VALUATION CERTIFICATE

OF A RESIDENTIAL HOUSE

DATE	**21-SEPTEMBER-2026**
DEBTOR/ DEBTORS	**KALPANA KHANDU PATIL**
NAME OF ACCOUNT	**SACHIN PATIL (06/6198)**
PROPERTY	**MOJE: EKLERA, R. S. NO. 50/1, BLOCK NO. 93, SHEET NO. NA99, CITY SURVEY NO. NA93, PLOT NO. 33, "AARNA RESIDENCY", NEAR EKLERA CRICKET GROUND, EKLERA, SURAT.**
BANK	**BANK OF BARODA**
PURPOSE OF VALUATION	**TO DETERMINE THE PRESENT MARKET VALUE IN CLOSE MARKET FOR ORDERLY LIQUIDATION PURPOSE BY BANK OF BARODA**
MARKET VALUE	**₹. 25,96,000/-**
REALISABLE VALUE	**₹. 23,36,000/-**
DISTRESS VALUE	**₹. 18,17,000/-**

DATE: 21-September-2026 Ref. No. BOB/Kadbr/Lb/A1426/2026/P1

TO,

THE CHIEF MANAGER,

BANK OF BARODA,

KADODARA BRANCH,

SURAT.

Pursuant to the request from Bank of Baroda, Kadodara Branch, Surat, property bearing Moje: Eklera, R. S. No. 50/1, Block No. 93, Sheet No. Na99, City Survey No. Na93, Plot No. 33, "Aarna Residency", Near Eklera Cricket Ground, Eklera, Surat was inspected on 19-September-2026 with a view to estimate the present market value of the above said property. The subject property is a residential house. This property belongs to: Kalpana Khandu Patil.

Based upon the information and particulars provided by the owner and actual observation a detailed valuation is prepared and furnished herewith.

It is a residential property. It falls within the limit of Surat Urban Development Authority. All the basic amenities such as bank, markets, post office, schools, commercial complexes, public transport system etc. are available within the radius of 2 to 3 kms. The property is abutting on internal society road. Surat railway station is approximately 12 km away from the property under valuation. The said area is very well connected by local transport.

Date: 21-September-2026 Signature of Registered Valuer

Place: Surat. (Archit A. Bakari)

ARCHIT A. BAKARI
B.Tech Mechanical
Master of Valuation (Plant & Machinery)
M.Sc. (Real Estate Valuation)

Ref. No. BOB/Kadbr/Lb/A1426/2026/P1

FORM O-I

REPORT ON VALUATION OF IMMOVABLE PROPERTY OTHER THAN AGRICULTURAL LANDS, PLANTATIONS, FORESTS, MINES & QUARRIES

PART-I QUESTIONNAIRE

(FOR LAND & BUILDING ONLY)

01	Purpose for which valuation is made	To determine the present market value in close market for orderly liquidation purpose by Bank of Baroda	
02	Inspection date	19-September-2026	
	Date as on which valuation is made	21-September-2026	
03	List of documents Produced	1) Photocopy of previous valuation report of Valuer Parth P. Patel dated 05-December-2024 in favour of said owner. See annexure-I for the photocopy of previous valuation report produce before me.	
04	Name of debtor/ debtors	***Kalpana Khandu Patil*** *(As per document produced before me)*	
05	If the property is under joint ownership/ Co ownership, share of each such owner. Are the shares undivided?	Individual Ownership. For further information, please refer to the latest title report.	
06	Brief description of the property	Subject property is a residential house on Plot No. 33 in "Aarna Residency", Near Eklera Cricket Ground, Eklera, Surat with existing structure of ground floor + 1 upper floor only.	
07	Location, street, ward no., survey/ plot no. of land.	Moje: Eklera, R. S. No. 50/1, Block No. 93, Sheet No. Na99, City Survey No. Na93, Plot No. 33, "Aarna Residency", Near Eklera Cricket Ground, Eklera, Surat - 394210.	
	Coordinates	21°07'17.5"N 72°52'30.6"E	
08	Four side boundaries	**As per previous valuation report**	**As per site**
	North	Adjoining Plot No. 32	Adjoining Plot No. 32
	South	Adjoining Plot No. 34	Adjoining Plot No. 34
	East	Adjoining Land	Adjoining other open land
	West	Adjoining Society Road	Internal society Road + Other Plot
09	Is the property situated in residential/ commercial/ mixed area/ industrial area?	Residential area	
10	Classification of locality high class, middle class, poor class.	Middle class.	
11	Proximity to civic amenities like school, hospital, offices, market, cinemas etc.	Available within the radius of 2 to 3 kms.	
12	Means and proximity to surface communication by which the locality is served.	By means of any private or public vehicle.	
	LAND		

13	Area of land supported by documentary proof shape, dimensions and physical features.	Area of plot = 40.37 sq.mt. i.e. 48.28 sq.yd. i.e. 434.38 sq.ft. (As per document produced before me)
14	Lands, streets or lanes on which the land abutting.	Internal society road
15	Is it free-hold or leasehold?	Freehold
16	If lease hold, the name of lessor/ lessee, nature of lease, dates of commencement and termination of lease and terms of renewal of lease.	Not applicable
	i) Initial premium.	
	ii) Ground rent payable per annum	
	iii) Unearned increase payable to the lesser in the event of sale or transfer.	
17	Is there any restrictive covenant in regard to use of land? If so, attached a copy of covenant.	Not applicable
18	Are there any agreements of easement? If, so attach copies.	Not applicable
19	Does the land fall in an area included in any town planning scheme of any development plan of Gov. or any statutory body? If so, give particulars.	Moje: Eklera is applicable to this area.
20	Has any contribution been made towards development or is any demand for such contributions still outstanding?	Not applicable
21	Has the whole or part of the land been notified or acquisition by Gov. or any statutory body? Give date of notification.	Not applicable
22	Attach a dimensioned site plan.	Detail drawings are not available.
	IMPROVEMENTS	
23	Attach plans and elevations of all structures standing on the land a layout plan.	Detail drawings are not available.
24	Furnish technical details of the building on a separate sheet.	See annexure-I.
25	i) Is the building owner occupied/ tenanted ii) If partly owner occupied, specify portion and extent of area under owner occupation.	At the time of inspection, subject property was locked and under physical possession of the Bank.
	RENTS	
26	i) Name of tenants/ lessees/ licensees etc. ii) Portion in their occupation iii) Monthly or annual rent/ compensation License fee etc. paid by each. iv) Gross amount received for the whole Property.	At the time of inspection, subject property was locked and under physical possession of the Bank.
27	Are any of the occupants related to, or close business associates of the owner?	Not applicable

28	Is separate amount being recovered for the use of fixtures, geysers, refrigerators, cooking ranges, built in wardrobes etc. for service charge? If so, give details.	Not applicable
29	Give details of water and electricity charge, if any, to be borne by owner.	Not applicable
30	Has the tenant to bear the whole or part of the cost of repairs and maintenance? Give particulars.	Not applicable
31	If a lift is installed, who has to bear the cost of maintenance and operation? Owner or tenant?	Not applicable
32	If the pump is installed, who has to bear the cost of maintenance and operation? Owner or tenants?	Not applicable
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall stairs passages, compound etc. owner or tenants?	Not applicable
34	What is the amount of property tax? Who is to bear it? Give Details.	Not applicable
35	Is the building insured? If so, give the policy no. amount for which it insured and the annual premium?	Bank has to take.
36	Is any dispute between landlord and tenant regarding rent pending in a court of law?	Not applicable
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	Not applicable
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the name and address of the property, registration number, sale-price and area of land sold.	Not relied upon.
39	Land rate adopted in this valuation.	Adopted close market rate of residential plot = ₹. 30,000/- per sq.yd. (Plotted area rate after deduction of road & C.O.P.) Juntry rate of land = ₹. 8,600/- per sq.mt. (Rate for registration of open residential land for the stamp duty valuation w.e.f. 15-April-2023)
40	If sale instances are not relied upon, the basis of arriving at the land rate.	Market value of land in surrounding area.
	List of documents demanded for valuation	1) Ownership Documents 2) Sanctioned Plan
	List of documents Produced	Kindly refer to the point no. 03
	COST OF CONSTRUCTION	
41	Year of commencement of construction and Year of completion.	2025 - 26 (newly constructed). Plan is sanctioned by Surat Urban Development Authority vide construction permission no.

		1116BP23247866, INWARD NO. ODPS/2023/119778 dated 20-November-2023. *(As per previous valuation report)*
42	What was the method of construction contract employing labour/ directly both?	Item no. 43 to 45 are not applicable as valuation is for determining the present market value as on 21-September-2026.
43	For items of work done by contract produce the copies of agreements.	--
44	For items of work done by engaging labour directly basic rates of materials & labour supported by documentary proof?	--
45	Future life of particular property.	50 years if preventive and regular maintenance has been carried out.
46	Here the registered valuer should discuss in details his approach to valuation of the property and in detail how the value has been arrived at supported by necessary calculations.	Technical details are given in the attached valuation statement.

Date: 21-September-2026 Signature of Registered Valuer

Place: Surat. (Archit A. Bakari)

ANNEXTURE TO FORM O-1

	TECHNICAL DETAILS	
a	Building used	Residential use.
b	Number of floors	Ground floor + 1 upper floor only.
c	Height of floor	11 ft.
d	Plinth area floor wise as per drawing	Total built-up area: 76.17 sq.mt. i.e. 820.00 sq.ft. *(As per document produced before me)*
e	Year of Construction	Kindly refer to the point no. 42.
f	Estimated future life	Kindly refer to the point no. 46.
g	Type of construction Load bearing/ R.C.C. Frame/ Steel Frame.	R.C.C. frame structure with R.C.C. slab.
h	Type of foundation	R.C.C. foundation
i	Wall	9" th. exterior wall & 4.5’ th. internal wall
	1) Basement & plinth	
	2) Ground Floor	
	3) Super structure above Gr floor	
j	Partition	9" th.
k	Doors	Wooden teakwood frame with flush shutter door provided.
	Windows	Alluminium sliding section window provided.
l	Flooring	Details are not available as subject property was locked and under physical possession of the Bank.
m	Finishing (floor wise)	
n	Roofing & terrace	R.C.C. roof
o	Special architectural foundation or decorative Frame.	Simple architectural elevation provided.

p	Internal wiring- surface/conduit wiring	Details are not available as subject property was locked and under physical possession of the Bank.
q	Class of fitting super/ordinary/poor	
r	Sanitary installation	
	1) No of water closets	
	2) No of lavatory basins	
	3) No of urinals	
	4) No of sinks	
	5) No of bath tubs	
	6) No of bipeds	
	7) No of geysers	
	Class of fittings superior colored/, superior White/ ordinary	Ordinary
s	Compound wall	Provided.
	1) Height and length	
	2) Type of Construction	
t	Underground sump-capacity and type of cons.	1 underground sump provided.
u	Overhead tank	Provided.
	1) water tank	
	2) Capacity	
	3) Type of construction	
v	Pumps no and their horsepower	1 pump provided.
w	Roads& paving within the compound approx. area and type of paving.	Pavement with paving tile provided.
x	Sewage disposal-whether connected to public sewers, if septic tank provided, its no. and capacity.	Roadside drainage provided by Surat Urban Development Authority.

VALUATION PART – II

BASIS OF VALUATION

The market value definition, as per International Valuation Standards, which has been adopted in this valuation exercise, is as follows:

"The market value is estimated amount for which an asset should exchange on the date of valuation between a willing buyer and willing seller in an arm's length transaction after proper marketing where in the parties had each acted knowledgably, prudently and without compulsion."

The valuation is done by land & building method where in the valuation of land is added to depreciated replacement cost of the building to arrive at total market value of the property.

VALUATION OF LAND:

Subject property is a residential house on Plot No. 33 in "Aarna Residency", Near Eklera Cricket Ground, Eklera, Surat. There are few vacant plots available in this area. Our market inquiry among the real estate brokers dealing in properties has revealed that similar sized plots in the vicinity of subjected property are available in a range from ₹. 30,000/- per sq.yd. to ₹. 31,000/- per sq.yd. (Plotted area rate after deduction of road & C.O.P.), depending upon size, location, access to the main road, frontage. Property under valuation is abutting on internal society road. Therefore, we have adopted close market rate of residential

plot at ₹. 30,000/- per sq.yd. (Plotted area rate after deduction of road & C.O.P.) which is fair and justified. The rate of open residential land in this area for stamp duty valuation w.e.f. 15-April-2023 is ₹. 8,600/- per sq.mt.

MARKET VALUE OF LAND = Area (sq.yd.) X Rate (per sq.yd.)
= 48.28 sq.yd. X ₹. 30,000/- per sq.yd.
= ₹. 14,48,400/----------(A)

VALUATION OF BUILDINGS AND CIVIL WORKS:

The methodology adopted is Depreciated Replacement Cost method in which due weightages have been given to factors like:

- Utility and design of building structures.
- Actual physical condition, state of repairs and maintenance.
- Type of general and special specifications of construction.
- Age, remaining useful economic life of structures.
- Demand for such structures.
- Cost of building materials and related construction technology and its impact on cost construction.
- Present day replacement cost of equity-utility building structures.
- Depreciation for physical wear and tear.
- Obsolescence - technological, functional and economical.

PART B: 1) VALUATION OF STRUCTURE OF R.C.C. SLAB WITH 11 FEET HT.

- R.C.C. frame structure with brick masonry wall in cement sand mortar.
- R.C.C. slab with 11 ft. ht.
- Total built up area is 820.00 Sq. ft.
- This structure was constructed in year 2025 - 26 (newly constructed) .

By considering above all specification, the average replacement cost of the structure is adopted at ₹. 1,400/- per sq.ft.
So,

Replacement value of structure = Area (sq.ft.) X Rate (per sq.ft.)
= 820.00 sq.ft. X ₹. 1,400/- per sq.ft.
= ₹. 11,48,000/-

Total replacement value of the structure = ₹. 11,48,000/----------(B)

THEREFORE, TOTAL MARKET VALUE OF RESIDENTIAL LAND WITH ALLIED STRUCTURE WORKS OUT AS ---------- (A) + (B)

1) Value of land	**₹. 14,48,400/-**
2) Replacement value of the building as on 21-September-2026	**₹. 11,48,000/-**
	Total ₹. 25,96,400/-
	Say ₹. 25,96,000/-

TOTAL MARKET VALUE OF PROPERTY

= ₹. 25,96,400/- SAY ₹. 25,96,000/-
(IN WORDS: RUPEES TWENTYFIVE LAKH NINETYSIX THOUSAND ONLY)

REALISABLE VALUE = ₹. 23,36,000/-

DISTRESS VALUE = ₹. 18,17,000/-

INSURABLE VALUE = ₹. 11,48,000/-

The aforesaid market value is normally realizable in an ideal perfect market scenario. However, when Bank/ Financial institution wishes to recover its money by sale/ auction of property in one go (complete payment at one time), this results in a discounted payment. Further, marketability may also be reduced as the complete consideration has to be in 'Accounted for or White money'. It is common knowledge that a hung parallel economy operates in normal property transactions. Further, the cost may be required to be incurred in advertising and management of the sales process. Hence, the realizable value would be lower than the ideal market value. This property being a residential house shall enjoy medium level of marketability. In our professional opinion the realizable value of this property may be in the region of discount of 10% to 20% over the market value.

PART III- DECLARATION

I hereby declare that:
a) The information furnished in Part-I is true and correct to the best of my knowledge and belief.
b) I have no direct or indirect interest in the property valued.
c) I have personally inspected the property on 19-September-2026.
d) I have not been convicted of any offence & sentenced to a term of imprisonment.
e) I have not been found guilty of misconduct in my personal capacity.
f) I have not verified the legal title of the property.

ASSUMPTION & LIMITING CONDITION

1. No responsibility is to be assumed for matters legal in nature nor is opinion of title rendered by this report, good title is assumed.
2. The valuer by reason of this report is not required to give testimony in court, with reference to the appraised property unless arrangement for such contingency has previously agreed upon.
3. The physical condition of improvements was passed on visual inspection. No liability is assumed for soundness of this structure since no engineering tests were made of the buildings.
4. All Physical Measurement & areas are appropriate in nature. The actual age is based on information made available to us at the time of inspection. The remaining economic life is approximate in nature and is based on our professional judgment.
5. There is no easement affecting the property.
6. The information and documents furnished by the client concerning tenure, tenancies, improvements in the plot and other relevant matters are complete and correct.
7. Possession of the any copy of this report does not carry with it the right of publication, nor may be used for any purpose by anyone, except the addressee and the property owner, without the previous written consent of the appraiser, and in any event, only may be revealed in its entirety.

The report holds true when all assumptions made in this report are correct.

ARCHIT A. BAKARI
B.Tech Mechanical
Master of Valuation (Plant & Machinery)
M.Sc. (Real Estate Valuation)

Ref. No. BOB/Kadbr/Lb/A1426/2026/P1

REMARKS

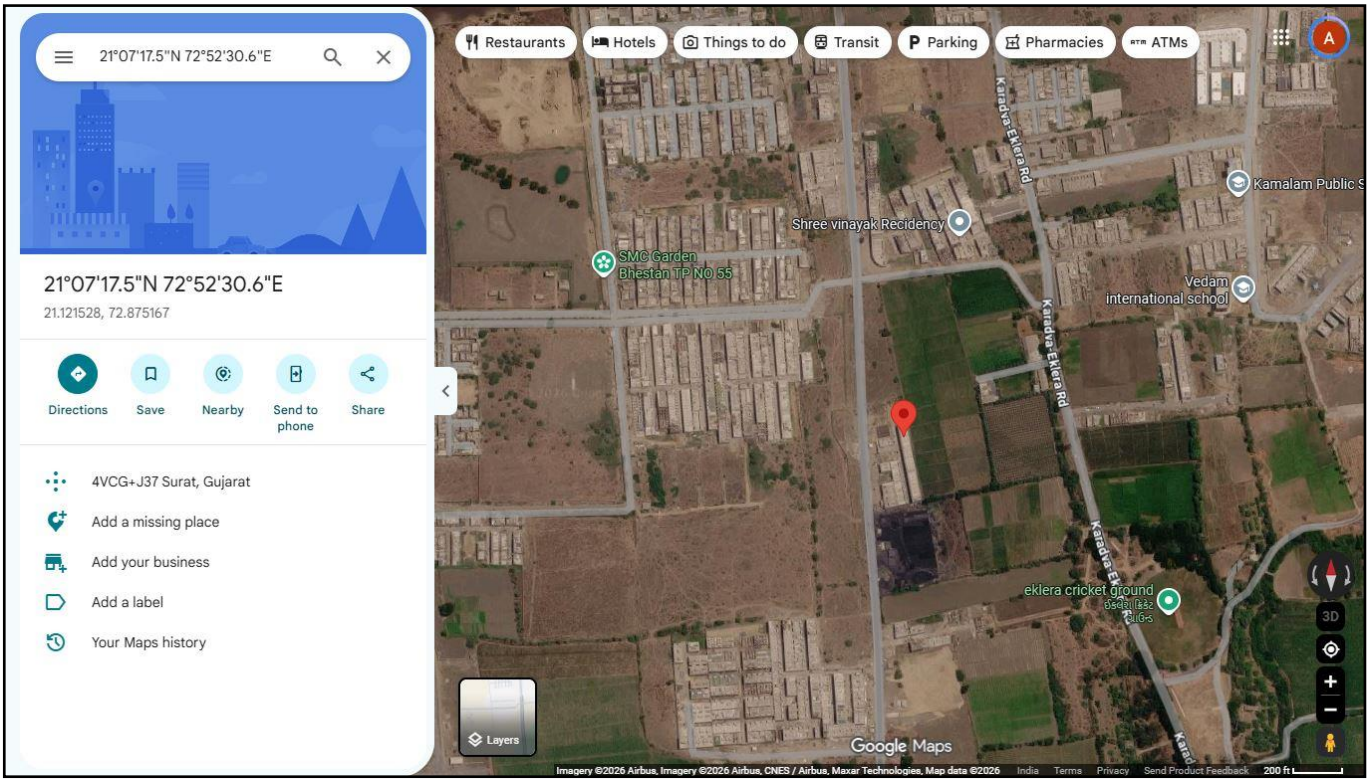
1. This valuation is given on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS"** considering the purpose of this valuation exercise i.e. orderly liquidation purpose.
2. As this valuation report is issued for orderly liquidation purpose, it is assumed that at the time of first sanctioned & disbursement of the loan, all the documents including sanctioned plan were scrutinized properly, so we have not verified any legal document. This valuation report is made on the basis of only above mentioned documents produced before me assuming all the data/ details to be true & correct as subject property is already mortgage with the same bank. Any discrepancy in the same may affect the above stated market value.
3. At the time of inspection, subject property was locked and under physical possession of the Bank. So, we were unable to inspect it from inside. Also, we were unable to measure/ verify the plot area and construction area on site. This valuation report is made on the basis of our visual inspection from outside and documents produced before me.
4. The outstanding dues (government taxes or payments/ non-government payments/ electricity bill payment/ maintenance charges, etc.) over and above the bank's charges, if any, have not been assessed in this valuation.
5. The marketability of the subject property is significantly diminished when banks or financial institutions recover funds through sale or auction. This often results in discounted payments due to the stringent and expedited payment terms which includes pure white money transaction.
6. During the auction of property by financial institutions for the recovery of dues, the realizable value and distress value is often significantly reduced by 20% to 40%. This reduction is attributed to the nature of a forced sale, emotional factors, required official transaction amounts, and the short payment period stipulated for the transaction.
7. The valuation may get affected in case of no approval/ permission has been received from competent authority. We reserve our right to alter/ amend/ withdraw this valuation opinion in such case.
8. In case of some contradictory information, any erroneous and/or addition/ omission of information w.r.t. land or property identification/ documents/ measurement is provided in future, then this valuation may get affected. We may reserve our right to alter this valuation report in such case.
9. Scope of this report is only to assess fair market value of the property for specific purpose, date & place. It therefore varies with purpose, period, and location, identification of rightful owner of the property, genuineness of the title deed, encumbrance if any on the property etc. be examined by the (financial institution) concerned authority.
10. If this property is offered for collateral security, the concerned financial institution is requested to obtain the latest title report from advocate of said property.
11. This report or part of it shall not be used for any other purpose other than mentioned in this report.
12. We have not arranged any investigation to be carried out to determine whether or not any hazardous material has been used in the construction of the property and we are unable to prepare report in this respect that property is free from risk. In this respect for purpose of this valuation, we have assumed that such investigation would not disclose the presence of such material to any significant extent.

Date: 21-September-2026 Signature of Registered Valuer

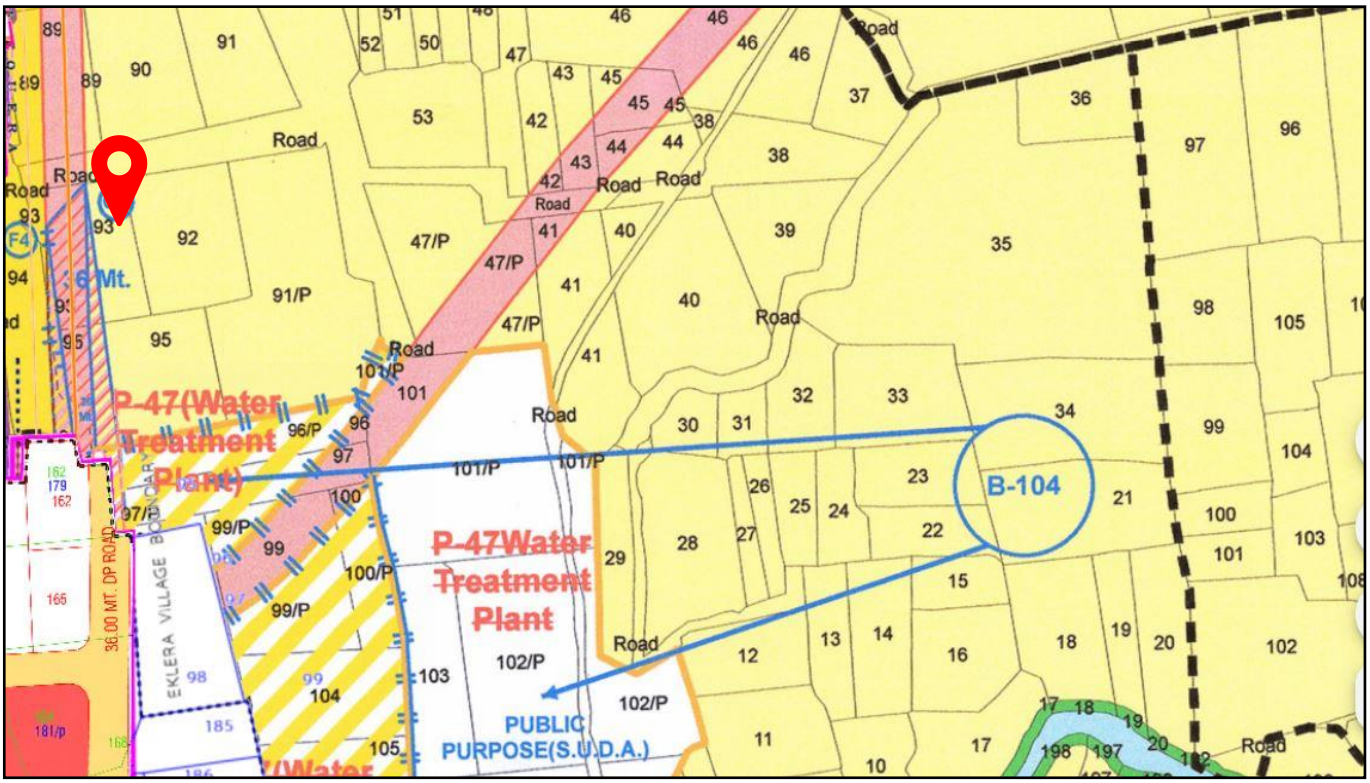
Place: Surat. (Archit A. Bakari)

ARCHIT A. BAKARI
B.Tech Mechanical
Master of Valuation (Plant & Machinery)
M.Sc. (Real Estate Valuation)

GOOGLE MAP LOCATION



LOCATION AS PER SUDA 2035 DRAFT PLAN



ANNEXURE: I (PREVIOUS VALUATION REPORT)

• 34 AB Registration No of Land & Building SRT/CCIT/ACIT (HQ)/34AB/PPP/2021-22
• 34AB Registration No of P & M : SRT/CCIT/ACIT (HQ)/34AB/P&M/PPP/2021-22
• Registration No with IBBI For Plant & Machinery IBBI/RV/08/2021-22/14380
• For Land & Building IBBI/RV/08/2022/15406

Er. Parth P. Patel

M.E. Mechanical, Master of Valuation in Plant & Machinery, M.sc Real Estate Valuation, Chartered Engineer, Govt. Approved Valuer

Head Office :- G-1, Bhishma Apartments, Plot No. 29/30 MangalamPark Society, Opp. Ashirwad Palace, Bhatar, Surat-395023
Br. off:- Ankleshwar No. 53, Mezzanine Floor, Golden Square, Gidc Ankleshwar, Ankleshwar, Bharuch 393001
Br. off:- Vapi No. 324, Heera Arcade, behind Govind Complex, GIDC char Rasta, Vapi - 396195 • Ahmedabad • Mumbai
Email :- | Technical department| parthpatel.working123@gmail.com/ |Surat Admin Off| parthpatelvalueruns@gmail.com / | Account Dep.| valuerparthpatelvalueruns@gmail.com

TO,
Bank of Baroda
RLF 5th Floor
Ref. No.: BOB/PPP:0311/11783

1.	GENERAL			
1.	Purpose for which the valuation is made	:	To asses Fair Market Value for bank loan purpose	
2.	a)	Date of inspection	:	30/11/2024
	b)	Date on which the valuation is made	:	05/12/2024
3.	List of documents produced for perusal			
	i) Copy of Sale Agreement		:	Copy of Sale Agreement of Rs. 2,89,000/- with Reg. No. 11466/2024, Dated:- 12/09/2024.
	ii) Copy Of Approved Plan		:	Copy of Approved Plan Sanction by SUDA, Development Permission No. 1116BP23247866, Inward No. ODPS/2023/119778, Dated: 20/11/2023.
	iii) Other if Specify		:	NA
4.	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)		:	PROPOSED OWNER : KALPANA KHANDU PATIL OWNER: DHANUBEN WIDOW OF VALLABHBHAI MORARBHAI & OTHERS
5.	Brief description of the property (including leasehold/ freehold etc.)		:	Property is proposed Residential House having Ground Floor + 1- Upper Floor + Stair Cabin. On G.F. – A Living Room, 1 Kitchen, 1 Bed Room, Wash Area Wc/bath. On F.F. – A Living Room, 1 Kitchen, 1 Bed Room, Wash Area Wc/bath Property is located Near. Sidhhi Vinayak Residency, Tirth Residency, Ambika Park, etc.
5 (a)	Total Lease period & remaining period (if leasehold)		:	Refer TCR
6.	Location of property			
	a)	Plot No. / Survey No.	:	R. S. No. 50/1, Block No. 93, City Survey No. NA93, Sheet No. NA99
	b)	Door No.	:	Plot No. 33
	c)	T. S. No. / Village	:	Eklera
	d)	Ward / Taluka	:	Choryasi
	e)	Mandal/ District	:	Surat

Sachin Patil

• 34 AB Registration No of Land & Building SRT/CCIT/ACIT (HQ)/34AB/PPP/2021-22
• 34AB Registration No of P & M : SRT/CCIT/ACIT (HQ)/34AB/P&M/PPP/2021-22
• Registration No with IBBI For Plant & Machinery IBBI/RV/08/2021-22/14380
• For Land & Building IBBI/RV/08/2022/15406

Er. Parth P. Patel

Mechanical, Master of Valuation in Plant & Machinery, M.sc Real Estate Valuation, Chartered Engineer, Govt. Approved Valuer

Total abstract of the entire property

Part- A	Land	Rs.	10,62,160
Part- B	Building	Rs.	20,45,000 (As Per Estimate)
Part- C	Extra Items		Nil
Part- D	Amenities		Nil
Part- E	Miscellaneous		Nil
Part- F	Services		Nil
Total		Rs.	31,07,160
Say		Rs.	31,07,000

As a result of my appraisal and analysis it is my considered opinion that

Value	Amount	In Words
Fair Market Value of the Property as on date (75% Complete(24)	Rs. 25,95,910	Rupees TwentyFive Lakh NinetyFive Thousand Nine Hundred Ten Only
Fair Market Value of the Property after completion	Rs. 31,07,000	Rupees ThirtyOne Lakh Seven Thousand Only
Realizable Value of the Property after completion	Rs. 29,51,650	Rupees TwentyNine Lakh FiftyOne Thousand Six Hundred Fifty Only
Distress Value of the Property after completion	Rs. 24,85,600	Rupees TwentyFour Lakh EightyFive Thousand Six Hundred Only
Insurable Value of the Property after completion	Rs. 20,45,000	Rupees Twenty Lakh FourtyFive Thousand Only

Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations. – Market approach for Land and Building are considered for valuation Also, such aspects as: i) Salability ii) Likely rental values in future in iii) Any likely income it may generate, may be discussed –refer annexure;

Remarks: 1. The proposed owner has submitted the Construction Work Estimate Sum of Rs. 10,45,000/- & Home Improvement work Estimate Rs. 6,80,000/-. I have verified & taken into Construction Work Estimate Sum of Rs. 20,45,000/- & Home Improvement work Estimate Rs. 6,80,000/- which is fair & reasonable as per my professional opinion
2. Market Value of the Property is including Construction Work Estimate & Home Improvement work Estimate.

Signature
(Name and Official Seal of The Approved Valuer)

Place: Surat
Date: 05/12/2024

Enclsl: - 1. Declaration From the valuer
The undersigned has inspected The Property detailed in The Valuation Reported Dated on We Are Satisfied that the fair And Reasonable Market Value Of Property is Rs. (Rupees Only)

Signature
(Name of Branch Official With seal)

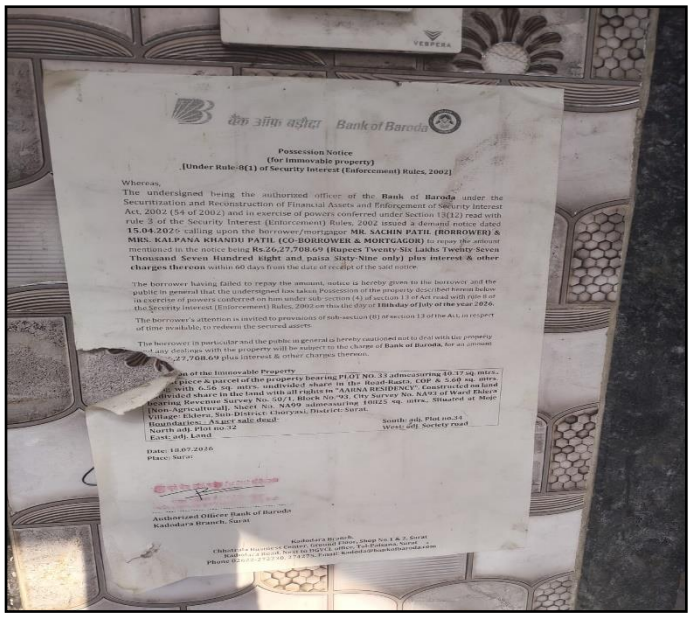
Date: 05/12/2024











Bank of Baroda

Possession Notice
(for immovable property)
[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas,

The undersigned being the authorized officer of the **Bank of Baroda** under the Securitization 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 a demand notice dated **15.04.2025** calling upon the borrower/mortgagor **MR. SACHIN PATIL (BORROWER) & MRS. KALPANA KHANDU PATIL (CO-BORROWER & MORTGAGOR)** to repay the amount mentioned in the notice being **Rs.26,27,708.69 (Rupees Twenty Six Lakhs Twenty Seven Thousand Seven Hundred Eight and paisa Sixty Nine only) plus interest & 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 Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this the day of **18thday of July 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 **...27,708.69** plus interest & other charges thereon.

...ion of the Immovable Property

All that piece & parcel of the property bearing PLOT NO. 33 admeasuring 80.17 sq. mtrs. ... with 6.56 sq. mtrs. undivided share in the Road-Rasta, COP & 5.60 sq. mtrs. undivided share in the land with all right in "AARNA RESIDENCY" Constructed on land bearing Revenue Survey No. 50/1, Block No.93, City Survey No. NA93 of Ward Ekler's Non-Agricultural, Sheet No. NA99 admeasuring 10025 sq. mtrs. Situated at Mouje Village: Eklera, Agget sale deed.

Boundaries: East: adj. Plot no.32
North adj. Plot no.32
East: adj. Land

South: adj. Plot no.34
West: adj. Society road

Date: 18.07.2026
Place: Surat

Authorized Officer Bank of Baroda
Kadodara Branch, Surat

Kadodara Branch,
Office of the Branch at Center, Ground Floor, Shop No 1 & 2, Surat
Building is owned by Shri/Smt. Tal-Palsana, Surat
Phone [illegible] Email: kadodara@bankofbaroda.com



PLOT NO. 33, "AARNA RESIDENCY", NEAR EKLERA CRICKET GROUND, EKLERA, SURAT.