Vijaykumar A.Pande

B.E.(Civil), F.I.V., M.I.E.

- Consulting Civil Engineer
- Government Registered Property valuer (CAT-I)
- Chartered Engineer
- IBBI Registered Valuer IBBI/RV/02/2019/12499

PANDE ASSOCIATES, Deogiri Sankul, Shop no.05, Gandhi Chaman, Old Jalna, Jalna – 431 203. Maharashtra State
Mob.+91 98501 34226, +91 9172031841, Email Id – vijaypande600@gmail.com.

VALUATION REPORT FOR A FLAT

Intended User: CANARA BANK
Branch Jalna.

V.A.Pande
B.E. (Civil), F.I.V. M.I.E.,CHARTERED ENGINEER
IBBI REGISTERED VALUER / REGISTERED VALUER UNDER WEALTH TAX ACT.

Office
Office Shop no. 05, DeogiriSankul, Gandhi Chaman, Jalna, MAHARASHTRA.
Mob. 9850134226, 9172031841
e-mail :- vijaypande600@gmail.com



:: Property owner ::
Shri.Anand Yamaji Ubale and Sow.Triveni Yamaji Ubale R/o Jalna.

:: Property Details ::
A flat on First Floor in Flatted building on C.T.S.no.2920, Sheet no.32, Municipal No.1-34-296, Durga mata road, near Mission Hospital, Jalna.

:: Property Valuation ::
Rs.63,85,000.00
Rs.Sixty Three Laks Eighty Five Thousand Only.

Place: Jalna.
Date: 08.07.2026

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ANNEXURE – 10 TO HO CIR / 2020 DATED

VALUATION OF FLAT BY COMPOSITE RATE METHOD

REPORT ON VALUATION

Ref.: Ref. No.VAP/CANARABank/07/2026-04 Date: 08.07.2026

PART – A

I.	GENERAL		
1.	Purpose of valuation	:	To know Fair Market Value of Flat
2.	a.Date of Inspection b.Date of Valuation	: :	08.07.2026 08.07.2026
3.	Name of the owner (s)and his/their address (es) with phone no.(details of share of each owner in case of joint ownership) (as reported) and address	:	Shri.Anand Yamaji Ubale and Sow.Triveni Yamaji Ubale R/o Jalna.
4.	Document produced for perusal		
	1.P.R.Card	:	Copy
	2.Light bill	:	Consumer no.510035509133 Dt.16/04/2019
	3.old valuation report	:	On Dt.21/03/2018
	4.Legal Search	:	On Dt.19/03/2018
5.	Brief description of the property	:	C.T.S.no.2920, Sheet no.32, Municipal No.1-34-296
6.	Location of the property		-
	a. Plot no./Survey No.	:	Sheet no.32
	b. Door No.	:	-
	c. C.T.S.No./Village	:	C.T.S.No.2920, Jalna
	d. Ward/Taluka	:	Jalna
	e. Mandal/District	:	Jalna
	f. Date if issue and validity of layout of approved map/plan	:	Not made available to me
	g. Approved map.plan issuing authority	:	Jalna Municipal Corporation
	h. Whether genuineness or authenticity of approved map/plan is verified i. Any other comments by our empanelled valuers on authentic of approved plan	:	Approved plan not made available
7.	Postal address of the property	:	A flat on First Floor in Flatted building on C.T.S.no.2920, Sheet no.32, Municipal No.1-34-296, Durga mata road, near Mission Hospital, Jalna.
8.	City/Town	:	Jalna
	Residential area	:	Mixed area.
	Commercial area	:	-
	Industrial area	:	-
9.	Classification of the area	:	Upper middle class Urban
10.	Coming under corporation limit/village panchayat/ Municipality	:	Jalna Municipal 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.	Boundaries of the property Flat	:	As per Legal Search/as per actual
	East	:	Road
	West	:	House of Shri.Bajaj

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	South	:	House of Shri.Kawrani/Staircase	
	North	:	Road	
13.	Dimension of the site	:	As per P.R.Card	As per Actual
14.	Extent of the site	:	168.10 Sq. Mt.	-
14.1	Latitude, longitude & Co-ordinates of flat	:	Lat:19.84964 ; Long:75.90762	
15.	Extent of the site considered for valuation (As per old valuation report)	:	168.10 Sq. Mt. (1808.75 Sq. Ft.)	
16.	Whether occupied by the owner/tenant? If occupied by tenant, since how long? Rent received per month.	:	Owner Occupied	

II. APARTMENT BUILDNG:

1.	Nature of apartment	:	Average
2.	Flat no.and floor	:	First floor (North side flat)
3.	Name of the Apartment	:	-
4.	Postal address	:	A flat on First Floor in Flatted building on C.T.S.no.2920, Sheet no.32, Municipal No.1-34-296, Located at Durga mata road, near Mission Hospital, Jalna.
5.	Location	:	Located at Durga mata road, near Mission Hospital, Jalna.
	T.S.No.	:	Jalna
	Block No.	:	Jalna
	Ward no.	:	Jalna
	Village/Municipality/corporation	:	Jalna Municipal Corporation
	Door no.street or Road(Pin code)	:	431203.
6.	Description of the locality	:	Residential/Commercial
7.	Year of construction	:	1994-1995 (as per old valuation report)
8.	Number of floors	:	G.F.+F.F.+S.F.
9.	Type of structure	:	RCC framed
10.	Number of dwelling unit in the building	:	06 Flats
11.	Quality of construction	:	Average
12.	Appearance of the building	:	Average
13.	Maintenance if the building	:	-
14.	Facilities available		
	Lift	:	No
	Protected water supply	:	Municipal Corporation water supply & Bore well
	Underground sewerage	:	Septic tank
	Car parking	:	Yes
	Open/covered	:	Open
	Alround compound wall	:	Yes
	Pavement around the building	:	Yes
	Any other facility		-

III. FLAT

1.	The floor in which the flat is situated	:	First floor
2.	Door number of the flat	:	-
3.	Specification of the flat	:	
	Roof	:	RCC slab
	Flooring	:	Gray mosic flooring
	Doors	:	Jungle wood doors
	Windows	:	Jungle wood Windows
	Fittings	:	Casing capping
	Finishing	:	Neeru finish/Sand faced plaster
4.	House tax	:	Not made available

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	Assessment no.		-
	Tax amount		-
	Tax paid in the name of	:	-
5.	Electricity service connection number	:	510035503133
	Meter card is in the name of		Sow.Triveni Yamaji Ubale
6.	How is the maintenance of the flat?		-
7.	Sale deed executed in the name of	:	-
8.	What is the undivided area of land as per sale deed?	:	-
9.	What is the plinth area of the flat	:	168.10 Sq. Mt. (1808.75 Sq. Ft.)
10.	What is the floor space index (approx.)?	:	1.50
11.	What if the carper area of the flat?	:	168.10 Sq. Mt. (1808.75 Sq. Ft.)
12.	Is it posh/I - class/Medium/Ordinary	:	Medium
13.	Is it being used for residential or commercial?	:	Residential
14.	Is it owner occupied or tenanted	:	Owner occupied
15.	If tenanted, what is the monthly rent?	:	Rs.12000/ month.

PART C – VALUATION OF EXISTING FLAT

A. GENERAL:

1.	How is the marketability	:	Good
2.	What are the factors favoring for an extra potential value?	:	Locating in residential area, near Mission Hospital, Jalna.
3.	Any negative factors observed which affect the market value in general	:	Not observed

RATE

1.	After analysing the comparable sale instances, what is the composite rate for a similar flat with same specification in the adjoining locality? (Along with details/reference of at least two latest deals/transaction with respect to adjacent properties in the areas)	:	Sale Instance is not available
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specification and other factors with the flat under comparison (Give Details)	:	Rs.6500/Sq.Ft.(New construction)
3.	BREAK UP FOR THE RATE	:	
	Building + services	:	Rs.1500/Sq.Ft.
	Land + others	:	Rs.5000/Sq.Ft.
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	168.10 Sq. Mt. @ Rate Rs.18000 Sq. Mt. = Rs.30,25,800.00(Depreciated rate is considered) Ready Recknor Rate Rs.25590/Sq.Mt.

B.COMPOSITE RATE ADOPTED AFTER DEPRECIATION:

a.	Depreciated building rate	:	Building is completed in the year 1994-95 depreciation is considered
	Replacement cost of flat with services (v(3)i)	:	Rs.1500/Sq.Ft.
	Age of the building	:	31 Year
	Life of the building estimated	:	60 Year
	Depreciation percentage assuming the	:	46%

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	salvage value as 10%		
	Deprecated rate of the building	:	Rs.810/Sq.ft.
b.	Total composite rate arrived for valuation	:	Land: Rs.5000/Sq. Ft. Building : Rs.810/Sq. Ft.
	Depreciated building value	:	**Rs.810/Sq.Ft. x 1808.75 Sq. Ft. = Rs.14,65,087.00**
	Value of land Share & other	:	**Rs.5000/Sq.Ft. x 984.00 Sq. Ft. = Rs.49, 20,000.00**
	1. Total Land for apartment	:	548.90 Sq. Mt. (5906.00 Sq. Ft.)
	2.Total no.of Flat 06		06 No.
	3.Land Share for each flat	:	91.48 Sq. Mt. (984.00 Sq. Ft.)
	Total value of Flat	:	**Rs.63,85,087.00**

Total Value of flat : Rs.63,85,087.00 Or say Rs.63,85,000.00

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 specification is

Rs.63, 85,000.00 (Rs.Sixty Three Laks Eighty Five Thousand Only)

The **DISTRESS VALUERs.44, 69,000.00 (Rs. Forty Four Laks Sixty Nine Thousand only)**

REALIZABLE VALUEis Rs.57, 46,000.00 (Rs.Fifty Seven Laks Fourty Six Thousand only).

VIJAYKUMAR AMBADAS PANDE Digitally signed by VIJAYKUMAR AMBADAS PANDE Date: 2026.07.08 11:13:58 +05'30'

Place: Jalna
Date: 08/07/2026

Vijaykumar A Pande
Panel Valuer

The undersigned has inspected the property detailed in the valuation report dated ____ on _____. We are satisfied that the fair and reasonable market vale of the property is Rs._____ (Rs._____only).

Signature
Name of the Branch Manager with office seal

PART D – CERTIFICATE

1. It is hereby certified that in my opinion
i) The present value of the flat which is 100% completed is Rs.63, 85,000.00 (Rs.Sixty Three Laks Eighty Five Thousand only.)
ii) The forced sale value of the property is estimated as 70% less than the Present Market Value.
iii) The Realizable value of the property is estimated as 10% less than the present market value.
2. Number of title deed(s) involved in this flat is not made available.
3. If this flat is offered as security, the concerned financial institution is requested to verify the extent of undivided share o land mentioned this valuation report with respect to the latest legal opinion.
4. Value varies with the purpose and date of valuation. This report is not to be referred if the purpose is different other than mentioned in I (1)
5. The property was inspected on 08.07.2026 By me.
6. The legal aspects were not considered in this valuation.
7. This valuation work is undertaken by the valuers based upon the request from Canara Bank, Kadrabad Branch Jalna.

VIJAYKUMAR AMBADAS PANDE Digitally signed by VIJAYKUMAR AMBADAS PANDE Date: 2026.07.08 11:14:10 +05'30'

Place: Jalna
Date: 08.07.2026

Vijaykumar A Pande
Panel Valuer Canara Bank

Note: This report contains 12 pages

Enclosures: 1. Photograph of owner/representative with property in background
2. Screen shot of longitude/latitude and co-ordinates of property using GPS/ Various Apps/Internet sites.

GUIDE LINE RATE (LAND + BUILDING)

Department of Registration and Stamps
Government of Maharashtra
नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन

iSarita 2.0
NGDRS

eASR 2.0

धारण माहिती मिळू शकेल. 3) दर बघण्यासाठी आवश्यक ती सर्व माहिती अचूकरित्या नमूद करावी. 4) आपल्या दराची खातरजमा माहिती साठी तुमच्या विभाग

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

Home | Valuation Guidelines | User Manual

Year: 2025-2026 Language: English

Selected District: Jalna

Select Taluka: Jalna

Select Village: Ghara Nagarpalika (A.varg Jalna Nagrpali

Search By: ○ Survey No. ◉ SubZones

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफ़ीस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	1.12-उर्वरित सर्व मिळकती	10660	25590	26750	29430	0	चौ. मीटर
SurveyNo	1.13-छावणी	4850	0	0	0	0	चौ. मीटर
SurveyNo	1.14-छावणी वगळता उर्वरित रहिवास विभाग	6750	26880	30190	33210	0	चौ. मीटर
SurveyNo	1.15-मंठा रस्ता - क्लब ते रिंग रोड पर्यंत	7570	24320	25430	69720	0	चौ. मीटर
SurveyNo	1.16-मंठा रस्ता -रिंग रोड ते विभागाच्या पुर्व हद्दीपर्यंत	6670	28810	30120	60500	0	चौ. मीटर

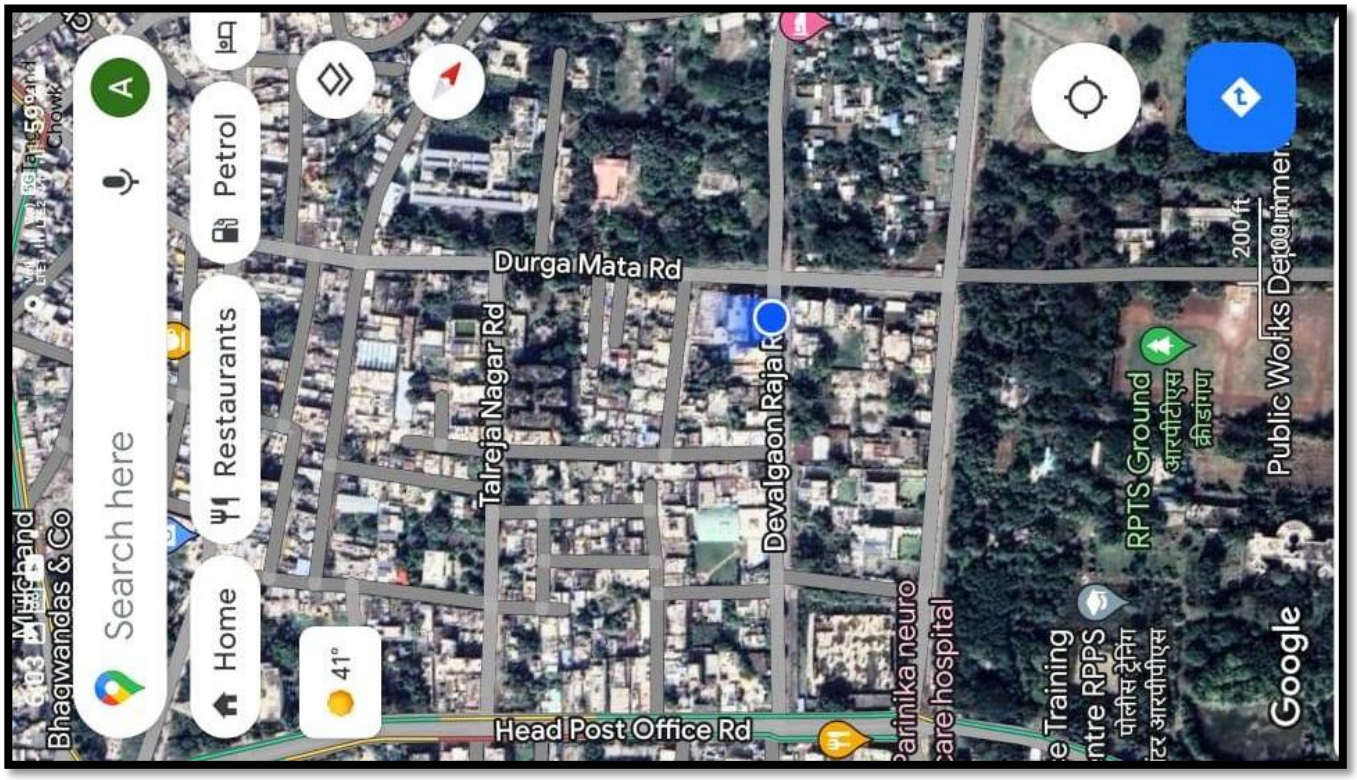
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Survey No.: 2570 , 2620 , 2621 , 2622 , 2623 , 2625 , 2626 , 2627 , 2628 , 2629 , 2630 , 2631 , 2632 , 2633 , 2634 , 2635 , 2636 , 2637 , 2638 , 2639 , 2640 , 2641 , 2642 , 2643 , 2644 , 2645 , 2646 , 2647 , 2648 , 2649 , 2650 , 2651 , 2652 , 2653 , 2654 , 2655 , 2656 , 2657 , 2658 , 2659 , 2660 , 2661 , 2662 , 2665 , 2668 , 2669 , 2670 , 2671 , 2674 , 2859 , 2860 , 2861 , 2862 , 2863 , 2868 , 2870 , 2871 , 2872 , 2873 , 2874 , 2875 , 2876 , 2877 , 2878 , 2879 , 2880 , 2881 , 2882 , 2883 , 2884 , 2885 , 2886 , 2887 , 2888 , 2889 , 2890 , 2891 , 2892 , 2893 , 2894 , 2895 , 2896 , 2897 , 2898 , 2899 , 2900 , 2901 , 2902 , 2903 , 2904 , 2905 , 2906 , 2907 , 2908 , 2909 , 2910 , 2911 , 2912 , 2913 , 2914 , 2915 , 2916 , 2917 , 2918 , 2919 , 2920 , 2921 , 2922 , 2923 , 2924 , 2925 , 2926 , 2927 , 2928 , 2930 , 2931 , 2932 , 2933 , 2934 , 2935 , 2936 , 2937 , 2938 , 2939 , 2940 , 2941 , 2942 , 2943 , 2944 , 2945 , 2946 , 2947 , 2948 , 2949 , 2950 ,

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LOCATION PLAN





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SITE PHOTOGRAPHS









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ANNEXURE-22 FORMAT-A

DECLARATION FROM VALUERS

I hereby declare that-

The information furnished in my valuation report dated 08.07.2026 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 have personally inspected the property on 08.07.2026 The work is not sub-contracted to any other valuer and carried out by myself.

Ihavenotbeenconvictedofanyoffenceandsentencedtoatermofimprisonment; I have not been found guilty of misconduct in my professionalcapacity.

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" enshrinedforvaluationinthePart-Boftheabovehandbooktothebestofmyability.

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. (AnnexureIII-Asignedcopyofsametobetakenandkeptalongwiththisdeclaration)

I am registered under Section 34 AB of the Wealth Tax Act, 1957.

I am the proprietor, who is competent to sign this valuation report.

Further, I hereby provide the following information.

Sl No.	Particulars	Valuer comment
1	Background information of the asset being valued;	A flat on First Floor in Flatted building on C.T.S.no.2920, Sheet no.32, Municipal No.1-34-296, Durga mata road, near Mission Hospital, Jalna.
2	Purpose of valuation and appointing authority	To Know Fair market Value Br. Manager,Dist Jalna.
3	Identity of the valuer and any other experts involved in the valuation;	Vijaykumar Ambadasrao Pande. 34 AB Govt Approved valuer IBBI Registered Valuer. Chartered Engineer
4	Disclosure of valuer interestorconflict, if any;	No
5	Date of appointment, valuation date and date of report;	07.07.2026; 08.07.2026;08.07.2026
6	Inspections and/or investigations undertaken;	Personal visit.
7	Nature and sources of the information used or relied upon;	Documents provided and personal visit
8	Procedures adopted in carrying out the valuation and valuationstandards followed;	Composite Rate Method
9	Restrictions on use of thereport,if any;	-
10	Major factors that were taken Intoaccountduringthevaluation;	Approach road to the property, & locality Condition of building, Quality of construction, amenities & services provided etc.
12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitationsfacedbyvaluer,which shallnotbeforthepurposeof limiting his responsibility for the valuation report.	

Date: 08.07.2026

Place: Jalna.

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Panel Valuer

ANNEXURE –23

MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code ofconduct: **Integrity andFairness:**

1. Avaluershall,intheconductofhis/itsbusiness,followhighstandardsofintegrity and fairness in all his/its dealings with his/its clients and othervaluers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professionalrelationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts orsituations.
4. A valuer shall refrain from being involved in any action that would bringdisrepute to theprofession.
5. A valuer shall keep public interest foremost while delivering hisservices.

Professional Competence and Due Care:

1. Avaluershallrenderatalltimeshighstandardsofservice,exerciseduediligence, ensure proper care and exercise independent professionaljudgment.
2. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time totime
3. 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 andtechniques.
4. 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 auditorsorconsultantsorinformationavailableinpublicdomainandnotgenerated by thevaluer.
5. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity andindependence.
6. 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:

1. 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 ornot.
2. 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 thecompany.
3. Avaluershallmaintaincompleteindependenceinhis/itsprofessionalrelationships and shall conduct the valuation independent of externalinfluences.
4. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiasedservices.
5. 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 isearlier.
6. A valuer shall not indulge in “mandate snatching” or offering “convenience valuations” in order to cater to a company or client’sneeds.
7. As an independent valuer, the valuer shall not charge success fee (Success fees maybedefinedasacompensation/incentivepaidtoanythirdpartyforsuccessful closure of transaction. In this case, approval of creditproposals).
8. In any fairness opinion or independent expert opinion submitted by a valuer, if therehasbeenapriorengagementinanunconnectedtransaction,thevaluershall declare the association with the company during the last fiveyears.

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Confidentiality:

1. 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:

1. 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.
2. 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.
3. 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.
4. 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:

1. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
2. 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).
3. 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.
4. Remuneration and Costs.
5. 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.
6. 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.
7. Occupation, employability and restrictions.
8. 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.
9. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

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Date: 08.07.2026
Place: Jalna.

Panel Valu