. & Dist. Chh. Sambhajinagar
	4. Availability of other public utilities nearby	: All civic amenities are available nearby and within easy reach.
c)	Social infrastructure in terms of	
	1. Schools	: All civic amenities are available in the vicinity.
	2. Medical facilities	:
	3. Recreation facilities in terms of Parks and open spaces.	:
IX MARKETABILITY		
	Analysis of the market for the property in terms of	
	1. Locational attributes	: Middle Class Residential Area
	2. Scarcity	: Nil
	3. Demand and supply of the kind of Subject property.	: The marketability in the said locality is good with medium Demand
	4. Comparable sale prices in locality for Land	: Rs. 25,000 to Rs. 35,000/SqM
X ENGINEERING AND TECHNOLOGY ASPECTS		
1	Type of construction,	: R C C Framed Structure
2	Materials and technology used	: Red Brick Masonry Walls
3	Specifications	:
4	Maintenance issues	: Nil
5	Age of the building	: Approx. 15 Years
6	Total life of the building	: 45 Years
7	Extent of deterioration	: Nil
8	Structural safety	: Earthquake Resistant Structure Design
9	Protection against natural disasters viz. earthquakes	: Earthquake Resistant Structure Design
10	Visible damage in the building if any	: NA
11	Common facilities viz. lift, water pump, lights, security systems, etc.,	: NA
12	System of air-conditioning,	: NA
13	Provision for firefighting,	: NA
14	Copies of plans and elevations of the building to be included.	: To be Furnished by the owner

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XI ENVIRONMENTAL FACTORS		
1	Use of environmentally friendly building materials, Green building techniques if any	: Not applicable
2	Provision for rainwater harvesting	: No
3	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the Vicinity of the property in terms of industries, heavy traffic, etc.	: Not Provided
XII ARCHITECTURAL AND AESTHETIC QUALITY		
1	Descriptive account on whether the building is modern, old fashioned, etc., plain looking or with decorative elements, heritage value if Applicable, presence of landscape elements, etc.	: Property Under Valuation is an Existing Residential Row House.
XIV VALUATION		

PART – A (VALUATION OF THE LAND)

		As per Deed	As per Site
1.0	Size of Plot: -	96.53 SqM	96.53 SqM
	North & South: -	NA	NA
	East & West: -	NA	NA
2.0	Total Extent of the Plot	96.53 SqM	
3.0	i) Prevailing Market Rate of Land	Rs. 25,00.00/ SqM to Rs. 35,000.00/ SqM	
	ii) Prevailing Market Rate of Construction	Rs. 18,00.00/ SqM to Rs. 22,000.00/ SqM	
4.0	Guideline Rate obtained from the Online IGR Department of Registration and Stamps Govt. of Maharashtra.	Open Land	Rs. 17,300/SqM
5.0	Assessed / Adopted Rate of Valuation	Open Land	Rs. 30,000/ SqM
6.0	Estimated Value of the Land	Rs. 28,95,900.00	
7.0	Estimated Value of the Land as per IGR	Rs. 16,69,969.00	



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PART – B (VALUATION OF THE BUILDING)

	Technical Details of the Building	
1.0	Type of Building (Residential / commercial / Industrial)	Residential
2.0	Type of Construction (Load bearing / R C C / Steel Framed)	R C C Framed Structure
3.0	Year Of Construction	2011 (By Approved)
	Age of the Building	Approx. 15 Years
	Future Life of the Building	45 Years (Subjected to Proper Maintenance)
4.0	Number of Floors and Height of Each Floor including Basement, if any	Ground + 1 st Floor Each 3.00 Mtr
5.0	Plinth Area Floor wise (As Per Approved Plans)	Total Built-up Area of Row House = 121.79 SqM
6.0	Condition of the Building	
	(i) Exterior - Excellent / Good / Normal / Poor	Good
	(ii) Interior - Excellent / Good / Normal / Poor	Good
7.0	Date of issue and validity of layout of approval map/plan	NA
8.0	Approved map/ plan issuing authority	NA
9.0	Whether genuineness or authenticity of approved map / plan is verified	NA
10.0	Any other comments by our empanelled valuers on authentic of approved plan	NA

Details of Valuation

(Market Rate Analysis I.e. Land & Building)

Sr. No.	Particulars of Item	Plinth/ Plot Area	Roof Height	Age of Building	Replacement Rate	Replacement Cost in Rs,	Depreciation 21%	Net value After Depreciation
1.0	Plot	96.53 Sqm	Nil	----	30,000.00/ SqM	28,95,900.00	Nil	28,95,900.00
2.0	Row House B/up Area	121.79 Sqm	3.15 Mt	14 Year	20,000.00/ SqM	24,35,800.00	5,11,518.00	19,24,282.00
	Total	N.A.	N.A.	N.A.	N.A.	53,31,700.00	Rs. Say Rs.	48,20,182.00 48,20,000.00

Details of Valuation

(I G R Rate Analysis I.e. Land & Building)

Sr. No.	Particulars of Item	Plinth/ Plot Area	Roof Height	Age of Building	Replacement Rate	Replacement Cost in Rs,	Depreciation 21%	Net value After Depreciation
1.0	Plot	96.53 Sqm	Nil	----	17,300.00/ SqM	16,69,969.00	Nil	16,69,969.00
2.0	Row House B/up Area	121.79 Sqm	3.15 Mt	14 Year	20,000.00/ SqM	24,35,800.00	5,11,518.00	19,24,282.00
	Total	N.A.	N.A.	N.A.	N.A.	41,05,769.00	Rs. Say Rs.	35,94,251.00 35,94,000.00

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IGR

**Department of Registration and Stamp**
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

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Year2024-2025

LanguageEnglish

Selected DistrictChhatrapati Sambhajnagar

Select TalukaChhatrapati Sambhajnagar

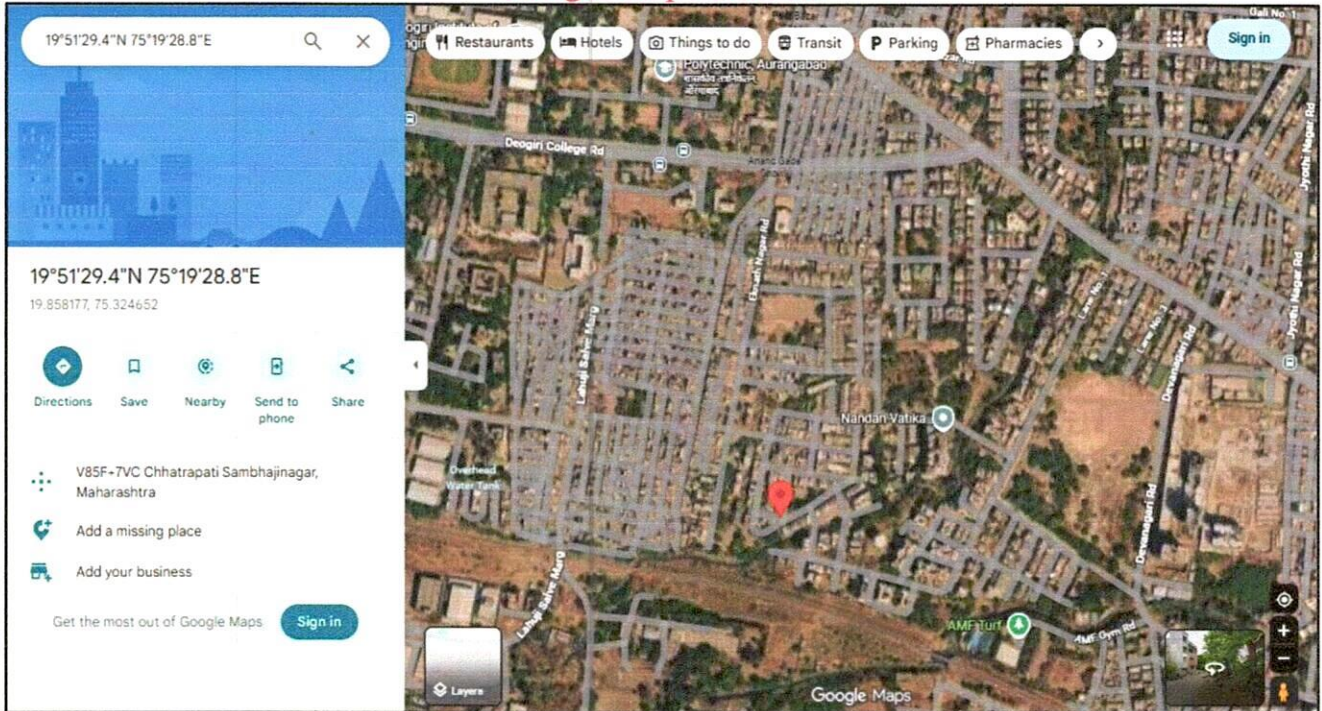
Select VillageMauje Chhatrapati Sambhajnagar -1

Search By☒ Survey No. ☐ SubZones

Enter Survey No16320 [Search](#)

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
1.37-एकनाथनगर व इतर उर्वरित सर्व मिळकती	17300	35920	41310	46500	0	चौ. मीटर	सि.टी.एस. नंबर

Google Map Location



Latitude - 19.858177,

Longitude - 75.324652

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TOTAL EXTRACT OF THE ENTIRE PROPERTY

Land	Nil
Building with Land Share	Rs. 48,20,000.00
	Rs. 48,20,000.00
Total	(Rupees, Forty-Eight Lakh Twenty Thousand Only)
As a result of my appraisal and analysis it is considered opinion that the Present Value of the above Property in the prevailing condition with aforesaid specification is	Rs. 48,20,000.00 (Rupees, Forty-Eight Lakh Twenty Thousand Only)
The other details are as under:	
Date of purchase of Immovable property:	07/03/2023
Purchase Price of immovable property:	Rs. 26,500.00
Book value of immovable property:	NA
Realizable Value of immovable property:	(95 x 48,20,000.00) = Rs. 45,79,000.00 Say Rs. 45,79,000.00 (Rupees, Forty-Five Lakh Seventy-Nine Thousand Only)
Distress Sale Value of immovable property:	(85 x 48,20,000.00) = Rs. 40,97,000.00 Say Rs. 40,97,000.00 (Rupees, Forty Lakh Ninety-Seven Thousand Only)
Guideline Value (value as per Circle Rates), if applicable, in the area where Immovable property is situated.	Rs. 35,94,000.00 (Rupees, Thirty-Five Lakh Ninety-Four Thousand Only)
Value of property of similar nature in the same locality drawn from any one of the popular property websites such as Magic bricks, 99 Acres, Housing NHB Residex etc	At present there are no listing of properties of similar nature for same Locality on web site i.e. Magic bricks, 99 Acres, Housing NHB Residex etc But

Place: - Chhatrapati Sambhajinagar

Date: - 11th July 2026

Ramkrishna
Gangaram
Bobde

Digitally signed by
Ramkrishna
Gangaram Bobde
Date: 2026.07.11
17:40:30 +05'30'

Signature

(Name and Official seal of the Approved Valuer)

Encl:

1. Declaration from the valuer
2. Model code of conduct for valuer
3. Photograph of owner with the property in the background
4. Screen shot (in hard copy) of Global Positioning System (GPS)/Various Applications (Apps)/Internet sites (e.g. Google earth)/etc



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DISCLAIMER

1. The value given in our report is only an opinion on the Fair Market Value (FMV) as on date. If there is an opinion from others / other Valuers about increase or decrease in the value of assets valued by us, we should not be held responsible as the views vary from Valuer to Valuer and based on circumstances/information provided/material content. The principle of „BUYERs BEWARE“ is applicable in case of sale/purchase of properties/assets.
2. Our valuation is based on our experience and knowledge; this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed of due to any emergency in future and /or change in circumstances/material content. Valuer shall not be responsible for any kind of Consequential damages/losses whatsoever/ of any nature.
3. The legal documents pertaining to the ownership of the above-said property has been referred to on its face value and it is presumed that bank has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify the valid or legal or marketability title of any of the parties over the property. Our report does not cover verification of ownership, title clearance or legality and is subject to adequacy of engineering/structural design and that the building is constructed as per building byelaws and There are no violations whatsoever.
4. As regards the authenticity/genuineness/verification of documents, the onus lies with the Lender. Our report is valid subject to the said property legally cleared by the lender's panel advocates.
5. Our valuation is only for the use of the party to whom it is addressed to and no responsibility is accepted to any 3rd party for the whole or part of its contents. The said report will not hold good/should not be used for any court/legal matters. It is confidential and legally Privileged.
6. We have assumed that the subject property has received necessary planning approvals & clearances from appropriate local authorities and complies with local development control regulations.as and when not provided to use, any change will also affect Market value.
7. It is advisable for the lender or the party to go through the contents of the report and discrepancy, if any should be brought to the notice of M/s. Swaroop Consultants, Jalna within 15 days and M/s. Swaroop Consultants, Jalna is not responsible for any change in content. After the expiry of 15 days from the date of the report.
8. Encumbrances of loans, govt. and other statutory dues, stamp duty, regt. charges, transfer charges etc., if any, are not considered in the valuation. We have assumed that the assets are Free from encumbrances.
9. The bank is advised to consider the CIBIL REPORT of their customer before disbursement/enhancement of the loan to safeguard the interest of the bank from probable loss on granting the loan amount. The Valuer should not be held responsible due to deviations as Permitted by the bank, for any reasons.



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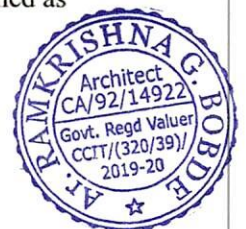
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ASSUMPTIONS AND LIMITING CONDITIONS

1. Assumptions are made to our knowledge and belief. Reliance is based on the information Furnished to us by the identifier and the bank/client.
2. In case of any dispute, the assumption taken by Valuer shall overrule any other assumptions.
3. Due to peculiarity of real estate transaction in our country, oral information furnished by Various agencies is relied upon in good faith.
4. There is compliance with environmental laws, all other laws whatsoever which may affect the Value of asset.
5. We have not verified if the property is hypothecated / mortgaged to any financial Institutions/banks and is valued considering property is not hypothecated / mortgaged.
6. There is compliance with zoning and land use regulation
7. All licenses necessary to operate the asset have been obtained
8. There is compliance with environmental laws, all other laws whatsoever which may affect the value of asset.
9. The asset would be properly maintained over its balance life
10. In case of any legal dispute or disagreement of any fact(s), then the maximum liability of Valuer(s) for payment of professional indemnity is limited to 25% of the professional fees received from the client.

CAVEAT

1. This report is an Intellectual Property of the Valuer and neither the whole nor part of valuation report or any other reference to it may be Copied/Xeroxed or included in any published document, circular or statement nor published in any publication without the Valuer's written Approval.
2. Any sketch, plan or map in this report is included to assist the reader in visualizing the asset.
3. The Valuer is not required to give testimony or to appear in court because of this valuation report, appearance in the court is out of scope of the assignment. If our appearance is required, we will be only pleased to appear and give our clarifications, provided the fees for each appearance (including out-of-pocket expenses) are pre-determined.
4. If the report is tampered or unsigned in any manner, then it shall be considered void.
5. The validity of this report is and on date of valuation report only.
6. This report should be read along with a legal due diligence report. Value assigned herein is Subject to this stipulation.
7. This valuation report does not cover any indemnity (other than the limited liability mentioned as above).



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PHOTOGRAPHS OF THE SITE



Front View



Roadside View of The Property



Engineers Selfie

PHOTOGRAPH showing the present site condition of A Row House No. 159, in "Dwarkapuri Row House". Bearing C T S No. 16320, in Sheet No.270 & 271, Situated at Opp. Dwarkapuri Children Park, Near Chetana Primary School, Indo-Phoenix Education Foundation, Near Awantika Boutique, Eknath Nagar, Surana Nagar, Shahnoorwadi, Usmanpura, Tal. & Dist. Chh. Sambhajinagar, Belongs to,

Reported Party:- **The Chief Manager, Punjab National Bank, CIDCO Branch**

Property Owner:- **Sau. Sunita W/o. Mohan Korde and Shri. Mohan S/o. Shivram Korde**



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DECLARATION FROM VALUERS

I hereby declare that,

- The information is furnished in my valuation report dated 11th July 2026. is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued.
- I personally inspected the property on 10th July 2026. The work is not sub-contracted to any other Valuer and carried out by my Er. Mayur Bankar.
- 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 read the Handbook on Policy, Standards and Procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part-B of the above handbook to the best of my ability.
- I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- I abide by the Model Code of Conduct for empanelment of Valuer in the Bank. (Annexure-II, A signed copy of same to be taken and kept along with this declaration).
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the proprietor/ partner/ authorized official of the firm/ company, who is competent to sign this valuation report.
- Further, I hereby provide the following information.

Sr no	Particulars	Valuer Comment
1	Background information of the asset being valued.	Residential Row House
2	Purpose of valuation and appointing authority.	Financial dealings with PNB.
3	Identity of the valuer and any other experts Involved in the valuation.	Ramkrishna G Bobde Swaroop R Bobde Shubham Naikwade
4	Disclosure of valuer interest or conflict, if any.	None
5	Date of appointment, Valuation date and Date of report	10 th July 2026 11 th July 2026 11 th July 2026
6	Inspections and/ or investigations undertaken.	Mentioned in Report
7	Nature and sources of the information used or relied upon.	Mentioned in Report
8	Procedures adopted in carrying out the valuation and Valuation standards followed;	Market Approach
9	Restrictions on use of the report if any	None
10	Major factors that were taken into account during the valuation	Mentioned in Report
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.	None

Place: - Chhatrapati Sambhajinagar

Date: - 11th July 2026

Ramkrishna
Gangaram
Bobde

Digitally signed by
Ramkrishna
Gangaram Bobde
Date: 2026.07.11
17:40:43 +0530

Signature,

(Name of the Approved Valuer and seal of the firm/ Company)



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Model Code of Conduct for Valuers

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}
All Valuers empaneled with banks shall strictly adhere to the following code of conduct:

Integrity and Fairness

1. A valuer shall, in the conduct of his/her/its business, follow high standards of integrity and fairness in all his/her/its dealings with his/her/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 endeavor to ensure that he/she/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 independent professional judgement.
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/ her/ its expertise or deny his/her/ 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 should 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/her/its professional dealings by ensuring that his/her/ 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/she/it or any of his/her/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his /her/ its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessarily 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/ she /its first becomes aware of the possibility of his/her/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 (Success fees may be defined as a compensation/ incentive paid to any third party for successful closure of transaction. In this case, approval of credit approvals.
19. In any fair 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.



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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/her/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/she/it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such a decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/ her/ 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 authorized by the authority, the registered valuer's organization with which he/she/ 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 valuer's organization with which he/ she/ it is registered, or any other statutory regulatory body.
24. A valuer, while respecting the confidentiality of information required 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/her/its relative shall not accept gifts or hospitality which determines or affects his independence as a valuer. Explanation – For the purpose 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 any financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/herself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/herself/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 bank.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/she/it is unlikely to be able to devote adequate time to each of his/her/its assignments.
30. A valuer shall not conduct business which in the opinion of the authority of the registered valuer organization discredits the profession.

Place: - Chhatrapati Sambhajinagar

Date: - 11th July 2026.

Ramkrishna
Gangaram
Bobde

Digitally signed by
Ramkrishna
Gangaram Bobde
Date: 2026.07.11
17:40:55 +05'30'



Signature,

(Name of the Approved Valuer and seal of the firm/ company)

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