Er.C.K.Patil B.E(Civil),M.E.,LMISTE,MIE,MAOV ***Govt.Approved Valuer & Consulting Engineer*** Prof.&HOD of Civil Engg. (Retd.) BKIT, Bhalki,BIDAR ExSr. Resident Engineer, SVE Society, Bhalki, BIDAR President, Engineer's Association, Humnabad, BIDAR	H.No.25-1191,1192, 'Heera Nivas' Shivanagar, Humnabad 585 330 Bidar, Karnataka Cell:7899996699 Email:ckpatil.hbd@gmail.com
u/s 34AB of Wealth Tax Act, 1957 : **Reg.No.CAT-I/Reg.No.25/PCIT-HBL/CCIT/BNG-1/2023-24** **Institution of Valuers (IOV) :** **Reg. No. A-32777**	
CONSULTING AND PANEL ENGINEER	
STATE BANK OF INDIA **PUNJAB NATIONAL BANK**	**CANAR ABANK** **INDIAN BANK**	**UNION BANK OF INDIA** **DCC BANK (BIDAR)**

Ref: Date:01.07.2026

VALUATION REPORT OF RESIDENTIAL BUILDING

Authority of submission	:	The Chief Manager Canara Bank Main Branch, Bidar,
Name of the Owner	:	Smt. Rangubai W/o Tukaram Tq. & Dist. Bidar
Location of the property	:	Plot No: 67, CMC No: 19-4-142, Sy.No: 60/2 PID No: 20-2-539-49/A, Situated Behind Ford Showroom Naubad, Tq. & Dist. Bidar,
Near By Land Mark	:	Opp. S.B Patil Dental College and Hospital, Bidar
Nature of the property	:	Residential Building
Distance from City Centre	:	1.00Kms
Method of valuation	:	Land and Building

Valuation of the property	**:**	**Rs. 33.74Lakhs/-**
Realizable value (90%)	**:**	**Rs. 30.37Lakhs/-**
Distress sale (85%)	**:**	**Rs. 28.68Lakhs/-**

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The Chief Manager
Canara Bank
Main Branch Bidar,

Name of Customer (s) / Borrowal Unit: Smt. Rangubai W/o Tukaram
Tq. & Dist. Bidar

GENERAL

1	Purpose of valuation	:	To know the present value of asset to Avail Loan from the Bank
2	a)Date of inspection	:	01-07-2026
	b)Date of which the valuation is made	:	01-07-2026
3	Name of the **owner(**s) and his/their addresses(es)with Phone No.(details of share of each owner in case of joint ownership)	:	Smt. Rangubai W/o Tukaram, Tq. & Dist. Bidar Plot No: 67, CMC No: 19-4-142, Sy.No: 60/2 PID No: 20-2-539-49/A, Situated Behind Ford Showroom Naubad, Tq. & Dist. Bidar,
4	Documents produced for perusal	:	Old Valuation Report Date: 19-09-2021
5	Brief description of the property taken for valuation (Including leasehold / freehold (etc)	:	Residential Building Plot No: 67, CMC No: 19-4-142, Sy.No: 60/2 PID No: 20-2-539-49/A, Situated Behind Ford Showroom Naubad, Tq. & Dist. Bidar,
6	Scope of valuation	:	Land and Building
7	If this report is to be used for any bank purpose, state the name of the bank and branch, if known	:	Canara Bank Main Branch Bidar,

I. DESCRIPTION OF THE PROPERTY

1	Postal address of the property with Pin code	:	Plot No: 67, CMC No: 19-4-142, Sy.No: 60/2 PID No: 20-2-539-49/A, Situated Behind Ford Showroom Naubad, Tq. & Dist. Bidar,
2	City/Town/Village	:	Bidar
	Residential Area	:	Yes
	Commercial Area	:	No
	Industrial Area	:	No
3	Classification of area	:	Middle Class
4	Coming under Corporation Limit /Village Panchayat /Municipality	:	CMC, Bidar
5	Whether covered under any State/Central Govt. enactments (e.g., Urban Land Ceiling Act)or notified under agency area/ scheduled area / cantonment area	:	No
6	In case it is an agricultural land, any conversion to house site plots is contemplated	:	No

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7	Location of the property Plot no./Nagar/SURVE/H.NO. S.F.No./T.S.No./ R.S.No/GP.No. Village/Block Taluk/Ward Mandal /District/Municipality/Corporation PID No.	: : : : : 	Plot No: 67, CMC No: 19-4-142, Sy.No: 60/2 PID No: 20-2-539-49/A, Situated Behind Ford Showroom Naubad, Tq. & Dist. Bidar, Bidar Bidar Bidar 20-2-539-49/A,

8	**Boundaries of the property**		**As per deed**	**As per actual**
	North	:	House of Mahadevi W/o Sharanappa	House of Mahadevi W/o Sharanappa
	South	:	House of Babu S/o Narsappa	House of Babu S/o Narsappa
	East	:	Road	Road
	West	:	House of Kashinath S/o Bhimanna	House of Kashinath S/o Bhimanna
9	Latitude, Longitude and Coordinates of the site	:	Latitude 17.931259	Longitude 77.473423
10	Property tax receipt, Referred assessment number, Tax amount, Receipt in the name of	: : : :	Paid to C.M.C Bidar -- -- --	
11	Electricity service connection consumer Number in the name of other details, if any	:	Owner	
12	Property is presently occupied by	:	Owner	
13	If tenanted fully, What is the gross monthly rent?	:	6,000/-	
14	If occupied by both	:	6,000/-	
15	By assuming the entire building is let out, (i) What is the probable monthly rent? (ii) What is the advance amount?	:	6,000/-	

II. PROPERTY VALUATION

	VALATION DETAILS		Discussed in Part B,C,D,E &F	
1	FSI |	:	PLOT COVERAGE |	--

DESCRIBE THE PROPERTY DETAILS:

PARTB– LAND

1	Dimensions of the site	:	As per deed(a)	As per Actual(b)
	North	:	9mt	9mt
	South	:	9mt	9mt
	East	:	12mt	12mt
	West	:	12mt	12mt
	Extent	:		
2	Extent of site(least of a & b)	:	9mt x 12mt = 108 Sqmt (1162Sqft)	
	Size of the plot	:		
	North & South	:	9mt	
	East & West	:	12mt	

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	Total Extent of the Plot	:	**1162Sqft**
3	Characteristics of the site *What is the character of the locality?	:	
	*What is the classification of the locality?	:	Middle Class
	Development of surrounding areas	:	Developed Area,
	Possibility of frequent flooding/submerge	:	No
	Feasibility to the Civic amenities like school, hospital, bus stop, market etc. level of land with topographical conditions	:	Available nearby
	Shape of land	:	Rectangle
	Type of use to which it can be put, any usage restriction, Is plot in town planning approved layout?	:	Old Area
	Corner Plot or Intermittent Plot?	:	Intermittent Plot
	Type of road available at present*Road facilities are available?	:	Available, CC Road
	Is it a land–locked land?	:	No
	Water Potentiality	:	Good
	*What is the width of the Road? Widthofroad–isitbelow20ftormore than20ft.	:	30'Wide Road
	Underground sewerage system	:	Available
	Is power supply available at the site?	:	Available
	Advantage of the site	:	Located in Residential Lay- out
	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) * Any factors which affect the Marketability of the land? * Type of the land? * Accessibility	: : : :	No No Residential Yes-Easy
4	Value on adopting GLR (Guideline Rate) i) Guideline rate as obtained from the Registrar's office (evidence thereof to be enclosed) ii) Value of land by adopting GLR	: :	Rs. 745 /Sqft Rs.745 x 1162 Sqft = Rs. 8,65,690 /- Say:08.66 Lakhs
5	Value by adopting PMR (Prevailing Market Rate) i) Prevailing market rate (Along with details/reference of at least two latest deals/transactions with respect to adjacent properties in the areas) ii) Unit rate adopted in this valuation after considering the characteristics of the subject plot iii) Value of land by adopting PMR	: : : :	NA As per Market survey in this area Rs.2,000 /Sqft is Considered for valuation Rs. 2,000/ x 1162 Sqft = 23,24,000 /- **Rs. 23.24 Lakhs**

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PART C BUILDING

	Type of building	:	Residential
1	Type of construction	:	Load Bearing
2	Quality of structure	:	II Class
3	Appearance of the building	:	Common
4	Maintenance/condition of the building Exterior:	:	Normal
	Interior:	:	Normal
5	Plinth area	:	GF : 700 Sqft
6	Number of floors and height of each floor including basement, if any	:	GF.14Feet

Floor	Year of construction	Roof	Plinth Area		
			Main portion A Including stairs	Cantilevered portion B	Total A+ 50% of B
G.F	1998	RCC	700 Sqft	-	700 Sqft
				Total	700Sqft

Description	**GROUNDF LOOR**		
Specification Foundation Floor finish Superstructure Roof Doors Window Weathering course	 UCRS Masonry Vitrifed tiles BM/Plastering both sides RCC Roof Steel Shutter Mathi wood with MS grill ---		
Plinth area	700 Sqft		
Year of construction	1998		
Age of building	28 Years		
Residual life	32 Years		
Total life	60 Years		
Dep. Percentage	25 %		
Replacement rate of construction	Rs.2000/Sqft		
Replacement value	Rs. 14,00,000/-		
Dep. value	Rs. 3,50,000/-		
Present value of the building	Rs.10,50,000/-		
Total GF	**Rs. 10.50Lakhs**		
Say	**Rs. 10.50 Lakhs/-**		

Drawing approval:

a. Date of issue and validity of layout of approved map/plan: Permission Date

b. Approved map/plan issuing authority: CMC Bidar

c. Approved map/plan is verified? : Yes

d. Any other comments by our empanelled valuers on authentic of approved plan?:No

d. Deviation:-

8. Value of building is estimated by adopting suitable unit plinth area rate depending upon the Specifications. Depreciation is calculated by straight-line method assuming a salvage value of10%.

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PARTD–AMENITIES & EXTRAITEMS (Value after Depreciation)

1	Portico	:	-
2	Ornamental Front /Pooja door	:	-
3	Sitout/Verandah with Steelgrills	:	-
4	Extra Steel/collapsible gate	:	-
5	Staircase/Headroom	:	-
6	Wardrobes, showcases, wooden cupboards, TV unit	:	-
7	Glazed tiles	:	-
8	Extra sink and bathtub	:	-
9	Marble/ceramic tiles flooring	:	-
10	Interior decorations /Glass/False ceiling	:	-
11	Front elevation work/Parapet wall	:	-
12	Wall cladding	:	-
13	Paneling work	:	-
14	Aluminum work	:	-
15	Handrail	:	-
16	Separate lumber room	:	-
17	Separate toilet room	:	-
18	Separate water tank/sump	:	-
19	Trees/gardening	:	-
	Total	**:**	**-**

PART E–SERVICES (Value after Depreciation)

1	Water supply arrangements Open Well Deep bore Hand pump Motor Corporation Tap Underground level sump Over head water tank	:	
2	Drainage arrangements Septic Tank Underground sewerage	:	
3	Compound Wall with MS Gate	:	-
4	Pavements/Katta/Steps	:	
5	E.B Depos its, water deposits, drainage deposits etc.	:	-
6	Electrical fittings & others	:	-
	Type of wiring	:	-
	Class of fittings (superior/Ordinary/Poor)	:	-
	Number of light Points	:	-
	Number of Fan points	:	-
	Spare Plug Points	:	-
	Any other item	:	-
7	Plumbing installation	:	-
	No.of water closets and their type	:	-
	No of wash basins	:	-
	No.of tubs	:	-

	Water meter, taps etc	:	-
	Any other fixtures	:	-
8	Headroom	:	-
	Total	**:**	**-**

PART F–ABSTRACT VALUE

Part	Description	Value by adopting	
		GLR Rs	PMR Rs
B	Land	Rs. 08.66Lakhs	Rs. 23.24 Lakhs
C	Building	Rs. 10.50Lakhs	Rs.10.50 Lakhs
D	Amenities		
E	Services		
	Total	**Rs.19.16 Lakhs**	**Rs. 33.74 Lakhs**
	Say	**Rs. 19.16 Lakhs**	**Rs. 33.74 Lakhs**
Factors favoring for an additional value			-
Present market value			**Rs. 33.74 Lakhs**

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

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ABSTRACT VALUES

S.NO	TYPE OF VALUES	VALUE
1	Fair market value	Rs. 33.74 Lakhs
2	Realizable Value	Rs. 30.37Lakhs
3	Distress/Forced sale value	Rs. 28.68Lakhs
4	Book/GLR value	Rs. 19.16Lakhs

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Name of the Approved Valuer and Seal of the Firm/Company

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 **Rs._____Lakhs (Rupees_____).**

Signature
(Name of Branch Manager with Official

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PARTG–CERTIFICATE

1. It is here by certified that in my **opinion**

i) The present market value of the property is **Rs. 33.74 Lakh /-(Thirty Three Lakhs Seventy Four Thousand)**

ii) The forced sale value of the property is estimated a**s 20%**less than the present market value.

2. Number of title deed(s)involved in this property is the relevant document for the subject property in the opinion of this valuer is the Sale deed dated with Registration Number registered in the Sub Registrar's Office

3. If this property is offered as collateral security, the concerned financial institution is requested to verify the extent of land shown in 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**01-07-2026**

6. The legal aspects were not considered in this valuation.

7. Thisvaluationworkwas/hasbeenundertakenbythevaluerbaseduponthe requestfromowner& Branch Manager Canara Bank, Vijaypur Branch,

8. \

Place: Humnabad
Date: 01-07-2026

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Signature

Encl:
Site photos/Google/Geo maps/GLR cop

ANNEXURE-

22FORMAT-A
DECLARATION FROM VALUERS

I hereby declare that-
The information furnished in my valuation report dated **01-07-2026** is true & correct to the best of my knowledge & belief and I have made an impartial & true valuation of the property.
I have no direct or indirect interest in the property valued.
I have personally inspected the property on **01-07-2026.** The work is not sub-contracted to any other valuer & carried out by myself. I have not been convicted of any offence & sentenced to a team of imprisonment.
I have not been found guilty of misconduct in my professional capacity.
I have read the handbook on Policy, standards & procedure for Real estate valuation, 2011 of the IBA & this is in conformity to the "Standards" as IhavereadtheInternationalValuationStandards(IVS)&thereportssubmittedtothebankfortherespectiveassetclassisinconformitytothe Standards" as enshrined for valuation in the IV Sin" General standards" & "As set standards" as applicable. I abide by the model code of conduct for empanelment of Valuer in the bank.
(Annexure III-Asigned copy of same to betaken & kept a long with the declaration) I am registered under Section 34AB of the Wealth Tax Act, 1957.
I am proprietor/partner/authorized official of the firm/company, who is competent to sign this valuation report. Further, I hereby provide enshrined for valuation in the Part-Bof the above handbook to the best of my ability.
the following information.

Sl.No.	Particulars	Valuer comment
1	Background information of the asset being valued	Smt. Rangubai W/o Tukaram, Tq. & Dist. Bidar Plot No: 67, CMC No: 19-4-142, Sy.No: 60/2 PID No: 20-2-539-49/A, Situated Behind Ford Showroom Naubad, Tq. & Dist. Bidar,
2	Purpose of valuation & appointing authority	Financial assistance from the Bank i.e., Canara Bank, Main Branch Bidar
3	Identity of the valuer and any other experts involved in the valuation;	Chandrasheker Kanteppa Patil
4	Disclosure of valuer interest or conflict, if any;	I don't have any interest in the said property
5	Date of appointment, valuation date and date of report;	1-07-2026 1-07-2026
6	Inspections and /or investigations undertaken;	By me on 14-04-2026
7	Nature and sources of the information us odor relied upon;	By local enquiry for the land rate & GLR rate from sub registrar.
8	Procedures adopted in carrying out the valuation and Valuation standards followed;	By Land and Building Method
9	Restrictions on use of the report, if any;	The Report is for Canara Bank only
10	Major factors that were taken into account during the valuation;	The said Property is freehold & occupied by the Owner
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	This valuation Report is meant for a financial Assistance from the Canara Bank Main Branch, Bidar

Place: Humnabad
Date: 01-07-2026

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Signature
(Name of the approved valuer & seal of the firm/company)

MODEL CODE OF CONDUCT

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, straight forward, and forthright in all professional relationships.
3. A valuer shall endeavor to ensure tha the/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being in volved 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

1. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
2. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
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 and techniques.
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 auditors or consultants or information available in public domain and not generated by the valuer.
5. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
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 or not.
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 the company.
3. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

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

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 is earlier.

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

7. 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 proposals).

8. 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

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 authorized by the authority, the registered valuers' organization 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' organization 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.

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.

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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 organization discredits the profession.

10. 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.

11. 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.

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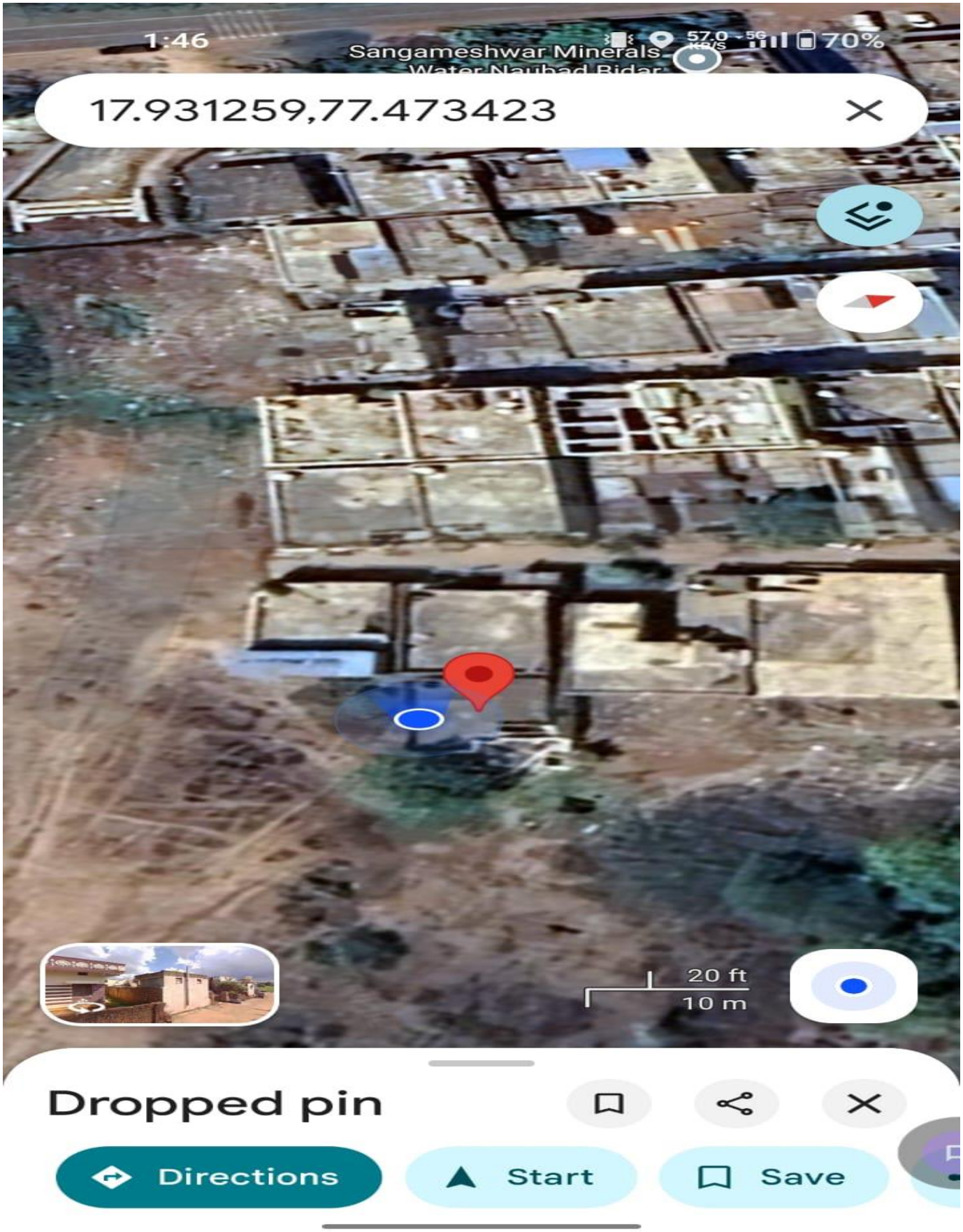
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Place: Humnabad

Date: 01/07/2026

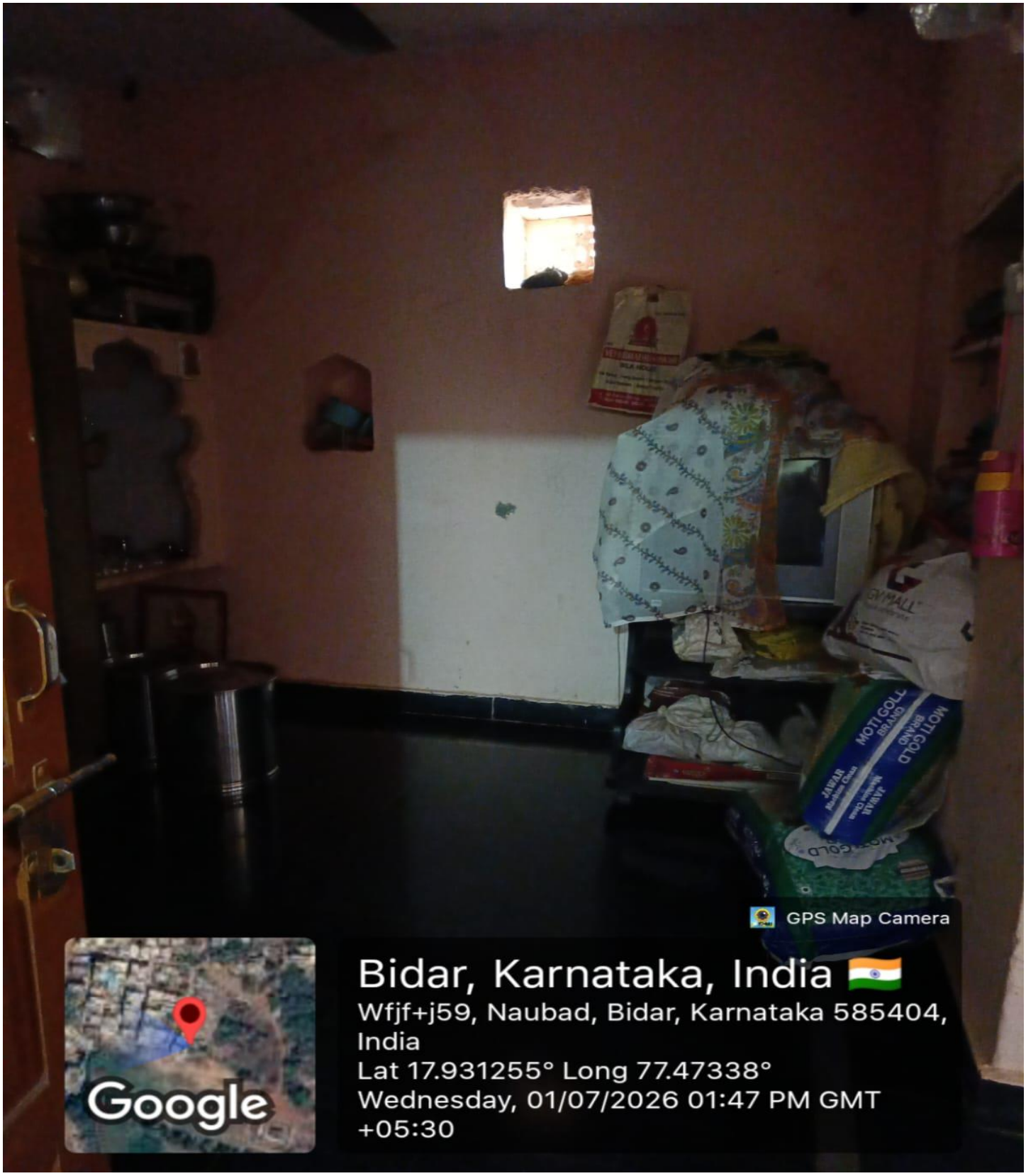
Signature

(Name and Official seal of the Approved Valuer)



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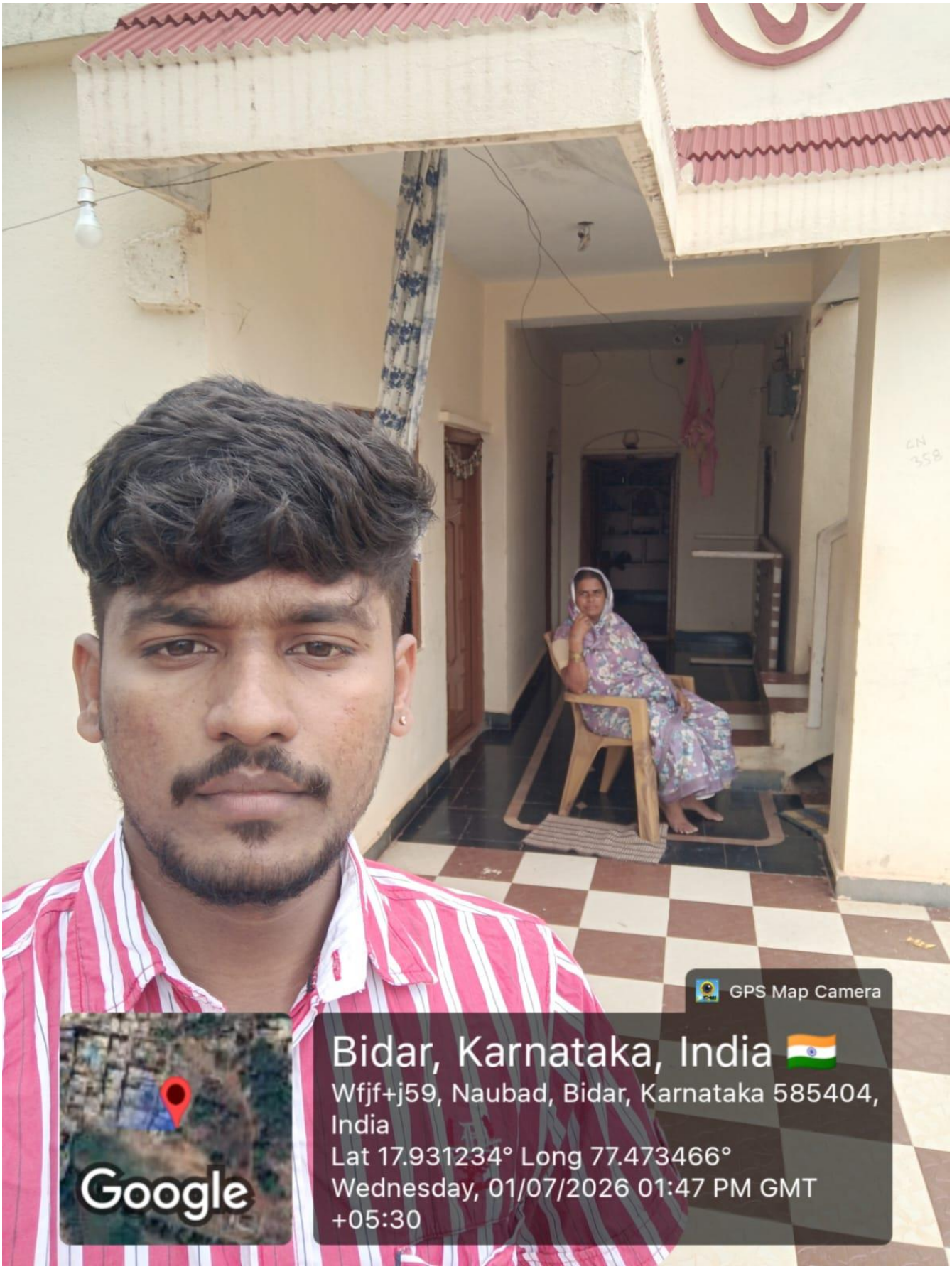
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	Colony (Sy no:243)					
ಕೋಳಾರ (ಕೆ) ಶಿವಶರಣಪ್ಪಾ ಪಾಟೀಲ ಲೇಔಟ್ (ಸ.ನಂ:272)	Kolar-K, Shivsharnappa Patil Layout, (Sy no:272)			0		4000
ಕೋಳಾರ (ಕೆ)ಸಿದ್ರಾಮಪ್ಪಾ ಲೇಔಟ್ (ಸ.ನಂ-350/ಅ)	Kolar-K, Sidramappa Layout, (Sy no:350/A)			0		4000
ಕೋಳಾರ (ಕೆ) ಉದಯ ಕುಮಾರ ಜೋಶಿ ಲೇಔಟ್ (ಸ.ನಂ:354)	Kolar-K, Udyakumar Joshi Layout, (Sy no:354)			0		4000
ಕೋಳಾರ (ಕೆ) ವೀರಪ್ಪಾ ಕಾಮಗಾರ, ಅಶೋಕ ಪಾಟೀಲ ಲೇಔಟ್ (ಸ.ನಂ:241/1)	Kolar-K, Veerappa Kamgar, Ashok Patil Layout (Sy no:241/1)			0		4000
ಕುತ್ತಾಬಾದ	Kuttabad	350000	450000	550000	1200	2500
ನೌಬಾದ	Naubad	5000000	5000000	6250000	8000	
ನೌಬಾದ (ವಸತಿಯೇತರ ವಾಣಿಜ್ಯ)	Naubad (Commercial)			0	10000	
ನೌಬಾದ (ಕೈಗಾರಿಕಾ ಪ್ರದೇಶ)	Naubad (Industtrial Areal)			0	10000	

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