Shree Datt
Valuer & Associates
An ISO 9001:2015 Certified Company
We value your ambitions...
1st in South Gujarat recognized by RICS (Royal Institution of Chartered Surveyors) London
Founder member of Center for Valuation Studies, Research & Training Association (CVSRTA)

Shirish J. Sharma
Mob.: 98251 56029
M.I.E. (CIVIL), F.I.V., M.R.I.C.S., M.B.A.
Master of Valuation (Gold Medalist)
Govt. Reg., Approved Valuer
& Chartered Engineer

To,
The Branch Manager
Bank of Baroda,
Uchchhal Branch, Tapi.

Pursuant to the instruction from you **to access the market value** of the property, I inspected the same, analyzed and concluded in report to estimate **open fair market value** as on 10/10/2026 for **debt recovery purpose** from your branch.

Based upon the information and particulars provided by the **bank** and actual observations, **detailed valuation report** is prepared and furnished here with.

EXECUTIVE SUMMARY OF VALUATION

The present estimated **open fair market value by adopting market approach & composite method of valuation** with due consideration of International Valuation Standards (IVS) for the **residential flat type property** at **Moje Uchchhal** bearing R. S. No. 8/B Paiki Plot No. B/104, **"Aarti Residency", Part - 2,** As per site, record 2nd floor & as per sale deed 1st floor, **Flat No. 303,** Nr. Uchchhal Police Station, Navapur Road, Uchchhal - 394375, Tal. Uchchhal, Dist. Tapi for the **debtors Mr. Pankaj Ratilal Gohil & Mrs. Jitiksha Pankaj Gohil** is **₹8,15,000/-** (Eight Lakhs Fifteen Thousand Only) which is fair and reasonable in my opinion as on **10th October 2026** for **debt recovery purpose** from **Bank of Baroda, Uchchhal Branch,** Tapi with **existing conditions & specifications** as discussed in this report from page two to eighteen.

1.0	**Market Value**	**:**	**₹8,15,000/-**
2.0	**Realizable Value**	**:**	**₹7,30,000/-**
3.0	**Distress Sale Value**	**:**	**₹6,50,000/-**

This report **contains 18 pages.**

For Shree Datt Valuer & Associates

Proprietor

Date :- 10/10/2026
Place :- Surat

SHIRISH J. SHARMA
GOVT. REGD. & APP. VALUER

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VALUATION REPORT (IN RESPECT OF FLATS)

(To be filled in by the Approved Valuer)

I	**GENERAL**		
1.	Purpose for which the valuation is made		To assess **open fair market value** for **debt recovery purpose** from **Bank of Baroda, Uchchhal Branch,** Tapi.
2.	a)	Date of inspection	09th October 2026
	b)	Date on which the valuation is made	**10th October 2026**
3.	List of documents produced for perusal		
	• Copy of sale deed registration No. 61, Dated 07/09/2018 for an amount of ₹6,00,000/- [S. R. O. – Uchchhal]		
4.	Name of the **debtor(s)** and his/their address (es) with Phone no. (details of share of each owner in case of joint ownership)		**Mr. Pankaj Ratilal Gohil &** **Mrs. Jitiksha Pankaj Gohil** Mangaldas Park, Plot No. 136, Navapur, Tal. Navapur, Dist. Nandurbar (Maharashtra). (Joint ownership – 50% for each)
5.	Brief description of the property		**Flat** at 2nd floor in low rise residential **R.C.C. type Ground + 02 upper floors** building.
5.a	Total Lease period & remaining period (if leasehold)		Not Applicable
6.	**Location of property**		
	a)	Plot No. / Survey No. / Block No.	R. S. No. 8/B Paiki Plot No. B/104
	b)	Door No.	**Flat No. 303**
	c)	T. P. No. / F. P. No. / Village	**Village Uchchhal**
	d)	Ward / Taluka	Tal. Uchchhal
	e)	Mandal / District	Dist. Tapi

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	f)	Date of issue and validity of layout of approved map/plan	Plan is approved but not provided
	g)	Approved map/ plan issuing authority	Not Known
	h)	Whether genuineness or authenticity of approved map/plan is verified?	Plan is approved but not provided
	i)	Any other comments on authenticity of approved plan and construction as per the approved plan	No
7.	Postal address of the property		**Flat No. 303,** 2nd Floor, **"Aarti Residency", Part - 2,** Nr. Uchchhal Police Station, Navapur Road, Uchchhal - 394375, Tal. Uchchhal, Dist. Tapi.
8.	City / Town		Uchchhal
	Residential Area		Residential Area
	Commercial Area		
	Industrial Area		
9.	Classification of the area		
	i	Upper / Upper - Middle / Middle / Lower - Middle / Poor	Middle class
	ii	Urban/Semi Urban/Rural	Semi Urban
10.	Coming under Corporation limit / Municipality / UDA / Village Panchayat		Village Panchayat
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

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12.	**Boundaries of the property**		
	Boundaries	**As per sale deed** [for R. S. No. 8/B Paiki Plot No. B/104]	**As per site** [For flat]
	North	Plot No. 103/B	Entry, Passage & Flat No. 304
	South	Society Road	Margin & Road
	East	Remaining Open Space of Plot No. 104/B	Margin & Other Property
	West	Remaining Open Space of Plot No. 104/B	Stair & Flat No. 301
13.	**Dimensions**	**A**	**B**
		As per sale deed **Flat** having **built up area** **617.87 Sq. Ft. i.e. 57.53 Sq. Mts.**	**Actual** Could not measured as property was locked
14.1	Extent of the site	Could not measured as property was locked	
14.2	**Latitude, longitude & Co - ordinates of the site**	**Latitude** : 21°10'11.1"N **Longitude** : 73°46'31.2"E	
15.	Extent of considered for Valuation	**Flat** having **built up area** **617.87 Sq. Ft. i.e. 57.53 Sq. Mts.**	
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	**Locked (Under bank's possession)**	

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II	APARTMENT BUILDING	
Sr. No.	**Description**	**Remarks**
1.	Name of apartment	**"Aarti Residency", Part - 2**
2.	Location	Uchchhal
	T. P. S. No.	Not mentioned in documents
	Block No.	Not mentioned in documents
	Ward No.	Not mentioned in documents
	Village / Municipality / Corporation	Village Uchchhal & Village Panchayat
	Door No., Street or Road (Pin Code)	**Flat No. 303** & Navapur Road (394375)
3.	Description of the locality Residential/Commercial/Mixed	Residential Area
4.	Year of construction	**2018 Approx.**
5.	Age of the building	08 years approx.
6.	Estimated future life of the building	50 years, if maintained well
7.	Number of floors	**Ground + 02 upper floors**
8.	Type of structure	RCC framed low rise structure
9.	Number of dwelling units in the building	04 Nos. of flats on each floor
10.	Quality of construction	Average
11.	Appearance of building	Average
12..	Maintenance of the building	Average
13.	**Facilities available**	
	Lift	Not Available
	Protected water supply	Available
	Underground sewerage	Available
	Car parking - Open/Covered	Available
	Is compound wall existing?	Not Available
	Is pavement laid around the building?	Rough Road Available
	Any others	Not Available

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III	**FLAT**	
1.	The floor in which the flat is situated	2nd Floor
2.	Door No. of the flat	**Flat No. 303**
3.	**Specifications of the flat**	
	Roof	RCC
	Flooring	Could not verify
	Doors	Could not verify
	Windows	Could not verify
	Fittings	Could not verify
	Finishing	Could not verify
4.	House Tax	
	Assessment No.	Not provided
	Tax paid in the name of	
	Occupied by	
	Age of the property	
	Tax amount & Year	
5.	Electricity service connection No.	Not provided
	Meter card is in the name of	
6.	How is the maintenance of the flat?	Could not verify
7.	Sale deed executed in the name of	**Mr. Pankaj Ratilal Gohil & Mrs. Jitiksha Pankaj Gohil**
8.	What is the undivided area of the land as per sale deed?	24.25 Sq. Mts.
9.	What is the carpet area of the flat?	Not mentioned in documents
10.	What is the built up area of the flat?	**617.87 Sq. Ft. i.e. 57.53 Sq. Mts.**
11.	What is the super built up area of the flat?	Not mentioned in documents
12.	What is the floor space index (app)?	Permissible - 1.8 (As per development laws)
13.	Is it Upper / Upper - Middle / Middle / Lower - Middle / Poor?	Middle class
14.	Is it being used for residential or commercial purpose?	Residential
15.	Is it owner occupied or let out?	**Locked (Under bank's possession)**
16.	If rented, what is the monthly rent?	Not Applicable
17.	How is the marketability?	Average
18.	What are the factors favoring & affecting for an extra potential value?	Legal, Social & Economical Factors are considered.
19.	Any negative factors are observed which affect the market value in general?	Discussed in the report

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IV	Valuation Approaches
	The valuation of an asset is generally carried out using three recognized approaches: **1.0 Market Approach,** **2.0 Income Approach,** **3.0. Cost Approach** Under the **Market Approach,** methods such as the **Land & Building Method** and **Composite Method** are adopted; **both are based on comparable sale instances** with necessary factored adjustments for the subject property. This is widely & most accepted approach for secured lending purpose. The **Income Approach** is based on the sustainable **income generated from the asset**, after deducting outgoings required to maintain that income. The **resultant net income is capitalized using an appropriate rate of return** to arrive on the market value, which is **known as the Income Capitalization Method**. The **Cost Approach** is based on the principle of substitution, which states that the maximum value of a property to a knowledgeable buyer is the amount required to construct or acquire a similar asset of equivalent utility at current prices. In the case of an existing asset, the current cost is adjusted for all forms of depreciation as of the effective date of valuation. However, this approach is least preferred for secured lending purposes. For the **present valuation**, the **Market Approach** has been considered being most appropriate method due to the availability of comparable properties and active market conditions in the locality. Further, the **Composite Method** has been **adopted**, considering prevailing market rates along with reference to recorded sale instances and property-specific factors to arrive at a fair and balanced value. The required data has been collected through site inspection, local inquiries with property dealers and residents, and reference to recent transactions and on-going project rates in the vicinity.

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The collected data has been analyzed by considering **factors** such as **location**, locality, **age of the building**, accessibility, amenities, type and condition of construction, and prevailing **demand–supply conditions**. It is observed that the demand for **similar flats** in the locality is good, and the **prevailing market rate for comparable unit** with similar specifications and amenities **ranges between ₹1,350/- to ₹1,650/- per Sq. Ft. on a built up area basis**.

Accordingly, after making necessary corrections and applying professional judgment, the market value of the subject property has been assessed and presented in this report.

The property under consideration is a **flat** at 2nd floor having **documented built up area 617.87 Sq. Ft. i.e. 57.53 Sq. Mts. &** situated in a **residential complex** known as **"Aarti Residency", Part - 2.**

At the time of site inspection, it is found that property was locked (Under Bank's Possession). Hence measurement could not be taken & internal specification could not verified, we have relied upon the details provide by the bank & old record.

The Apartment is constructed inside residential plot society. Almost 40% flats are locked and remaining 60% are tenanted. There is no road, street light infrastructure in society however water in the apartment is available via bore well.

Marketability of the subject property is considerably reduced as when Bank/financial institution recover money by sale / auction, it results in discount payment because of payments condition very short & also mode of payments. Further, the cost for maintenance and renovation has to be incurred by the buyer of the said property.

The NPA property have lots of uncertainties like dues of property tax bill, light bill, any other tax liabilities and other statutory dues along with legal complexity / uncertainty, these uncertainties cause discount from the actual market rates of the property. Any prudent buyer would like to proportionate these risks of above cited uncertainties. Hence the market value is proportionately factored.

The approved plan of the property is not made available by the branch. However, the assessment is for recovery purpose, therefore we have released valuation report but the same will not be applicable for fresh loan purpose without the approved plan and other documents needed for fresh loan purpose.

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V	RATE	
1.	After analyzing the comparable sale instances, what is the composite rate for a similar flat with same specifications in the adjoining locality?	Not relied upon
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications and other factors with the flat under comparison (given details)	**₹1,500/- per Sq. Ft. built up area basis**
3.	Break - up for the rate	
	i Building + Services	**₹ 1,500/- per Sq. Ft. on built up area basis** [₹ 1,500/- (Building + Services) + ₹ 500/- (Land + Others)]
	ii Land + Others	
4.	Guidance rate obtained from the registrar's office (an evidence thereof to be enclosed)	***Refer on Page No. 11***
5.	Registered Value (if available)	₹6,00,000/-

VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	
A	**Depreciated Flat rate**	
	Replacement cost of flat with services	**Flat** having **built up area 617.87 Sq. Ft.** @ ₹1,500/- per Sq. Ft. = ₹9,26,805/-
	Age of the building	**08 years Approx.**
	Estimated future life of the building estimated	50 years, if maintained well
	Depreciation percentage assuming the salvage value as 10%	10%
	Gross depreciation on built up area of the flat	₹1,10,000/-
	Depreciated replacement cost of the flat	₹8,16,805/- [₹9,26,805/- - ₹1,10,000/-]
B	**Total composite rate arrived for valuation**	
	Depreciated building rate [as per VI (a)]	**₹1,500/- per Sq. Ft. on built up area basis**
	Rate for land and other [as per V (3) ii]	
	Total composite rate	

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VII	**RATE ANALYSIS**	
1.	Value of **flat** having **built up area** component 617.87 Sq. Ft. @ ₹1,500/- per Sq. Ft.	₹9,26,805/-
2.	**Gross value after depreciation**	₹8,16,805/- (₹9,26,805/- - ₹1,10,000/-)
	Say	**₹8,15,000/-** **(Eight Lakhs Fifteen Thousand Only)**

Details of valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated value (₹)
1.	Present value of the flat (car parking, if provided)	01	As discussed in the report	₹8,15,000/-
2.	Wardrobes	Not considered		
3.	Showcases			
4.	Kitchen arrangements			
5.	Superfine finish			
6.	Interior decorations			
7.	Electricity deposit/ electrical fittings, etc			
8.	Extra collapsible gates/grill works etc.			
9.	Potential value, if any			
10.	Other			
			Total	**₹8,15,000/-**

Market Value Definition, which has been adopted in this Valuation Exercise, is as follows: "Market Value is the estimated amount for which a property should exchange hands on the date of valuation between a willing buyer and a willing seller in an arms-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently, and without compulsion."

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The assignment is concluded based on the data collected during the market survey and analysis carried out by adopting the Market Approach and following the International Valuation Standards. As per Indian Banks' Association guidelines, the various values of the asset have been assessed and are listed below as per my considered opinion:

Present **market value** of the said property in the condition with aforesaid specification is	**₹8,15,000/-** Eight Lakhs Fifteen Thousand Only
Book value of the said property is	**₹6,00,000/-** Six Lakhs Only
Realizable value of the said property is *(10% less of gross fair market value being residential property)*	**₹7,30,000/-** Seven Lakhs Thirty Thousand Only
Distress sale value of the said property is *(20% less of gross fair market value being residential property)*	**₹6,50,000/-** Six Lakhs Fifty Thousand Only
Insurable value of the said property is (Built up area 617.87 Sq. Ft. x ₹1,000/- per Sq. Ft.) = **₹6,17,870/- Say ₹6,00,000/-.**	
Jantri value of the said property could not find out as composite rates for the flat are not mentioned in Jantri circular (copy is attached on 2nd last page of the report). However as per land rates mentioned in same circular @ ₹ 1,120/- per Sq. Mt. - *2.0 x of base rate ₹ 560/- per Sq. Mt.*] + [Construction rate *1.5 x of base rate ₹ 9,100/- per Sq. Mt. i.e. ₹ 13,650/- per Sq. Mt.*] = (undivided land area x Jantri land rate) + (Built up area x Construction rate) = (24.25 Sq. Mts. X ₹ 1,120/- per Sq. Mt.) + (57.53 Sq. Mts. x ₹ 13,650/- per Sq. Mt.) = ₹ 27,160/- + ₹ 7,85,285/- = Total ₹ 8,12,445/- **Say ₹ 8,13,000/-**	

For Shree Datt Valuer & Associates

Proprietor

Date :- 10/10/2026
Place :- Surat

SHIRISH J. SHARMA
GOVT. REGD. & APP. VALUER

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 ₹_____ (In words _____only).

Date:

Signature
(Name & Designation of the Inspection Official/s)

Date:

Countersigned (Branch Manager)

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Part - VIII Declaration

I hereby declare that:

a. The information furnished in my valuation report dated **10/10/2026** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of property assuming that property holds good and marketable title without any legal complications.
b. I have no direct or indirect interest in the above property valued.
c. My representative has inspected the subject property on **09/10/2026.** The work is not sub contracted to any other valuer and carried out by myself.
d. I have not been convicted of any offence and sentenced to a term of imprisonment.
e. I have not been found guilty of misconduct in my professional capacity.
f. 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 above handbook to the best of my ability.
g. 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.
h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank.
i. I am registered under **Section 34 AB of the Wealth Tax Act, 1957, Category I.**
j. I am a proprietor of the firm, who is competent to sign this valuation report.
k. The valuer is not responsible for the genuineness of title deeds or documents furnished.
l. Further, I hereby provided the following information:

Sr. No.	Particulars	Valuer Comment
1.	Background information of the asset being valued;	**Flat No. 303,** 2nd Floor, **"Aarti Residency", Part - 2,** Nr. Uchchhal Police Station, Navapur Road, Uchchhal - 394375, Tal. Uchchhal, Dist. Tapi.
2.	Purpose of valuation and appointing authority	**Debt recovery purpose & Branch Manager (Bank of Baroda, Uchchhal Branch,** Tapi)
3.	Identity of the valuer and any other experts involved in the valuation;	**SHIRISH J. SHARMA**
4.	Disclosure of valuer interest or conflict, if any;	No

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5.	Date of appointment, valuation date and date of report;	Date of Appointment : 08/10/2026 Date of Valuation : 10/10/2026
6.	Inspections and /or investigations undertaken;	My representative has inspected the property.
7.	Nature and sources of the information used or relied upon;	Market Survey, Real Estate Broker & Professional Experience
8.	Procedures adopted in carrying out the valuation and valuation standards followed;	Composite Method & Market Approach of Valuation
9.	Restrictions on use of the report, if any;	**Value varies with the purpose and date. This report is not to be referred if the purpose is different other than mentioned in Part I [1]**
10.	Major factors that were taken into account during the valuation.	Mentioned on Page No. 07
11.	Major factors that were not taken into account during the valuation.	All major factors are considered
12.	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.	As stated in Part - VIII Declaration

Name of Valuer association of which I am a bonafide member in good standing:

1. **Member of Royal Institution of Chartered Surveyors, London.**
2. Fellow Member of Institution of Valuers.

For Shree Datt Valuer & Associates

Proprietor

SHIRISH J. SHARMA
GOVT. REGD. & APP. VALUER

Date :- 10/10/2026
Place :- Surat

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MODEL CODE OF CONDUCT FOR VALUERS

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

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.

2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.

3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.

4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.

5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.

7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.

8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations/guidelines and techniques.

9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.

10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.

11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

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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 (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).

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 authorized by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.

23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.

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

Gifts and hospitality:

25. A valuer or his/its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation.—For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of Companies Act, 2013 (18 of 2013).

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

Remuneration and Costs.

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

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

Occupation, employability and restrictions.

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

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

For Shree Datt Valuer & Associates

Proprietor

Date :- 10/10/2026
Place :- Surat

SHIRISH J. SHARMA
GOVT. REGD. & APP. VALUER

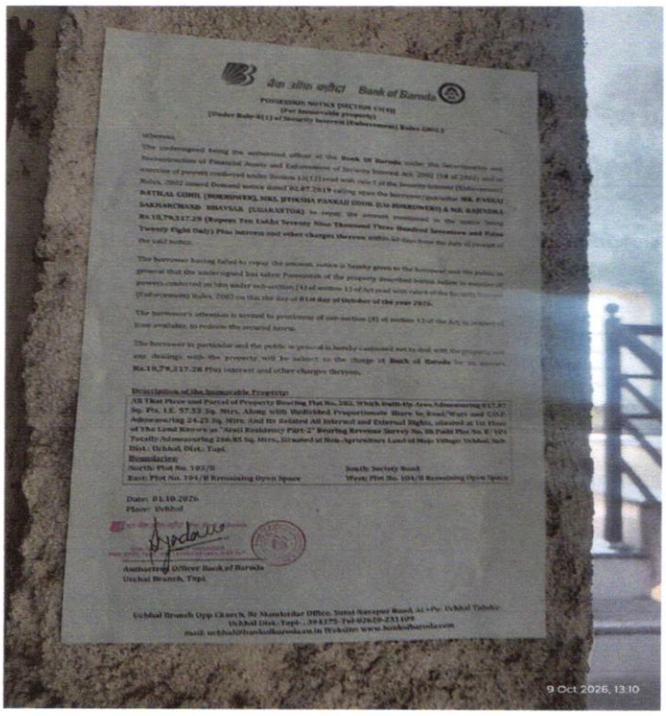
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Tel. : 0261-2473222
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Website : www.shreedattvaluers.com



FLAT ENTRANCE VIEW



SELFIE VIEW



Bank of Baroda

POSSESSION NOTICE (SECTION 13(4))
(For Immovable property)
[Under Rule 8(1) of Security Interest (Enforcement) Rules 2002]

Whereas,

The undersigned being the authorised officer of the **Bank Of Baroda** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 31.07.2019 calling upon the borrower/guarantor **MR. PANKAJ BATRAL GOHIL (BORROWER), MRS. JITENDRA PANKAJ GOHIL (CO-BORROWER) & MR. RAJENDRA SAKHARCHAND BHAVSAR (GUARANTOR)** to repay the amount mentioned in the notice being **Rs 10,79,317.28 (Rupees Ten Lakhs Seventy Nine Thousand Three Hundred Seventeen and Paise Twenty Eight Only)** Plus interest and other charges thereon within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of the Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the day of **8th day of October of the year 2026.**

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of **Bank of Baroda** for an amount **Rs.10,79,317.28** Plus interest and other charges thereon.

Description of the Immovable Property:

All That Piece and Parcel of Property Bearing Flat No. 203, Which Built-Up Area Admeasuring 417.87 Sq. Fts. I.E. 37.33 Sq. Mtrs. Along with Undivided Proportionate Share in Road/Way and Land Admeasuring 24.25 Sq. Mtrs. And its related All Interest and External Rights, situated at 1st Floor of The Land Known as "Arati Residency Part-2" Bearing Revenue Survey No. 98 Paiki Plot No. R-103 Totally Admeasuring 266.85 Sq. Mtrs., Situated at Non-Agriculture Land of Mouje Village: Ichhol, Sub-Dist.: Ichhol, Dist.: Tapi.

Boundaries:

North: Plot No. 102/B — South: Society Road
East: Plot No. 104/B Remaining Open Space — West: Plot No. 104/B Remaining Open Space

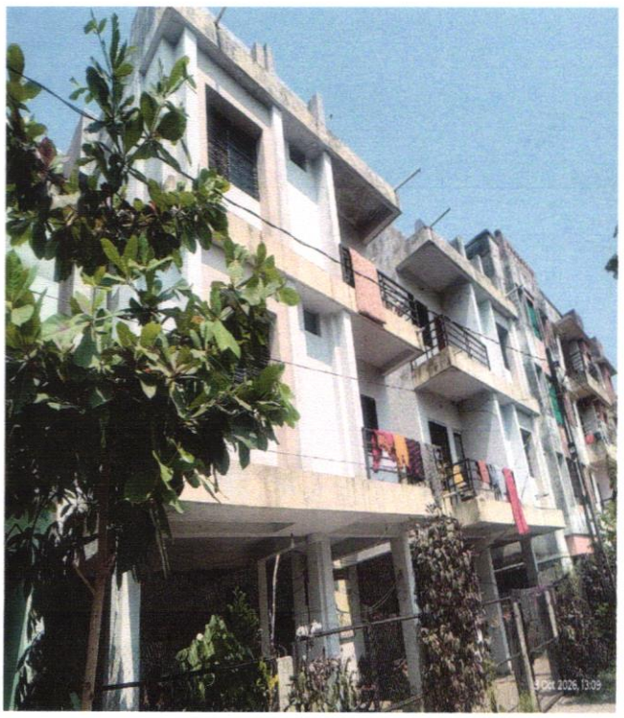
Date: 01.10.2026
Place: Ichhol

Authorised Officer Bank of Baroda
Ichhal Branch, Tapi.

Ichhal Branch Opp Church, At Mankuldhar Office, Surat Navsari Road At.+Po. Ichhal Taluka: Ichhal Dist.-Tapi -394370. Tel-02620-231109
mail: ichhal@bankofbaroda.in Website: www.bankofbaroda.com

9 Oct 2026, 13:10

BANK NOTICE VIEW



9 Oct 2026, 13:09

ELEVATION VIEW

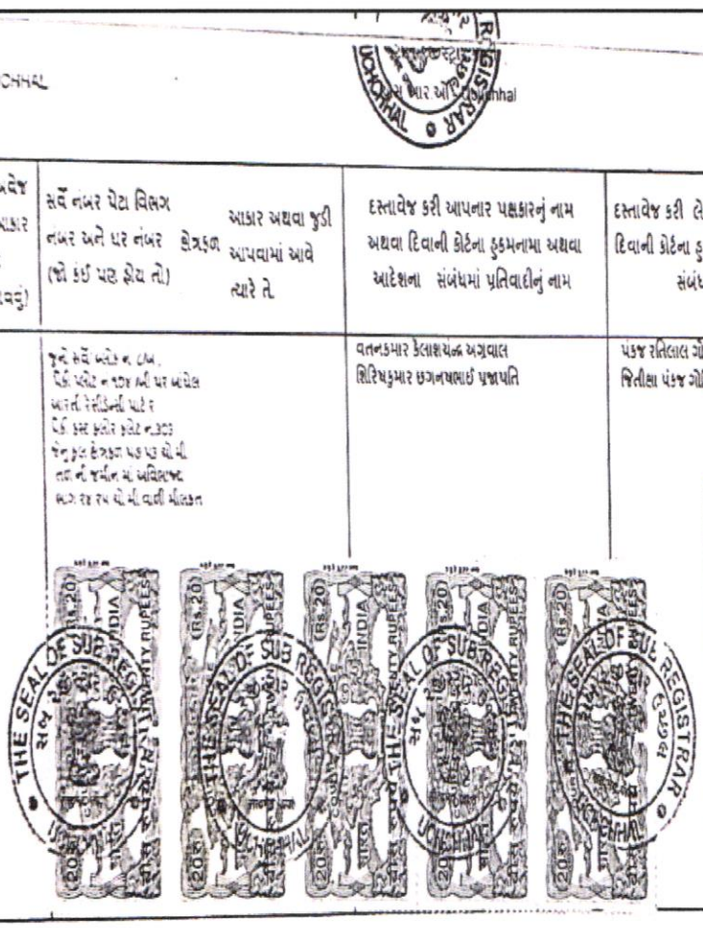
Shree Datt
Valuer & Associates
An ISO 9001:2015 Certified Company
We value your ambitions...

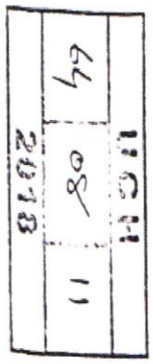
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COPY OF SALE DEED DETAILS

ગામનુ નામ : UCHCHHAL

દસ્તાવેજનો પ્રકાર અને અંદાજ (ભાડા પટાના કિસ્સામાં આકાર પટે આપનાર અદા પટે રાખનાર આપે છે તે જણાવવું)	સર્વે નંબર પેટા વિભાગ નંબર અને ઘર નંબર (જો કંઈ પણ હોય તો) ક્ષેત્રફળ આકાર અથવા જુડી આપવામાં આવે ત્યારે તે	દસ્તાવેજ કરી આપનાર પક્ષકારનું નામ અથવા દિવાની કોર્ટના હુકમનામા અથવા આદેશના સંબંધમાં પ્રતિવાદીનું નામ	દસ્તાવેજ કરી લેનાર પક્ષકારનું નામ અથવા દિવાની કોર્ટના હુકમનામા અથવા આદેશના સંબંધમાં વાદીનું નામ	મુદ્દતની તારીખ / નોંધણીની તારીખ	અનુક્રમ. બીડનુમ અને પૃષ્ઠ નંબર	શેરો
માલિકી ફેરબદલ/વેચાણ રૂ. ૬૦૦૦૦૦=૦૦	જુદા જુદા બ્લોક ન. ૨૫૫, ટેક્સ પ્લોટ ન ૧૩૮ અને ઘર બ્લોક આકાર રેસીડેન્સી પ્લોટ ટેક્સ ફ્રેક્ટર ટેક્સ પ્લોટ ન.૩૦૩ જંત્રી મુજબ ક્ષેત્રફળ ૫૬ ૫૬ ચો.મી. તથા ની જમીન ના અવિભાજ્ય ભાગ ૨૪ ૨૫ ચો.મી. વાળી મીલકત	પતનકુમાર કૈલાશચંદ્ર અગ્રવાલ શિરિષકુમાર છગનભાઇ પ્રજાપતિ	પંકજ રતિલાલ ગોડિલ ચિતીક્ષા પંકજ ગોડિલ	૦૩/૦૮/૨૦૧૮ ૦૩/૦૮/૨૦૧૮	૬૧	





મુકાબલ કરનાર

વી કે અગ્રવાલ ની તારીખ : ૧૦/૦૮/૨૦૧૮ ના રોજની

16-C/18

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શિડયુલ

વેચાણ આપેલ મિલકતનું વર્ણન

ડીસ્ટીકટ, ઉચ્છલ, સબ–ડીસ્ડીકટ, મોજે ગામ ઉચ્છલમાં આવેલ જમીન જેનો રેવન્યુ સર્વે નંબર:–૮બ પૈકી
બર બ/૧૦૪ નુ કુલ ક્ષેત્રફળ ૨૬૬.૮૫ ચો.મી. જે આખી મીલકતને આરતી રેસીડેન્સી પાર્ટ–૨ નામ આ
આવેલ છે. સદર તેના પર બાંધવામાં આવેલ ગ્રાઉન્ડ ફલોર પર–૨ (બે) પ્રથમ,બીજા,ત્રીજા માળે ૪–૪ (
ચાર) ફલેટો બાંધેલા છે. તે મિલકતના માલીક અમો બીજા પક્ષના છીએ તે પૈકી ફસ્ટ ફલોર પર ફલેટ ન.૩
૦૩ નું કુલ ક્ષેત્રફળ ૫૭.૫૩ ચો.મી ફલેટનુ બાંધકામ કર્યુ છે. રેવન્યુ સર્વે નંબર:–૮/બ પૈકી વાળી મિલકતમ ફસ્ટ
ફલોર પરઆવેલ ફલેટ નંબર:–૩૦૩જેનોબીલ્ટપએરીયાઽ૧૭.૮૭ચો.ફુટ યાને ૫૭.૫૩ ચો.મી. જેટલું બાંધકામ
સહિતનુ વેચાણ આપેલ છે. રેવન્યુ સર્વે નંબર:–૮બ પૈકી પ્લોટ નંબર બ/૧૦૪ નુ કુલ ક્ષેત્રફળ ૨૬૬.૮૫ ચો.મી.
જમીનનો અવિભાજય ભાગ ૨૪.૨૫ ચો.મી. જેટલો જમીનમાનો અવિભાજય હિસ્સા સહિત સદર મિલકતને લા
ગતા વળગતા અંદરના તથા બહાર ના ઉપર આકાશ નિચે પાતાળ સુધીના તમામ હકક–અધિકાર સહિત જમ
ીન મિલકત દરોબસ્ત

સદર રેવન્યુ સર્વે નંબર:–૮બ પૈકી પ્લોટ નંબર બ/૧૦૪ ની ચતુર્દિશા નીચે મુજબ છે.

પુર્વે :– પ્લોટ નં–૧૦૪/બ બાકી રહેલી ખુલ્લી જગ્યા

પશ્ચિમે :–પ્લોટ નં–૧૦૪/બ બાકી રહેલી ખુલ્લી જગ્યા

ઉત્તરે :–પ્લોટ નં–૧૦૩/બ
દક્ષીણે :– સોસાયટીનો રોડ

મોજે ગામ :- ઉચ્છલ સર્વે નં.૮/બ પૈકી પ્લોટ નં-૧૦૪/બી, આરતી રેસીડેન્સી પાર્ટ-૨ ફસ્ટ ફલોર પર આવેલ ફલેટ નં.૩૦૩, જેનુ ક્ષેત્રફળ ૫૭.૫૩ ચો.મી.

J.P. Goli

07/09/18

16-D/18

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જીલ્લા . TAPI તાલુકા. UCHCHHAL

ગામનુ નામ. UCHCHHAL Rs. per Sq.Mts

ગામતળ રહેણાંક – 313 ગામતળ વાણિજય – 413

સર્વે નંબર	બીનખેતી જમીન				
	રહેણાંક	વાણિજય	ઔધોગિક	ખનિજ તત્વોવાળી	
2/a. 3/aiki. 62. 63/a. 67. .	535	690			રાષ્ટીય/રાજય ધોરીમાર્ગ ઉપર
4. 25. 26. 27. 28. .	385				રાષ્ટીય/રાજય ધોરીમાર્ગ ઉપર
1/a. 63/b. .				415	જીલ્લા મુખ્ય/ અન્ય જીલ્લા માર્ગ ઉપર
52/a. .	385				જીલ્લા મુખ્ય/ અન્ય જીલ્લા માર્ગ ઉપર
7/c. 66/1. .				415	જીલ્લા મુખ્ય/ અન્ય જીલ્લા માર્ગ ઉપર
-/17TO18. 13. 16. 19. 20. 21. 22. 24. 29. 50. 51/a. 51/b. 90. .	360				સામાન્ય
1/b. 2. 3. 6. 7/a. 8/a. 9. 10. 11. 12. 15. 62/Paiki. 64. 68/1/a. .	530	640			સામાન્ય
65/2. .	530				સામાન્ય
8/c. 8/B. 66/2. 66/b. .	560				સામાન્ય
82. 84. 85. 87/1/a. 87/1/B. .	530				સામાન્ય

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Latitude : 21°10'11.1"N, Longitude : 73°46'31.2"E



