Govt. Register Valuer
Reg. No :- CAT - I – 202 (Income Tax)
Reg. No :- IBBI/RV/02/2019/11393
Institution of Valuer – Reg. No F-19826
Chartered Engineer Reg. No M -143241- 3

Sanjay J Oswal
BE (CIVIL), FIV, MIE
Valuer's & Engineering Service's

179A, Basweshwar Complex, 1st Floor, GuruwarPeth, Behind Pravin Stores, City:- Karad, Tal:- Karad, Dist :- Satara, Maharashtra- 415110
E-mail:- oswal.sanjay00@gmail.com **Mob:- 9881447404 / 8625095422**

Ref No:-SO/STR/V/013/2025-26 Date:-15/05/2025

CONCLUSION OF VALUE

To,
The Branch Manager
State Bank of India,
Branch:- Pratapganj Peth, Satara.

Sub:- Valuation Report of property at City:-Satara, Tal:- Satara, Dist:- Satara.

Respected Sir,

Please find enclose herewith the valuation report of property is owned by **Mr. Ajay Ramesh Bhosale** at City Survey No.266, Ramacha Got, **"Rajdatta Residency",** Flat No.06 on Second Floor, Near KhariVihir & Near Suryamukhi Maruti Mandir, Off Mangalwar Tale Road & Samarth Mandir Road, City:- Satara, Tal:-Satara, Dist.:- Satara- 415001.

Total amount of reasonable market value of above property is

1	**FAIR MARKET VALUE**	**Rs.20,91,000.00**
2	**RELIAZABLE VALUE**	**Rs.18,82,000.00**
3	**FORCED SALE VALUE**	**Rs.16,73,000.00**
4	**GOVERNMENT VALUE**	**Rs.20,57,000.00**

Thanking You,

SANJAY
JAWANMAL
OSWAL

Digitally signed by SANJAY JAWANMAL OSWAL
DN: c=IN, o=Person, ou=Others, postalCode=415110, l=Satara, st=Maharashtra, street=96 GURUWAR PETH KARAD, title=4954, 2.5.4.20=00daaa6bd8f327b239d70827e3361118495eac3fca2af5c937a6bb28a4a6aad2, serialNumber=cd4ef17c7e5944b97e426a3a17be053561a48820ad1e435effcdb85b0771a3b7, email=oswal.sanjay00@gmail.com, cn=SANJAY JAWANMAL OSWAL
Date: 2025.05.15 12:20:36 +05'30'

Page:-13 + 2 Photos

VALUATION REPORT (IN RESPECT OF FLAT)

I.	GENERAL:-			
1.	Purpose for which the valuation is made			To ascertain to the fair market value of above property for Security against loan in State Bank of India, Branch- PratapganjPeth, Satara.
2.	a)	Date of inspection	:	15/05/2025
	b)	Date on which the valuation is made	:	15/05/2025
3.	List of documents produced for perusal			
	i)Details of Agreement		:	Copy of Reg. Agreement to sale No. STR-1/6550/ 2022 dated 12/12/2022
	ii) Details of Building Permission& Plan		:	Copy of revised building permission& plan issued by Hon. Chief Officer Satara Municipal Council Having No. SANAP/SHAVI/RBP/00044/2021-22, Dated 04/08/2021
	iii) Details of Completion Certificate		:	Documents were not made for our perusal
	iv) Other		:	Copy Property Extract
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)		:	**Mr. Ajay Ramesh Bhosale** Address - Shahunagar, Satara 415001
5	Brief description of the property		:	This property is in the form of R.C.C. Flat in **"Rajdatta Residency"** Flat No.06 on Second Floor Near Khari Vihir & Near Suryamukhi Maruti Mandir, Off Mangalwar Tale Road & Samarth Mandir Road. Within Satara MunicipalLimit. It is situated in developed residential area. Theimportant civil amenities like bank, school, shop, bus-stop, market, dispensaries are within 1.00 Km
6	Location of property			
	a)	Plot No. / Survey No.	:	City Survey No.266
	b)	Door No.	:	Flat No.06on Second Floor
	c)	T.S. No. / Village	:	Satara
	d)	Ward / Taluka	:	Satara
	e)	Mandal / District	:	Satara

	f)	Date of issue & validity of layout of approved plan.	:	Copy of revised building plan is issued by Hon. Chief Officer Satara Municipal Council having No.SANAP/SHAVI/RBP/00044/2021-22, dated 04/08/2021
	g)	Approved plan issuing authority.	:	Hon. Chief Officer Satara Municipal Council
	h)	Whether genuineness or authenticity of approved plan is verified	:	Yes
	i)	Any other comments by our empaneled values on authentic of approved plan.	:	No
7	Postal address of the property		:	City Survey No.266, Ramacha Got, **“Rajdatta Residency”,** Flat No.06on Second Floor, Near Khari Vihir& Near Suryamukhi Maruti Mandir, Off Mangalwar Tale Road & Samarth Mandir Road, City- Satara, Tal- Satara, Dist- Satara- 415001
8	City / Town		:	City :- Satara
	Residential area		:	Yes
	Commercial area		:	No
	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 Satara Municipal 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.		:	No
12	**Boundaries of the property (Plot)**		**:**	**As per agreement**
	North		:	ByProperty belonging to City Survey No.265 Ramcha Got Satara remaining Property
	South		:	ByMunicipal Road
	East		:	By Property belonging to City Survey No.265 Ramcha Got

	West	:	By Property belonging to City Survey No. 267 Ramcha Got	
13	**Boundaries of the property (FLAT)**	**:**	**Flat No. 06- As per site visit**	
	North	:	By Building Side Margin	
	South	:	By Common Passage, Stairs& Property belonging to Flat No.05,	
	East	:	By Building Side Margin	
	West	:	By Building Side Margin	
14	Dimensions of the site	:	As per the Deed	Actual
	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
15	Extent of the site	:	Total Plot Area- 120.40 Sq. Mt. Carpet Area:- 31.53 Sq. Mt. (339.26 Sq. Ft.) **Salable Area:-55.76 Sq. Mt. (600.00 Sq. Ft.)**	
16	Latitude & longitude	:	Latitude- 17°40'43.8"N Longitude- 73°59'05.1"E	
17	Extent of the site considered for Valuation (least of 13a & 13b)	:	**Salable Area:- 55.76 Sq. Mt. (600.00 Sq.Ft.)**	
18	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner occupied	
	APARTMENT BUILDING			
16	Description	:	Remarks.	
17	Nature of the apartment	:	Multi storied RCC frame structure	
18	Location	:	Near Renault Showroom & Hindustan petrol pump	
	T.S. No.	:	City Survey No.266	
	Block No.	:	Rajdatta Residency	
	Ward No.	:	--	
	Village/Municipality/Corporation	:	Satara	
	Door No., Street or Road (Pin Code)	:	**“Rajdatta Residency”,** Flat No.06 on Second Floor, Near KhariVihir& Near Suryamukhi Maruti Mandir, Off Mangalwar Tale Road & Samarth Mandir Road, City- Satara, Tal- Satara, Dist- Satara- 415001.	
3	Description of the locality Residential / Commercial / Mixed	:	Residential	

4	Year of Construction Age of building Life of building assume Estimated future life of building	:	Reportedly Year 2022 03 year old 60 year under normal conditions 57 year under normal conditions
5	Number of floors	:	Parking Floor + Stilt Floor + 03 Floors
6	Type of structure	:	Multi storied R.C.C. framed structure
7	Number of dwelling units in the building	:	07 Flats in building
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, Municipal water Supply
	Underground sewerage	:	Yes
	Car Parking- Open/Covered	:	Yes, Common
	Does compound wall exist?	:	Yes
	Is pavement laid around the Building?	:	Yes
III	**FLAT**		
1	The floor in which the flat is situated	:	Flat is located on Second Floor
2	Door No. of the flat	:	Flat No.06
3	Specifications of the flat	:	As per site visit
	Roof	:	R.C.C. slab for roofing
	Flooring	:	Vitrified tiles for flooring
	Doors	:	Teak wood frames with flush door
	Windows	:	Aluminum Sliding Windows with MS Grill
	Fittings	:	Canceled Type electric fitting
	Finishing	:	Int. and ext. cement plaster finish
4	House Tax	:	Document not in our perusal
	Assessment No.	:	---
	Tax paid in the name of	:	---
	Tax amount	:	---
5	Electricity Service connection No.	:	Document not in our perusal

	Meter Card is in the name of	:	---
6	How is the maintenance of the flat?	:	Good
7	Sale Deed executed in the name of	:	Mr. Ajay Ramesh Bhosale
8	What is the undivided area of land as per Sale Deed?	:	The undivided area of land is not mentioned in agreement.
9	What is the plinth area of the flat?		N/A
10	What is the floor space index (app.)	:	Allowable FSI:- 3.68 Total consumed FSI:- 2.81
11	What is the Carpet Area of the flat?	:	Carpet Area 31.53 Sq. Mt.
12	Is it Posh /I Class /Medium /Ordinary?	:	Medium
13	Is it being used for residential or commercial purpose?	:	Residential
14	Is it owner-occupied or let out?	:	Owner occupied
15	If rented, what is the monthly rent?	:	Approx.Rs.4,000.00 to Rs.6,000.00 Per Month
16	Remark, if any	:	**Remark: Due to the uncooperative behavior of the resident, Mr. Ajay Ramesh Bhosale. I was unable to gain access to the interior of the property. Mr. Ajay Ramesh Bhosale. firmly declined my entry into the apartment. As a result, I could only observe and capture images of the property from the exterior. Please note that the information provided above is solely based on the exterior appearance and the relevant documents provided by the bank. Please be aware that the aforementioned limitations may result in a slightly constrained valuation, as the inability to assess the interior may lead to potential discrepancies between the estimated value and the actual condition of the property.**
IV	**MARKETABILITY**		
1.	How is the marketability?	:	Good

2.	What are the factors favoring for an extra Potential Value?	:	Flat is located in well-developed residential area, It is approached from Mangalwar Tale Road & Samarth Mandir Road.
3.	Any negative factors are observed which affect the market value in general?	:	No
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.35,000.00 to Rs.38,000.00 Per 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.35,000.00 to Rs.38,000.00 Per Sq. Mt.
3	Break – up for the rate		
	i) Building + Services	:	Const. Rate- Rs.18,500.00 Per Sq. Mt.
	ii) Land + others	:	Land Rate- Rs.19,000.00 Per Sq. Mt.
4	Guideline rate obtained from the registrar's office (an evidence thereof to be enclosed)	:	**Govt. Rate- Flat:- Rs.35,470.00 Per Sq. Mt.**
VI	**COMPOSITE RATE ADOPTED AFTER DEPRECIATION**		
a	Replacement building rate	:	Rs.18,500.00 Per Sq. Mt.
	Replacement cost of flat with Services	:	Rs.37,500.00 Per Sq. Mt.
	Age of the building	:	03 years
	Life of the building estimated	:	57 years under normal condition
	Depreciation percentage assuming the salvage value as 10%	:	Nil
	Replacement Rate of the building	:	Rs.18,500.00 Per Sq. Mt.
b	Total composite rate arrived for valuation	:	
	Depreciated building rate VI (a)	:	Const. Rate- Rs.18,500.00 Per Sq. Mt.
	Rate for Land & other V (3) ii	:	Land Rate- Rs.19,000.00 Per Sq. Mt.
	Total Composite Rate	:	Rs.37,500.00 Per Sq. Mt.

VII. DETAILS OF VALUATION:-

S.No.	Description	Qty.	Rate Per unit (Rs.) Sq. Mt.	Estimated Value (Rs.)
1.	Present value of the flat	55.76 Sq. Mt.	Rs.37,500.00	Rs.20,91,000.00
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-	----	----	----
			Total	**Rs.20,91,000.00**
			Say	**Rs.20,91,000.00**

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.20,91,000.00**

(In word - Rs. Twenty Lakh Ninety One Thousand Only) and

REALIZABLE VALUE:-10% less than FMV i.e. Rs.20,91,000.00x 0.90 = **Rs.18,81,900.00**

Say Rs.18,82,000.00

DISTRESS VALUE:- 20% less than FMV i.e. Rs.20,91,000.00 x 0.80 = **Rs.16,72,800.00**

Say Rs.16,73,000.00

GOVT REG VALUE:-55.76 Sq. Mt. x Rs.36,890.00 Per Sq. Mt.= **Rs.20,56,986.40**

Say Rs.20,57,000.00

Date:-15/05/2025

Place:- Satara

SANJAY
JAWANMAL
OSWAL

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DN: c=IN, o=Person, ou=Others, postalCode=415110, l=Satara, st=Maharashtra, street=96 GURUWAR PETH KARAD, title=4954, 2.5.4.20=00daaa6bd8f327b239d70827e3361118495eac3fca2af5c937a6bb28a4a6aad2, serialNumber=cd4ef17c7e5944b97e426a3a17be053561a48820ad1e435effcdb85b0771a3b7, email=oswal.sanjay00@gmail.com, cn=SANJAY JAWANMAL OSWAL
Date: 2025.05.15 12:21:17 +05'30'

Govt. Register Valuer Reg. No :- CAT - I – 202 (Income Tax) Reg. No :- IBBI/RV/02/2019/11393 Institution of Valuer – Reg. No F-19826 Chartered Engineer Reg. No M -143241- 3	Sanjay J Oswal BE (CIVIL), FIV, MIE Valuer's & Engineering Service's

179A, Basweshwar Complex 1st Floor, GuruwarPeth, Behind Pravin Stores, City:- Karad,Tal:- Karad, Dist:- Satara, Maharashtra 415110

E-mail:-oswal.sanjay00@gmail.comM **Mob:- 9881447404 / 8625095422**

(ANNEXURE – I)

I, Mr. Sanjay Oswal son of Mr. Jawanmal Oswal 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 15/05/2025 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. I have inspected the property on 15/05/2025. 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 decanalled/delisted by any other bank and in case any such empanelment by other banks during my empanelment with you, I will inform you within 3 days of such empanelment.

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 undercharged bankrupt or has not applied to be adjudicated as a bankrupt.

l. I am not an undercharged 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 **AABPO5408R**

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;	The said property is Owned by Mr.Ajay Ramesh Bhosale. based on information given by borrower& documents available for our perusal.
2	Purpose of valuation and appointing authority	To ascertain the fair market value of the property. As per request of The Branch Manager, State Bank of India, Branch- Pratapganj Peth
3	Identity of the valuer and any other experts involved in the valuation;	Mr. Sanjay J Oswal No any other expert
4	Disclosure of valuer interest or conflict, if any;	No.
5	Date of appointment, valuation date and date of report;	Date of appointment –15/05/2025. Valuation date –15/05/2025. Date of report -15/05/2025.
6	Inspections and/or investigations undertaken;	Site inspection was carried on 15/05/2025 along the Bank Staff.
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	International Valuation Standards (IVS)

	standards followed;	Composite Method for 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.	No such circumstances were noticed.

Date:-15/05/2025

Place:-Satara

SANJAY
JAWANMAL
OSWAL

Digitally signed by SANJAY JAWANMAL OSWAL
DN: c=IN, o=Person, ou=Others, postalCode=415110, l=Satara, st=Maharashtra, street=96 GURUWAR PETH KARAD, title=4954, 2.5.4.20=00daaa6bd8f327b239d70827e3361118495eac3fca2af5c937a6bb28a4a6aad2, serialNumber=cd4ef17c7e5944b97e426a3a17be053561a48820ad1e435effcdb85b0771a3b7, email=oswal.sanjay00@gmail.com, cn=SANJAY JAWANMAL OSWAL
Date: 2025.05.15 12:21:50 +05'30'

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)

Signature

Date: **(Name of the Branch Manager)**

Govt. Register Valuer Reg. No :- CAT - I - 202 (Income Tax) Reg. No :- IBBI/RV/02/2019/11393 Institution of Valuer – Reg. No F-19826 Chartered Engineer Reg. No M -143241- 3	Sanjay J Oswal BE (CIVIL), FIV, MIE Valuer's & Engineering Service's

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E-mail:-oswal.sanjay00@gmail.com **Mob:- 9881447404 / 8625095422**

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

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

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

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

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

5.Avaluer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

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

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

8.Avaluer 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.

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.

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

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

Independence and Disclosure of Interest

11. 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.

12.Avaluer 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.

13.Avaluer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

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

15.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.

16.Avaluer shall not indulge in “mandate snatching” or offering “convenience valuations” in order to cater to a company or client’s needs.

17.As an independent valuer, the valuer shall not charge success fee.

18.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

19.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

20 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.

21.Avaluer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.

22.Avaluer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuersorganization with which he/it is registered, or any other statutory regulatory body.

23.Avaluer 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.

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

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

25.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.

26.Avaluer 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.

27.Avaluer 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.

28.Avaluer 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.

29.Avaluer shall not conduct business which in the opinion of the authority or the registered valuers organization discredits the profession.

Miscellaneous

30.Avaluer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.

31.Avaluer shall follow this code as amended or revised from time to time

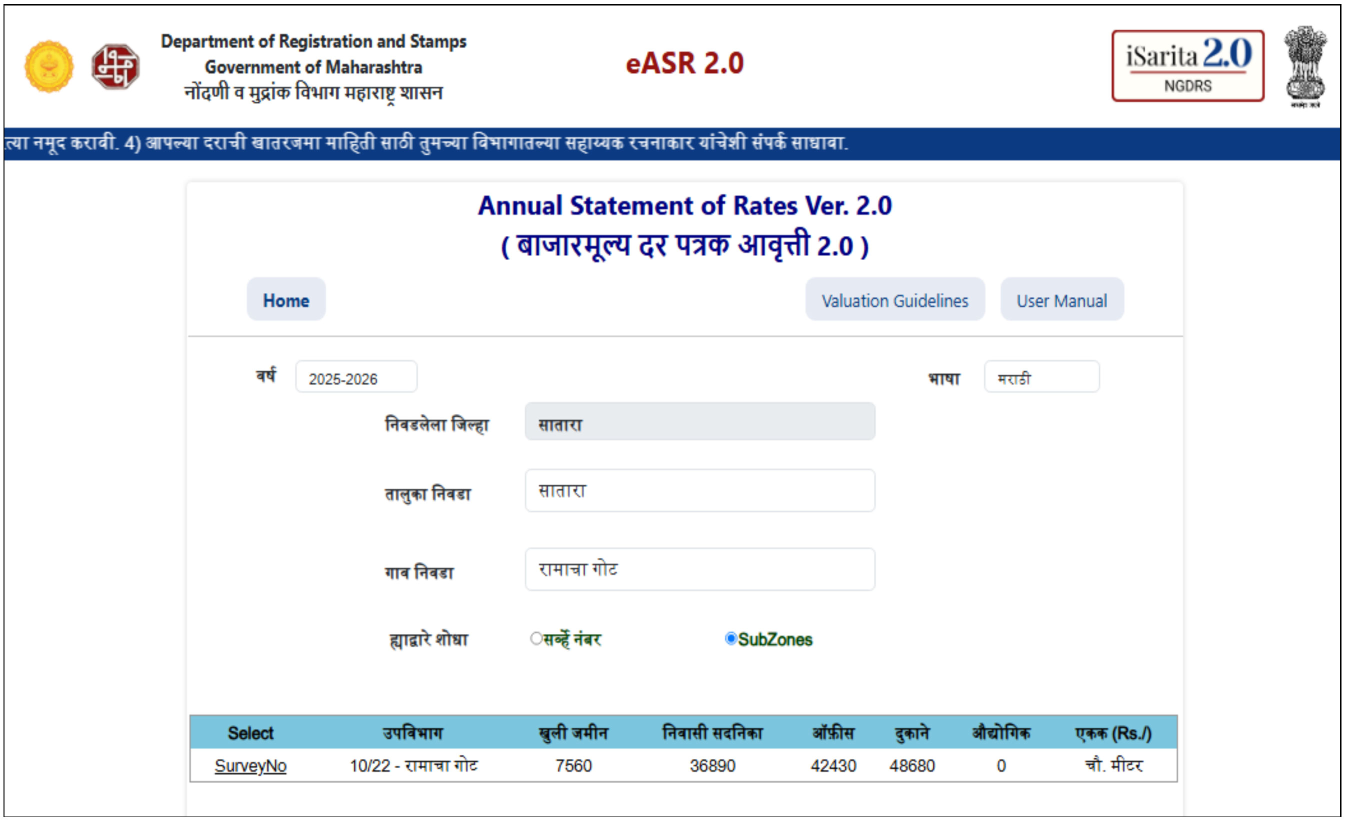
Date:-15/05/2025

Place:-Satara

SANJAY
JAWANMAL
OSWAL

Digitally signed by SANJAY JAWANMAL OSWAL
DN: c=IN, o=Person, ou=Others, postalCode=415110, l=Satara, st=Maharashtra, street=96 GURUWAR PETH KARAD, title=4954, 2.5.4.20=00daaa6bd8f327b239d70827e3361118495eac3fca2af5c937a6bb28a4a6aad2, serialNumber=cd4ef17c7e5944b97e426a3a17be053561a48820ad1e435effcdb85b0771a3b7, email=oswal.sanjay00@gmail.com, cn=SANJAY JAWANMAL OSWAL
Date: 2025.05.15 12:22:41 +05'30'

<u>Government Rate</u>:-For Flat- Rs.35,470.00 Per Sq. Mt.



Department of Registration and Stamps
Government of Maharashtra
नोंदणी व मुद्रांक विभाग महाराष्ट्र शासन

eASR 2.0

iSarita 2.0
NGDRS

त्या नमूद करावी. 4) आपल्या दराची खातरजमा माहिती साठी तुमच्या विभागातल्या सहाय्यक रचनाकार यांचेशी संपर्क साधावा.

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

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वर्ष: 2025-2026
भाषा: मराठी
निवडलेला जिल्हा: सातारा
तालुका निवडा: सातारा
गाव निवडा: रामाचा गोट
ह्याद्वारे शोधा: सर्व्हे नंबर / SubZones

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफीस	दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	10/22 - रामाचा गोट	7560	36890	42430	48680	0	चौ. मीटर

<u>Location Map</u>:-Latitude- 17°40'43.8"N Longitude- 73°59'05.1"E

VALUATION REPORT

a	**Name of person whom valuation is made**	-	**Mr. Ajay Ramesh Bhosale**
b	**Property Address**	-	CTS.No.266, Ramacha Got, **“Rajdatta Residency”,** Flat No.06 on Second Floor, Near Khari Vihir & Near Suryamukhi Maruti Mandir, Off. Mangalwar Tale Road & Samarth Mandir Road, City:- Satara, Tal:-Satara, Dist.:- Satara- 415001.
c	**Bankers**	-	State Bank of India Branch:- Pratapganj Peth, Satara

Head Office:- 179A, GuruwarPeth, Basweshwar Complex, 1st Floor , Near Pravin Stores, City:- Karad, Tal:- Karad, Dist:- Satara- 415110 Tel:- 02164-221693 **Mob:- 9881447404 / 8625095422** **E-mail:- oswal.sanjay00@gmail.com** **Branch:- Satara, Pune Kolhapur, Sangli**	**Sanjay J Oswal** BE(Civil),FIV,MIE **Valuer’s And Engineering Services** **Govt. Reg. Valuer** Reg. No:- CAT - I - 202 (Income Tax) Reg. No:- IBBI/RV/02/2019/11393 Chartered Engineer- Reg. No:- M-143241-3 Institution of Valuer-Reg. No:- F-19826