Er. & Vr. Ashok D. Kadam
B.E. Civil., M. Com. (Valuation of Real Estate), M.I.E., F.I.V.

Er. & Vr. Ajinkya K. Dhumal
B.E. Civil., M. Val. (Plant & Machinery), A.M.I.E., A.I.I.V.

- Govt. Regd. & Approved Valuers.
- IBBI Registered Valuers.
- Chartered Engineers.
- Structural Engineers.

Ref. No. KAA/SBI/5183/2025

Date: 24/ 02 / 2025

To,
The Chief Manager,
State Bank of India,
Branch: City Branch, Karad.

Sub.	:	Valuation report for bank loan recovery purpose.
Client name	:	**Mrs. Archana Sanjay Gaikwad.**

Respected sir,

Please find here enclosed the subject valuation report.

Location of property	:	A/p.– Flat in apartment named **"Unnatti Apartment"**, Duplex Flat @ Second & Third Floor in C.S.No.101, Near Burud Galli, Shaniwar Peth, Karad, Tal.- Karad, Dist.- Satara – 415 110.
Market value	:	**Rs.27,48,000.00** **(Rs. Twenty Seven Lakh Forty Eight Thousand Only)**
Realizable value	:	**Rs.24,73,000.00** **(Rs. Twenty Four Lakh Seventy Three Thousand Only)**
Forced sale value	:	**Rs.20,61,000.00** **(Rs. Twenty Lakh Sixty One Thousand Only)**

This report has 12 pages + 02 photograph pages.

Thanking you.

Yours faithfully,

ASHOK D. KADAM
CAT-I-144
F-14020
Govt. Regd. & Approved Valuer

24/02/25

ASHOK D. KADAM
B.E. (CIVIL), MIE, FIV.
M.COM. (VALUATION OF REAL ESTATE)
PANEL VALUER,
STATE BANK OF INDIA.

OFFICE ADDRESS:
Office No. F-3, First Floor, Building B,
Shivteerth Heights, S. No. 73/1/2/3/1/2, Wakan Road,
Karad, Dist: Satara (M.S.) - 415 110.

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ajinkyakdhumal@yahoo.com

FORMAT D
VALUATION REPORT (IN RESPECT OF FLAT)

I.	**GENERAL**			
1.	Purpose for which the valuation is made			To find out the fair market value for loan recovery purposes in State Bank of India, Branch:- City Branch, Karad.
2.	a)	Date of inspection	:	20/02/2025.
	b)	Date on which the valuation is made	:	24/02/2025.
:3.	List of documents produced for perusal			
	i)		:	Regd. sale deed no.KRD-2/2246/2022 dated 04/07/2022.
	ii)		:	Regd. deed of declaration no. KRD-1/577/2022 dated 21/02/2022.
	iii)		:	Earlier Valuation report by Mr. Sanjay J. Oswal dated 25/06/2022.
	iv)		:	Commencement certificate issued by Karad Municipal Council dated 09/04/2021.
	v)		:	Completion certificate dated 30/09/2021.
	vi)		:	Sanction building plan issued by Karad Municipal Council dated 09/04/2021.
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)		:	**Mrs. Archana Sanjay Gaikwad.**
5.	Brief description of the property		:	A/p.– Flat in apartment named **"Unnatti Apartment"**, Duplex Flat @ Second & Third Floor in C.S.No.101, Near Burud Galli, Shaniwar Peth, Karad, Tal.- Karad, Dist.- Satara – 415 110.
6.	Location of property			
	a)	Plot No. / Survey No.	:	C.S.No.101.
	b)	Door No.	:	Duplex Flat @ Second & Third Floor.
	c)	T.S. No. / Village	:	Shaniwar Peth, Karad.
	d)	Ward / Taluka	:	Karad.
	e)	Mandal / District	:	Satara.
	f)	Date of issue & validity of layout of approved plan.	:	09/04/2021.
	g)	Approved plan issuing authority.	:	Karad Municipal Council.
	h)	Whether genuineness or authenticity of approved plan is verified	:	Yes.
	i)	Any other comments by our empaneled valuers on authentic of approved plan.	:	No.
	j)	Remarks if any	:	**i) During our site inspection we observed that owner has made internal changes as per their convenience.** **ii) Also, we observed that owner has enclosed the open to sky ducts into the rooms which are provided at second & third floor in to the said flat.**
7	Postal address of the property		:	As above.
8	City / Town		:	Shaniwar Peth, Karad.
	Residential area		:	Yes.
	Commercial area		:	Yes.

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	Industrial area	:	No.	
9	Classification of the area			
	i) High / Middle / Poor	:	Middle class.	
	ii) Urban / Semi Urban / Rural	:	Urban.	
10	Coming under Corporation limit / Village Panchayat / Municipality	:	Lies within Karad Municipal Council limits.	
11	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area.	:	Not applicable.	
12	Boundaries of the property **(as per regd. sale ddeed)**	:	**Duplex flat @ second & third floor.**	
	North	:	By staircase & then flat no.2 & natural terrace.	
	South	:	By open space & then road.	
	East	:	By property of Mr. Kurkule (Gawali).	
	West	:	By property of Mr. Jagtap.	
	Boundaries of the parking **(as per regd. sale deed)**	:	**Parking @ ground floor.**	
	North	:	By municipal road.	
	South	:	By staircase.	
	East	:	By property of Mr. Kurkule (Gawali).	
	West	:	By property of Mr. Jagtap.	
13	Dimensions of the site	:	A	B
			As per the Deed	Actual
	North	:	---	---
	South	:	---	---
	East	:	---	---
	West	:	---	---
14.1	Extent of the site	:	**As per regd. agreement :** **Carpet area of 2 BHK flat : 48.87 Sq.mt.** **Built up area: 57.53 Sq.mt.** **Super built up area: 80.86 Sq.mt.(870.05 Sq.ft.) &** **Parking area @ ground floor: 34.907 Sq.mt. (375.59 Sq.ft.)**	
14.2	Latitude & longitude	:	**Latitude: 17.266953 N, Longitude: 74.181802 E**	
15	Extent of the site considered for Valuation (least of 13a & 13b)	:	**Super built up area of flat: 80.86 Sq.mt.(870.05 Sq.ft.) &** **Parking area @ ground floor: 34.907 Sq.mt.(375.59 Sq.ft.)**	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant.	
II.	**APARTMENT BUILDING**			
Sr. No.	Description	:	Remarks.	
1	Nature of the apartment	:	Multi storied R.C.C. framed structure.	
2	Location	:		
	T.S. No.	:	---	
	Block No.	:	---	
	Ward No.	:	---	
	Village / Municipality / Corporation	:	Karad.	

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	Door No., Street or Road (Pin Code)	:	415 110.
3	Description of the locality Residential / Commercial / Mixed	:	Residential & Commercial.
4	Year of Construction	:	2021.
5	Number of floors	:	Basement floor + Ground floor + 03.
6	Type of structure	:	Multi storied R.C.C. framed structure
7	Number of dwelling units in the building.	:	1 store, 2 shops & 3 flats.
8	Quality of construction	:	Good.
9	Appearance of the building	:	Good.
10	Maintenance of the building	:	Good.
11	Facilities available		
	Lift	:	No.
	Protected water supply	:	Yes.
	Underground sewerage	:	Yes.
	Car Parking – Open / Covered	:	Yes, covered parking.
	Is compound wall existing?	:	No.
	Is pavement laid around the Building?	:	No.
III	**FLAT**		
1	The floor in which the flat is situated	:	Flat is located at second & third floor.
2	Door No. of the flat	:	Duplex flat @ second & third Floor.
3	Specifications of the flat		
	Roof	:	R.C.C. slab for roofing.
	Flooring	:	Marbonite tiles for flooring.
	Doors	:	J.W. frame with flush door.
	Windows	:	Al. sliding windows with m.s. grill.
	Fittings	:	Conduit electrical wiring.
	Finishing	:	Cement plaster.
4	House Tax	:	Details were not available for our perusal.
	Assessment No.	:	---
	Tax paid in the name of	:	---
	Tax amount	:	---
5	Electricity Service connection No.	:	Details were not available for our perusal.
	Meter Card is in the name of	:	---
6	How is the maintenance of the flat?	:	Good.
7	Sale deed/Agreement executed in the name of	:	**Mrs. Archana Sanjay Gaikwad.**
8	What is the undivided area of land as per Sale Deed?	:	**28.45 Sq.mt. (306.12 Sq.ft.)**
9	What is the plinth area of the flat?	:	**Super built up area of flat: 80.86 Sq.mt. (870.05 Sq.ft.) &** **Parking area @ ground floor: 34.907 Sq.mt. (375.59 Sq.ft.)**
10	What is the floor space index (app.)	:	F.S.I. consumed – 2.74
11	What is the Carpet Area of the flat?	:	**i. Carpet area as per sale deed: 48.87 Sq.mt. (525.84 Sq.ft.)** **ii. Carpet area as per measurement as site: 69.21 Sq.mt. (744.69 Sq.ft.)**
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium.
13	Is it being used for residential or commercial purpose?	:	Residential.

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14	Is it owner-occupied or let out?	:	Vacant.
15	If rented, what is the monthly rent?	:	Not applicable.
16	Remark, if any	:	No.
IV	**MARKETABILITY**		
1.	How is the marketability?	:	Good.
2.	What are the factors favoring for an extra Potential Value?	:	Flat is located in residential & commercial area.
3.	Any negative factors are observed which affect the market value in general?	:	No notable demerits.
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?	:	Rs.30000 to 34000/Sq.mt.
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).	:	Rs.32000 to 36000/Sq.mt. **(Reliable sale transactions or offers were not available.)**
3	Break – up for the rate		
	i) Building + Services	:	Rs.30750/Sq.mt.
	ii) Land + others	:	
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	**i) Flat : Govt. rate of new flat : Rs.29080/Sq.mt.** **Depreciation factor : 05%** **Thus, 80.86 Sq.mt. x Rs.29080/Sq.mt. x (1-0.05) = Rs.22,33,838.00** **ii. Parking: Govt. rate of parking : 25% of Rs.29080/Sq.mt. i.e. Rs.7270/Sq.mt.** **Depreciation factor : 05%** **Thus, 34.907 Sq.mt. x Rs.7270/Sq.mt. x (1-0.05) = Rs.2,41,085.00** **Thus, total govt. value (i+ii) : Rs.24,74,923.00**
VI	**COMPOSITE RATE ADOPTED AFTER DEPRECIATION**		
a	Depreciated building rate	:	Rs.30750/Sq.mt.
	Depreciated cost of flat with Services (v(3)i)	:	Rs.30750/Sq.mt.
	Age of the building	:	03 years old.
	Life of the building estimated	:	72 years under normal condition.
	Depreciation percentage assuming the salvage value as 10%	:	Depreciation factor : 03/75 = 0.04
	Depreciated Rate of the building	:	Rs.30750/Sq.mt.
b	Total composite rate arrived for valuation	:	
	Depreciated building rate VI (a)	:	Rs.30750/Sq.mt.
	Rate for Land & other V (3) ii	:	
	Total Composite Rate	:	Rs.30750/Sq.mt.

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VII. DETAILS OF VALUATION :

SI. No.	Description	Qty.	Rate Per unit (Rs.)	Estimated Value (Rs.)
1.	Present value of the flat	**80.86 Sq.mt.**	**Rs.30750/Sq.mt.**	**Rs.24,86,445.00**
2.	Wardrobes	---	---	---
3.	Showcases /almirahs	---	---	---
4.	Kitchen arrangements	---	---	---
5.	Superfine finish	---	---	---
6.	Interior Decorations& Furniture	---	---	---
7.	Electricity deposits/Electrical fittings etc.	---	---	---
8.	Extra collapsible gates/ grill works etc.	---	---	---
9.	Potential value, if any	---	---	---
10.	Others –	**34.907 Sq.mt.**	**Rs.7500/Sq.mt.**	**Rs.2,61,802.00**
			Total **Say**	**Rs.27,48,247.00** **Rs.27,48,000.00**

As a result of my appraisal and analysis it is my considered opinion that the present market value of the above property in the prevailing condition with aforesaid specifications is **Rs.27,48,000.00 (Rs. Twenty Seven Lakh Forty Eight Thousand Only)** and

Realizable value = 10 % less than FMV
= Rs.27,48,000.00 x 0.90 = Rs.24,73,200.00 Say Rs.24,73,000.00

Distress value = 25% less than FMV
= Rs.27,48,000.00 x 0.75 = Rs.20,61,000.00

Book value **= Rs.28,00,000.00 (as per regd. sale deed no.KRD-2/226/2022 dated 04/07/2022)**

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Note :

As per our opinion the variation in market value & govt. value is due to following reasons :

- Government Value/Stamp Duty Value are usually defined by the local state government's revenue departments or the local development authorities, in line with what they perceive the prices at which property sale or transfer should be undertaken. It is the minimum value at which the sale or transfer of a plot, built-up house, apartment or a commercial property can take place.

Market price is the value of such an asset for a transaction between a seller and buyer which is done at an arm's length principle — with the price determined by the market forces of supply and demand. As such, Government Value/Stamp Value is usually a determinant or a reference rate at best. Market rates, on the other hand, are determined by the seller's expectation of price and the buyer's inclination to pay.

Across all property markets in India, the Stamp Value/Government Value are invariably much lower than the actual Market Rates. This is because:

i) Circle rates are not reviewed regularly to bring them in line with the market prices and

ii) They do not represent the actual barometer of ground realities.

- As already mentioned, Government Value/Stamp Value are the minimum authority-defined prices at which a property sale or transfer can be done between two parties, and also determine the associated stamp duty and registration charges to be paid for such a transaction. This is the 'floor price', and the actual transaction price can be higher than this, resulting in higher stamp duty to be paid out.

- Market rate is a price range arrived at by looking at actual transaction prices in a location, and is a better indicator of what seller's demand and what buyers are willing to pay. As these prices are determined by demand and supply, an area with lower supply but higher demand will inevitably command higher prices when compared to another. Though Government Value/Stamp Value and Market Rates are connected, they have a limited impact on each other. While, the market rate can never be below the Government Value/Stamp Value, a significantly higher difference between them indicates a lag between market performance and the authority's view of it.

ASHOK D. KADAM
CAT-I-144
F-14020
Govt. Regd. & Approved Valuer

(ANNEXURE – I)

I, Mr. Ashok Dinkar Kadam son of Mr. Dinkar Yashwant Kadam do hereby solemnly affirm & 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 24/02/2025 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. Our engineer/field executive Mr. Sushant R. Jadhav has inspected the property on 20/02/2025. The work is not sub-contracted to any other valuer and carried out by myself.
e. Valuation report is submitted in the format 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.
g. I have not been removed/ dismissed from service/employment earlier.
h. I have not been convicted of any offence and sentenced to a term of Imprisonment;
i. I have not been found guilty of misconduct in my professional capacity.
j. I have not been declared to be of unsound mind.
k. I am not an undischarged bankrupt or has not applied to be adjudicated as a bankrupt.
l. I am not an undischarged solvent.
m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for appeal before Commissioner of Income Tax (appeals) or Income tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income Tax Appellate Tribunal, & five years have not elapsed after levy of such penalty.
n. 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.
o. My Pan card is ALPPK2517E & GST No.27ALPPK2517E1Z5.
p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as valuer.
q. I have not concealed or suppressed any material information, facts and records and I have made a complete & full disclosure.
r. 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.
s. 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.
t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank.
u. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
v. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI).
w. My CIBIL score & credit worthiness is as per Bank's Guidelines.
x. I am the proprietor who is competent to sign this valuation report.
y. I will undertake the valuation work on receipt of letter of engagement generated from the system only.
z. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1	Background information of the asset being valued;	Property in question is owned by Mrs. Archana Sanjay Gaikwad. This is based on information given by bank & documents available for our perusal.

ASHOK D. KADAM ★ CAT-I-144 F-14020 ★ Govt. Regd. & Approved Valuer

2	Purpose of valuation and appointing authority	**Purpose-** To know the fair market value of the property for bank loan recovery purpose. **Appointing authority** - The Branch Manager, State Bank of India, Branch – Karad City Br.
3	Identity of the valuer and any other experts involved in the valuation;	Mr. Ashok D. Kadam.
4	Disclosure of valuer interest or conflict, if any;	No.
5	Date of appointment, valuation date and date of report;	Date of appointment -20/02/2025. Valuation date -20/02/2025. Date of report -24/02/2025.
6	Inspections and/or investigations undertaken;	Site inspection was carried on 20/02/2025 along the Mr. Irappa Hulgeri (Chief Manager) & Mr. Sambhaji Kumbar (Branch Manager).
7	Nature and sources of the information used or relied upon;	Local enquiry in the surrounding vicinity.
8	Procedures adopted in carrying out the valuation and valuation standards followed;	Actual site visit conducted along with Mr. Irappa Hulgeri (Chief Manager) & Mr. Sambhaji Kumbar (Branch Manager). the valuation report was prepared by adopting composite rate method of valuation.
9	Restrictions on use of the report, if any;	The report is only valid for the purpose mentioned in report.
10	Major factors that were taken into account during the valuation;	i) Marketability. ii) Supply & demand. iii) Locality. iv) Construction quality.
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.	Flat was locked at the time of site visit hence internal inspection was not conducted.

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Govt. Regd. & Approved Valuer

24/02/25

Date : 24 / 02 / 2025

Place : Karad.

ASHOK D. KADAM
B.E. (CIVIL), MIE, FIV.
M.COM. (VALUATION OF REAL ESTATE)
PANEL VALUER,
STATE BANK OF INDIA.

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.__________ (Rupees _________________________ only).

Date:

Signature
(Name of the Branch Manager)

Disclaimers:

- Our valuation is based on our experience and knowledge; this is an opinion only and does not stand as a guarantee for the value it can fetch if disposed due to any emergency in future and / or change in circumstances/material content. Valuer shall not be responsible for any kind of consequential damages/losses whatsoever/ of any nature.
- The value given in our report is only an opinion on the Fair Market Value (FMV) as on date. If there is an opinion from others / other Valuers about increase or decrease in the value of assets valued by us, we should not be held responsible as the views vary from Valuer to Valuer and based on circumstances/information provided/material content. The principle of 'BUYERS BEWARE' is applicable in case of sale/purchase of properties/assets.
- The legal documents pertaining to the ownership of the above said property has been referred to on its face value and it is presumed that bank/financial institution has got the same verified through its legal counsel. We do not certify the veracity of the documents. This report does not certify valid or legal or marketability title of any of the parties over the property. Our report does not cover verification of ownership, title clearance or legality and is subject to adequacy of engineering/structural design and that the building is constructed as per building bye-laws and there are no violations whatsoever.
- As regards the authenticity/genuineness/verification of documents, the onus lies with the lender. Our report is valid subject to the said property legally cleared by the lender's panel advocates.
- Our valuation is only for the use of the party to whom it is addressed to and no responsibility is accepted to any 3rd party for the whole or part of its contents. The said report will not hold good/should not be used for any court/legal matters. It is absolutely confidential and legally privileged.
- It is advisable for the lender or the party to go through the contents of the report and discrepancy, if any should be brought to the notice of valuer within 15 days and valuer is not responsible for any change in contents after expiry of 15 days from the date of the report.
- Encumbrances of loan, govt and other statutory dues, stamp duty, regtn. Charges, transfer charges etc., if any, are not considered in the valuation. We have assumed that the assets are free from encumbrances.
- The bank is advised to consider the CIBIL REPORT of their customer before disbursement/enhancement of the loan to safeguard the interest of the bank from probable loss on granting the loan amount. The Valuer should not be held responsible due to deviations as permitted by the bank, for any reasons.
- It is presumed that the copies of documents are taken from the originals duly tested and veracity verified with Ultra Violet Lamp(UVL) machine.
- It should be noted that ADI's value assessments are based on the facts and evidence available during &at the time of assessment. It is therefore recommended that the value assessments be periodically reviewed.

Assumptions and Limiting Conditions

- Assumptions are made to our knowledge and belief. Reliance is based on the information furnished to us by the identifier and the bank/client.
- In case of any dispute, assumption taken by Valuer shall overrule any other assumptions.
- Due to peculiarity of real estate transaction in our country, oral information furnished by various agencies is relied upon in good faith.

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- We have not verified if the property is hypothecated / mortgaged to any financial institutions/banks and is valued considering property is not hypothecated / mortgaged.
- There is compliance with zoning and land use regulation.
- There is compliance with environmental laws, all other laws whatsoever which may affect the value of asset.
- All licenses necessary to operate the asset have been obtained.
- The asset would be properly maintained over its balance life.
- In case of any legal dispute or disagreement of any fact(s), then the maximum liability of Valuer(s) for payment of professional indemnity is limited to 25% of the professional fees received from the client.

Caveat

- This report is an Intellectual Property of the Valuer and neither the whole nor part of valuation report or any other reference to it may be Copied/Xeroxed or included in any published document, circular or statement nor published in any publication without the Valuer's written approval.
- Any sketch, plan or map in this report if attached is included to assist the reader in visualizing the asset.
- This valuation report do not cover any indemnity (other than the limited liability mentioned as above).
- The Valuer is not required to give testimony or to appear in court by reason of this valuation report, appearance in the court is out of scope of the assignment. If our appearance is required, we will be only pleased to appear and give our clarifications, provided the fees for each appearance (including out of pocket expenses) are pre-determined.
- If the report is tampered or unsigned in any manner then it shall be considered void.
- Validity of this report is and on date of valuation report only.
- This report should be read along with legal due diligence report. Value assigned herein is subject to this stipulation.

24/02/25

ASHOK D. KADAM
CAT-I-144
F-14020
Govt. Regd. & Approved Valuer

Date : 24 / 02 / 2025

Place : Karad.

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PANEL VALUER,
STATE BANK OF INDIA.

Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

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

Home | Valuation Guidelines | User Manua

Year 2024-2025   Language English

Selected District: Satara

Select Taluka: Karad

Select Village: Shaniwarpeth

Search By: ◉Survey No. ○SubZones

Enter Survey No: 101   Search

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफीस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
1/17 - शनिवार पेठ उर्वरीत गावठाणाचे क्षेत्र	9690	29080	31340	40340	0	चौ. मीटर	सि.टी.एस. नंबर

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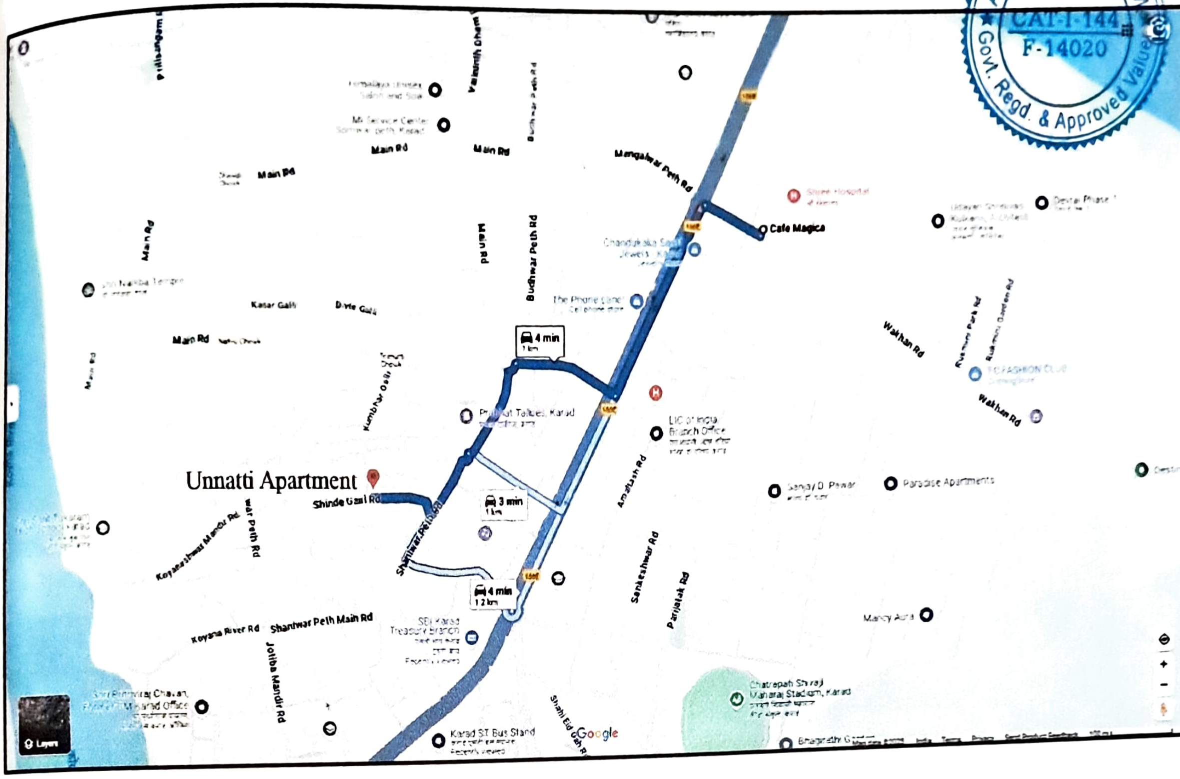
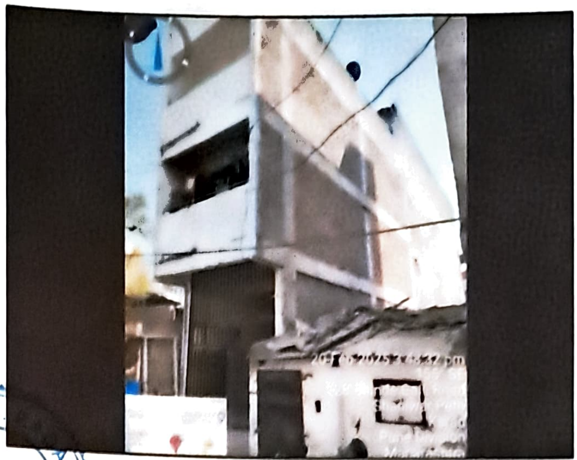
CAT-I-144
F-14020
Govt. Regd. & Approved Valuer


ASHOK D. KADAM
CAT-I-144
F-14020
Govt. Regd. & Approved Valuer
Unnatti Apartment
Shinde Galli Rd
Shanwar Peth Rd
Shanwar Peth Main Rd
Koyaneshwar Mandir Rd
Koyana River Rd
Jotiba Mandir Rd
Kumbhar Galli
Kasar Galli
Divte Galli
Main Rd
Budhwar Peth Rd
Mangalwar Peth Rd
Cafe Magica
Wakhan Rd
Amarnath Rd
Sankeshwar Rd
Parijatak Rd
4 min
3 min
Karad ST Bus Stand
Chatrapati Shivaji Maharaj Stadium, Karad
Paradise Apartments
Sanjay D. Pawar
Mancy Aura
Google


ASHOK D. KADAM
CAT-I-144
F-14020
Unnatti Apartment
Shinde Galli Rd
Kumbhar Galli
Shanwar Peth Rd
Sangshrungar Beauty Parlour
Anil Traders Karad
ATUL VEGETABLE STALL
Bharat Hardware karad
Google



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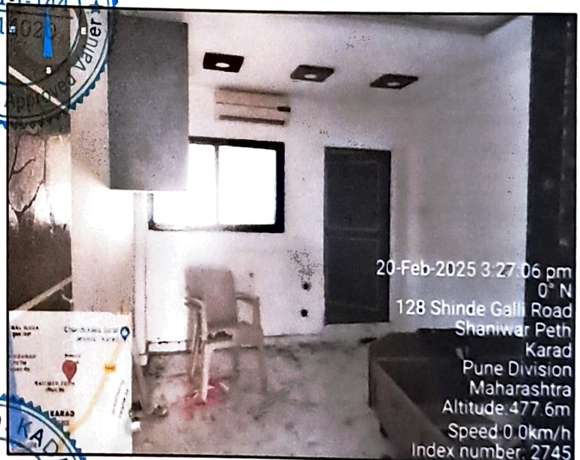

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