M- 99251 24249
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HARSHIT VYAS (M.Val.)
Govt. Regd. Valuer CAT-I/178
Shilpan Regalia, A – 403, 4th Floor,
Near Satya Sai Heart Hospital, Off Kalawad Road,
Rajkot-360005.

To,
The Manager,
State Bank Of India,
R.A.C.P.C. Branch,
Rajkot.

VALUATION REPORT

NPA Unit

1.	Name of the Owner	:	**Dharmesh Rajnikant Chhatbar**
2.	a) Date of Inspection	:	08 - 02 - 2026
	b) Date of Valuation	:	10 - 02 - 2026
3.	Location of the Property	:	" Jaliyan Complex", Flat No. 4, First Floor, Near Amrapali Underbridge, Chudasama Plot Main Road, Rajkot - 360005.
4.	a. Present Fair Market Value	:	**₹ 16,35,000.00**
	b. Value as per Govt. Jantri	:	**₹ 10,30,100.00**
	c. Realizable Value	:	**₹ 14,71,500.00**
	d. Forced Sale Value	:	**₹ 13,08,000.00**
	e. Insurable Value	:	**₹ 02,05,400.00**

Date : 10 - 02 - 2026
Place : RAJKOT
REF. : HV / V Rep 2025-26 / Reports / 257 / MG / MG

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:: VALUATION REPORT ::

Name & Address of Branch : **State Bank Of India,** RACPC Branch, Rajkot.

Name of Customer : **Dharmesh Rajnikant Chhatbar**

1.	**Customer Details**				
	Name of Owner	**Dharmesh Rajnikant Chhatbar**			
	Apl. No.				
2.	**Property Details**				
	Legal Address	City Sur. No.	3329/10/B	City Sur. Ward No.	16
		Rev. Sur. No.:-	476/1 PAIKI	Plot No.:- Sub Plot No.	----- -----
		T. P. S. No.	1	F. P. No.	820
		At	Rajkot	Tal. & Dist.	Rajkot
	Postal Address	" Jaliyan Complex", Flat No. 4, First Floor, Near Amrapali Underbridge, Chudasama Plot Main Road, Rajkot - 360005.			
	Nearby Landmark / Google Map Independent access to the property	Google map attached. Latitude & Longitude : 22.301139, 70.785250			

3.	**Document Details**	**Yes / No**	**Approving Authority**	**Approval No.**
	Building Plan	Yes	RMC	No. 534, Dt. - 26-07-1995
	Construction Permission	Yes	RMC	No. 534, Dt. - 26-07-1995
	BUC	Yes	RMC	Not produced
	Reg. Sale Deed	Yes	No. 5024, Date - 13-07-2021.	
	(Xerox copies of documents/ plan has been provided to us by client and property was verified based on the documents / plan provided. We have not verified the authenticity, genuineness of documents / plan from concerned authority department & same does not fall under our scope of valuation and only discrepancy found in legality / authenticity of documents report to be considered as null & void)			

4.	**Physical Details**		
	Adjoining Properties	**As per documents**	**As on site**
	North :	Other's property	Other's property
	South :	Flat No. 3	Flat No. 3
	East :	Plot of other's owner	Stair & Open Space
	West :	Stair & Open Space	Plot of other's owner
	Matching of Boundaries	No	
	Plot Demarcated	Yes	
	Approved land Use	Residential	
	Type of Property	Residential Flat	
	Total No. of Floors	Ground + 3 Floors	
	Floor on which the property is Located	First Floor	

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	Year of Construction	1995
	Approx. age of the property	31 Years
	Residual age of the property	29 Years (If Maintain Properly)
	Type of structure	RCC Frame Structure
5.	**Tenure / Occupancy Details**	
	Status of Tenure	Owner Occupied / Closed Condition at the time of visit
	No. of years of Occupancy	N.A.
	Relationship of tenant or owner	Not Applicable
6.	**Stage Of Construction**	
	Stage of Construction	Completed.
	If under construction extent of Completion	Not Applicable
7.	**Violation If Any Observed**	
	Nature and extent of violations	-----
8.	**Area Details Of The Property**	
	Site Area	As per approved plan
	Plinth Area	As per approved plan
	Built Up Area	**29.73 Sq. Mt. (320.00 Sq. Ft. Approx.)**
	Carpet Area	------
	Saleable Area	As per approved plan
	Remarks	-----

9. Valuation

Mention the value as per Government Approved Rates : **₹ 10,30,100.00**

i.

Built Up Area sq. mt. (in sq. mt.)	X	Approx. Jantri Flat Rate (in sq. mt.)	=	Flat Value
29.73 Sq. Mt.	X	₹ 34,650.00 Sq. Mt.	=	₹ 10,30,144.00
			Say	**₹ 10,30,100.00**

Note:- The Jantri (Government) Value has been derived on the bases of the new government jantri declared by Secretariat, Gandhinagar on 13th April 2023 by resolution no. ASTP-122023-20-Ha.1. Hence we have consider as land rate as 1.8 times.

ii.	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.	Jantri Value provided by State Govt. represent guideline value fixed for stamp duty / registration purpose is for generalized for whole area. The Jantri (Government) Value has been derived on the bases of the new government jantri declared by Secretariat, Gandhinagar on 13-04-2023 by resolution no. ASTP-122023-20-Ha.1. And Prevailing Market Value is a result of demand / supply merits / Demerits of properties and various locational social, economical, politcial factors and circumstances. And prevailing Market Value can be estimated through market survey through local estate developers / brokers, local news papers, verbal inquiry in neighbourhood area. As wide open fact, Market Transactions are recorded at Sub Registrar Office generally at Jantri Value. And Market Value evidence is difficult to obtain for reasons of unrecorded /un accounted Market Value. Thus it is impossible to site, last two transactions, in the valuation report.

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	Summary Of Valuation	
a.	Guideline Value (Jantri Value, As new jantri rate declared on 13-04-2023)	₹ 10,30,100.00
b.	Value Of Flat	**Built Up Area sq. mt. X Market Rate per Sq. mt.** Flat = 29.73. Sq. Mt. X ₹ 55000.00 = ₹ 16,35,150.00
c.	Land Value :	--- Not Significant ---
d.	Extra Items:- Fixed Furniture, Interior Decoration Etc.	-------
i.	Fair Market Value (b)	**Say ₹ 16,35,000.00**
ii.	Realizable Value @ 90% of Fair Market Value	**Say ₹ 14,71,500.00**
iii.	Distress Sale Value @ 80% of Fair Market Value	**Say ₹ 13,08,000.00**
iv.	Insurable Value	**₹ 02,05,400.00**

10. Assumptions / Remarks

i. Qualification in TIR/Mitigation suggested, If any
ii. Property is SARFAESI compliant:: Yes
iii. Whether property belongs to social infrastructure like hospital, school, old age home etc.:: No
iv. Whether entire piece of land on which the unit is set up / property is situated has been mortgaged or to be mortgaged:: No
v. Details of last two transactions in the locality/area to be provided, if available :: Not Available
vi. Any other aspect which has relevance on the value or marketability of the property.:: No

11. Declaration

i. The property was inspected by the undersigned on 08 - 02 - 2026.
ii. The undersigned does not have any direct/indirect interest in the above property.
iii. The information furnished herein is true and correct to the best of our knowledge.
iv. I have submitted Valuation report directly to the Bank.

HARSHIT VYAS
VALUER
CAT-I/178
RAJKOT

12.

Signature of the valuer :
Name of the Valuer : HARSHIT VYAS
Address of the valuer : PARMATMAN, 24/43, Prahlad Plot, Babubhai Vaidya Marg, Rajkot - 360 001.
Date : 10 - 02 - 2026
Place : RAJKOT

HARSHIT VYAS (M. Val.)
Govt. Regd. Valuer CAT-I/178
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13. ENCLOSURES

a)	Layout plan sketch of the area in which the property is loacated with Latitude Longitude	Provided to us by Bank
b)	Building Plan	Provided to us by Bank
c)	Floor Plan	Provided to us by Bank
d)	Photogrph of the property (includng geostamping with date) and owner (in case of housing loans, if borrower is available including a "Selfie" of the Valuer at the site	Attached here with
e)	Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Provided to us by Bank
f)	Google Map location of the property	Attached here with
g)	Price trend of the property in the locality / city from property search sites viz Magicbricks.com, 99acres.com Makan.com etc	Attached here with
h)	Any other relevant documents / extracts	N. A.

Remarks:- At the time of visit flat was in close condition. Outside visit was done.

i) 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 **₹ 16,35,000.00** (Rupees Sixteen Lakh Thirty-five Thousand Only). The book value of the above property is **₹ 10,30,100.00** (Rupees Ten Lakh Thirty Thousand One Hundred Only) and the Realizable value is **₹ 14,71,500.00** (Rupees Fourteen Lakh Seventy-one Thousand Five Hundred Only).

Date : 10 - 02 - 2026
Place : Rajkot
REF. : HV / V Rep 2025-26 / Reports / 257 / MG / MG

HARSHIT VYAS
VALUER
CAT-I/178
RAJKOT

HARSHIT VYAS
Govt. Registered Valuer
Reg. No. CAT-I/178

The undersigned has inspected the property detailed in the Valuation Report dated _____ on _____. We are satisfied that fair and reasonable market value of the property is ₹_____.

Date:

Signature
(Name of the Branch Manager With Official seal)

HARSHIT VYAS (M. Val.)
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DECLARATION - CUM - UNDERTAKING

I, **HARSHIT VYAS** son ~~/ daughter~~ of **DILIPBHAI VYAS** do hereby solemnly affirm and state that:

a. I am a citizen of India
b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me
c. The information furnished in my valuation report dated **10 - 02 - 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.
d. I have personally inspected the property on **08 - 02 - 2026** The work is not subcontracted to any other valuer and carried out by myself.
e. Valuation report is submitted in the format as prescribed by the Bank.
f. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
f. I have not been removed/dismissed from service/employment earlier.
g. 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 undischarged 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 filing appeal before Commissioner of Incometax (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 convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
n. My PAN Card number/~~Service Tax number~~ as applicable is **AGYPV8126A**
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 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 asset 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 to be taken and kept along with this declaration)
t. I am registered under Section 34 AB 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 the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LMS/LOS) only.
y. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer Comment
1	Background information of the asset being valued	The property under valuation is residential flat.
2	Purpose of valuation and appointing authority	To know the fair market value of the property as on today for **State Bank Of India.**
3	Identity of the Valuer and any other experts involved in the valuation	Valuer - **HARSHIT VYAS**

HARSHIT VYAS (M. Val.)
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Sr. No.	Particulars	Valuer Comment
4	Disclosure of Valuer interest or conflict, if any;	**No**
5	Date of appointment, valuation date and date of report.	Appointment Date : 08 - 02 - 2026 Report Date : 10 - 02 - 2026
6	Inspections and/or investigations undertaken;	Inspected by myself and investigation is done by local enquiry.
7	Nature and sources of the information used or relied upon;	By Verbal enquiry of surrounding for market rate
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Sale Comparison Method has been adopted for carrying out Valuation Report.
9	Restrictions on use of the report, if any;	No
10	Major factors that were taken into account during the valuation;	By Verbal enquiry of surrounding for market rate
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.	**1.** The valuation report is an opinion of the estimate of the amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller after proper marketing Etc. **2.** This report has given no consideration to the matters of legal nature including issues of legal title and compliance of local laws. **3.** Value varies with the purpose and the date. **4.** This report holds good for the purpose and on date should only be used by the intended user as stated in this report of SBI.

Remarks & Assumptions / Limiting Condition :

1. The valuation report had been prepared under 'Good Faith' on the basis of information, documents, details etc. furnished by the owner / representative of the owner. The valuation is based on my verbal market inquiry and survey of the subject area.

2. This report doesn't constitute a structural / land survey for the said property the legal ownership of the said property has not been verified and hence not in a position to comment upon any ownership disputes, possession disputes or any other in the matter.

3. The condition assessment and the estimation of residual economic life is based on visual observation and review of maintenance. I have not carried out any structural design or stability study. I haven't carried out any physical testes to assess structural integrity and strength.

4. I have assumed that the subject property has a clear and marketable title and free any legal and physical encumbrances, disputes, claims and other statutory liabilities. Further I assumed that the subject property has received requisite planning approvals and clearance from appropriate local authorities.

5. The assumptions are made to best of my knowledge and belief. Reliance is based on the information furnished to me by the owner / representative of the owner / unit.

6. The valuer shall not be responsible for matters of the legal affects the values and opinion expressed by me.

7. If my appearance is required, I shall be please to appear and give the necessary clarification, provided the fees for each appearance (incl. travelling. Per diem and out of pocket expenses) is pre determined in writing the acceptance of the assignment under reference.

8. In no event the valuer shall be held responsible or liable for special, direct, indirect or consequential damages as the assignment has been completed on best of efforts. Available knowledge and in good intentions of persons concerned and belief.

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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 adequateinformation and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his/its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his/its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.

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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 organization with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer. Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself/ itself, or to obtain or retain an advantage in the conduct of profession for himself/ itself.

Remuneration and Costs

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service. **Occupation, employability and restrictions.**
29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization 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 : **HARSHIT VYAS**

Address of the valuer : PARMATMAN,
24/43, Prahlad Plot,
Babubhai Vaidya Marg,
Rajkot - 360 001.

Date : 10 - 02 - 2026

Place : RAJKOT

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THE PHOTOGRAPHS OF INTERNAL AND EXTERNAL PART FOR THE PROPERTY OF **DHARMESH R. CHHATBAR** SITUATED AT " JALIYAN COMPLEX", FLAT NO. 4, FIRST FLOOR, NEAR AMRAPALI UNDERBRIDGE, CHUDASAMA PLOT MAIN ROAD, RAJKOT - 360005.











Date : 10 - 02 - 2026
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THE ROUTE MAP FOR THE PROPERTY OF **DHARMESH R. CHHATBAR**
SITUATED AT " JALIYAN COMPLEX", FLAT NO. 4, FIRST FLOOR,
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