

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: **Shri. Ramesh Tulshiram Ingale & Smt. Sunita Ramesh Ingale.**

Name of Owner: **M/S. K.S. Construction**

Residential Row House No. 4, Ground + 1st Floor, “**Sai Galaxy – V**”, Survey No. 936 / 1 / 1 (Old Survey No.1200), Plot No. 9 / 10, Shiv Saptashrunji Nagar, Near Ashoka Universal School, Village - Sinnar, Taluka – Sinnar, District - Nashik, PIN Code – 422 113, State – Maharashtra, Country – India.

Latitude Longitude: 19°51'45.8"N 73°58'53.5"E

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Valuation Done for:

Bank of Baroda

Mumbai Naka Parisar Nashik Branch

Shop No. 14 & 15, Suyojit Commercial Complex, Near Hotel Prakash, Mumbai Naka Parisar, Nashik, PIN – 422009, State - Maharashtra, Country - India.



Nashik : 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)
E-mail : nashik@vastukala.org, Tel. : +91 253 4068262 / 9890380564

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TeleFax : +91 22 28371325/24
✉ mumbai@vastukala.org

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Row House No. 4, Ground + 1st Floor, "Sai Galaxy - V", Survey No. 936 / 1 / 1 (Old Survey No.1200), Plot No. 9 / 10, Shiv Saptashrungi Nagar, Near Ashoka Universal School, Village - Sinnar, Taluka - Sinnar, District - Nashik, PIN Code - 422 113, State - Maharashtra, Country - India. belongs to Name of Proposed Purchaser: **Shri. Ramesh Tulshiram Ingale & Smt. Sunita Ramesh Ingale**. Name of Owner: **M/S. K.S. Construction**.

Boundaries of the property.

Boundaries	Actual	Row House
North	Plot No. 11	Row House No. 5
South	Plot No. 8	Row House No. 3
East	9 M. Wide Colony Road	Road
West	Plot No. 4 & 5	Open Plot

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 30,24,000.00 (Rupees Thirty Lakh Twenty Four Thousand Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Reg. No. IBB/RV/07/2018/10366
BOB Empanelment No.: ZO:MZ:ADV:46:941
Encl: Valuation report.

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Auth. Sign.



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Vastukala Consultants (I) Pvt. Ltd.

121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai – 400 093.

To,

The Chief Manager,**Bank of Baroda****Mumbai Naka Parisar Nashik Branch**

Shop No. 14 & 15, Suyojit Commercial Complex,

Near Hotel Prakash, Mumbai Naka Parisar,

Nashik, PIN – 422009, State - Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF ROW HOUSE)

I	General	
1.	Purpose for which the valuation is made	: To assess Fair Market value of the property for Bank Loan Purpose.
2.	a)	Date of inspection : 24.03.2023
	b)	Date on which the valuation is made : 25.03.2023
3.	List of documents produced for perusal: <ul style="list-style-type: none"> i. Copy of Draft between Shri. Ramesh Tulshiram Ingale & Smt. Sunita Ramesh Ingale (Proposed Purchaser) And M/S. K.S. Construction (Owner) Dated 24.03.2023 ii. Copy of Occupancy Certificate No. CBNSN / FO / 2022 / APL / 00022 dated 29.11.2022 issued by Sinnar Municipal Council, Nashik iii. Copy of Approved Plan No. CBNSN / B / 2022 / APL / 00525 dated 16.03.2022 issued by Sinnar Municipal Council, Nashik iv. Copy of Commencement Certificate No. CBNSN / B / 2022 / APL / 00525 dated 16.03.2022 issued by Sinnar Municipal Council, Nashik 	
	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: Name of Proposed Purchaser: Shri. Ramesh Tulshiram Ingale & Smt. Sunita Ramesh Ingale. Name of Owner: M/S. K.S. Construction Address: Residential Row House No. 4, Ground + 1 st Floor, “ Sai Galaxy – V ”, Survey No. 936 / 1 / 1 (Old Survey No.1200), Plot No. 9 / 10, Shiv Saptashrunji Nagar, Near Ashoka Universal School, Village - Sinnar, Taluka – Sinnar, District - Nashik, PIN Code – 422 113, State – Maharashtra, Country – India. Contact Person: Shri. Ramprashant Landage (Site Supervisor) Contact No. +91 9552871701 Joint Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a Residential Row House of Ground + 1 st floor. As per approved plan, the composition of Row House is: Ground Floor – Living Room + Kitchen + Bath + Open Space + Porch First Floor – 2 Bedroom + Bath + Terrace

			The property is at 3.2 Km. travelling distance from nearest railway station Nashik Road.	
5a.	Total Lease Period & remaining period (if leasehold)	:	N.A. as the property is freehold.	
6.	Location of property	:		
	a) Plot No. / Survey No.	:	Survey No. 936 / 1 / 1(Old Survey No.1200), Plot No. 9 / 10	
	b) Door No.	:	Residential Row House No. 4	
	c) T.S. No. / Village	:	Village – Sinnar	
	d) Ward / Taluka	:	Taluka – Nashik	
	e) Mandal / District	:	District – Nashik	
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Approved Plan No. CBNSN / B / 2022 / APL / 00525 dated 16.03.2022 issued by Sinnar Municipal Council, Nashik	
	g) Approved map / plan issuing authority	:	Sinnar Municipal Council, Nashik	
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	Yes	
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	No	
7.	Postal address of the property	:	Residential Row House No. 4, Ground + 1 st Floor, “Sai Galaxy – V”, Survey No. 936 / 1 / 1(Old Survey No.1200), Plot No. 9 / 10, Shiv Saptashrunji Nagar, Near Ashoka Universal School, Village - Sinnar, Taluka – Sinnar, District - Nashik, PIN Code – 422 113, State – Maharashtra, Country – India.	
8.	City / Town	:	Nashik	
	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	:	Village – Sinnar Sinnar Municipal Council, Nashik	
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	
13.	Dimensions / Boundaries of the Property / Plot		Actual	As per Agreement
	North	:	Plot No. 11	Plot No. 11
	South	:	Plot No. 8	Plot No. 8
	East	:	9 M. Wide Colony Road	9 M. Wide Colony Road
	West	:	Plot No. 4 & 5	Plot No. 4 & 5
13.1	Dimensions / Boundaries of the property /		Actual	As per Plan

	Row House														
	North		Row House No. 5												
	South		Row House No. 3												
	East		Road												
	West		Open Plot												
			9 M. Wide Colony Road												
			Plot No.5												
13.2	Latitude, Longitude & Co-ordinates of the site	:	19°51'45.8"N 73°58'53.5"E												
13.3	Whether Boundaries Matching with Actual	:	Yes												
14.	Extent of the site	:	Carpet Area as per actual site measurement are as under:												
			<table border="1"> <thead> <tr> <th>Floor</th> <th>Carpet area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>Ground</td> <td>267.00</td> </tr> <tr> <td>First</td> <td>277.00</td> </tr> <tr> <td>Attached Terrace</td> <td>88.00</td> </tr> <tr> <td>Open Area</td> <td>52.00</td> </tr> <tr> <td>Porch Area</td> <td>91.00</td> </tr> </tbody> </table>	Floor	Carpet area (Sq. Ft.)	Ground	267.00	First	277.00	Attached Terrace	88.00	Open Area	52.00	Porch Area	91.00
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Ground	267.00														
First	277.00														
Attached Terrace	88.00														
Open Area	52.00														
Porch Area	91.00														
			Built Up Area in Sq. Ft. = 864.00 (Area as per Draft)												
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Built Up Area in Sq. Ft. = 864.00 (Area as per Draft)												
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant												
II	APARTMENT BUILDING														
1.	Nature of the Apartment	:	Residential												
2.	Location	:													
	C.T.S. No.	:	Survey No. 936 / 1 / 1(Old Survey No.1200), Plot No. 9 / 10												
	Block No.	:	-												
	Ward No.	:	-												
	Village / Municipality / Corporation	:	Village – Sinnar Sinnar Municipal Council, Nashik												
	Door No., Street or Road (Pin Code)	:	Residential Row House No. 4, Ground + 1 st Floor, "Sai Galaxy – V", Survey No. 936 / 1 / 1(Old Survey No.1200), Plot No. 9 / 10, Shiv Saptashrunji Nagar, Near Ashoka Universal School, Village - Sinnar, Taluka – Sinnar, District - Nashik, PIN Code – 422 113, State – Maharashtra, Country – India.												
3.	Description of the locality Residential / Commercial / Mixed	:	Residential												
4.	Year of Construction	:	2022 (As per Occupancy Certificate)												
5.	Number of Floors	:	Ground Floor + 1 st Floor												
6.	Type of Structure	:	R.C.C. Framed Structure												
7.	Number of Dwelling units in the building	:	-												
8.	Quality of Construction	:	Good												
9.	Appearance of the Building	:	Good												
10.	Maintenance of the Building	:	Good												

11.	Facilities Available	:													
	Lift	:	Not Provided												
	Protected Water Supply	:	Municipal Water supply												
	Underground Sewerage	:	Connected to Municipal Sewerage System												
	Car parking - Open / Covered	:	Open Parking												
	Is Compound wall existing?	:	Yes												
	Is pavement laid around the building	:	Yes												
III	ROW House														
1	The floor in which the Row House is situated	:	Ground + 1 st Floor												
2	Door No. of the Row House	:	Residential Row House No.4												
3	Specifications of the Row House	:													
	Roof	:	R.C.C. Slab												
	Flooring	:	Vitrified tile flooring												
	Doors	:	Teak Wood door framed with flush doors												
	Windows	:	Powder Coated Aluminum Sliding windows												
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed												
	Finishing	:	Cement Plastering with POP finished												
4	House Tax	:													
	Assessment No.	:	Details Not Available												
	Tax paid in the name of:	:	Details Not Available												
	Tax amount:	:	Details Not Available												
5	Electricity Service connection No.:	:	Details Not Available												
	Meter Card is in the name of:	:	Details Not Available												
6	How is the maintenance of the Row House?	:	Good												
7	Sale Deed executed in the name of	:	Name of Proposed Purchaser: Shri. Ramesh Tulshiram Ingale & Smt. Sunita Ramesh Ingale. Name of Owner: M/S. K.S. Construction												
8	What is the undivided area of land as per Sale Deed?	:	Details not available												
9	What is the plinth area of the Row House?	:	Built Up Area in Sq. Ft. = 864.00 (Area as per Draft)												
10	What is the floor space index (app.)	:	Sinnar Municipal Council, Nashik												
11	What is the Carpet Area of the Row House?	:	Carpet Area as per actual site measurement are as under: <table border="1" data-bbox="869 1541 1449 1780"> <thead> <tr> <th>Floor</th> <th>Carpet area (Sq. Ft.)</th> </tr> </thead> <tbody> <tr> <td>Ground</td> <td>267.00</td> </tr> <tr> <td>First</td> <td>277.00</td> </tr> <tr> <td>Attached Terrace</td> <td>88.00</td> </tr> <tr> <td>Open Area</td> <td>52.00</td> </tr> <tr> <td>Porch</td> <td>91.00</td> </tr> </tbody> </table>	Floor	Carpet area (Sq. Ft.)	Ground	267.00	First	277.00	Attached Terrace	88.00	Open Area	52.00	Porch	91.00
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Ground	267.00														
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Open Area	52.00														
Porch	91.00														
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium												
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose												
14	Is it Owner-occupied or let out?	:	Vacant												
15	If rented, what is the monthly rent?	:	₹ 6,500.00 Expected rental income per month												

IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
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 Row House with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 3,000.00 to ₹ 4,000.00 per Sq. Ft. on Built up Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Row House under valuation after comparing with the specifications and other factors with the Row House under comparison (give details).	:	3,500.00 per Sq. Ft. on Built up Area
3	Break – up for the rate	:	
	i) Building + Services	:	₹ 2,000.00 per Sq. Ft.
	ii) Land + others	:	₹ 1,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 21,800.00 per Sq. M. i.e. ₹ 2,025.00 per Sq. Ft.
	Guideline rate (After Depreciation)	:	-
5	Registered Value (if available)	:	-
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	:	
a	Depreciated building rate	:	
	Replacement cost of Row House with Services (v(3)i)	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	1 years
	Life of the building estimated	:	59 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N/A
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	-
	Depreciated building rate VI (a)	:	₹ 2,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 1,500.00 per Sq. Ft.
	Total Composite Rate	:	₹ 3,500.00 per Sq. Ft.
	Remark : -	:	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Row House	864.00 Sq. Ft.	3,500.00	30,24,000.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
11	As per current stage of work completion the value of the Row House (if Row House is under construction)			
12	After 100% completion final value of Row House			
	Total Value of the property			30,24,000.00

Value of Row House

Fair Market Value of the property	30,24,000.00
Realizable value of the property	28,72,800.00
Distress Value of the property	24,19,200.00
Insurable value of the property (864.00 Sq. Ft. X ₹ 2,000.00)	17,28,000.00
Guideline value of the property (864.00 Sq. Ft X ₹ 2,025.00)	17,49,600.00

Justification for price / rate

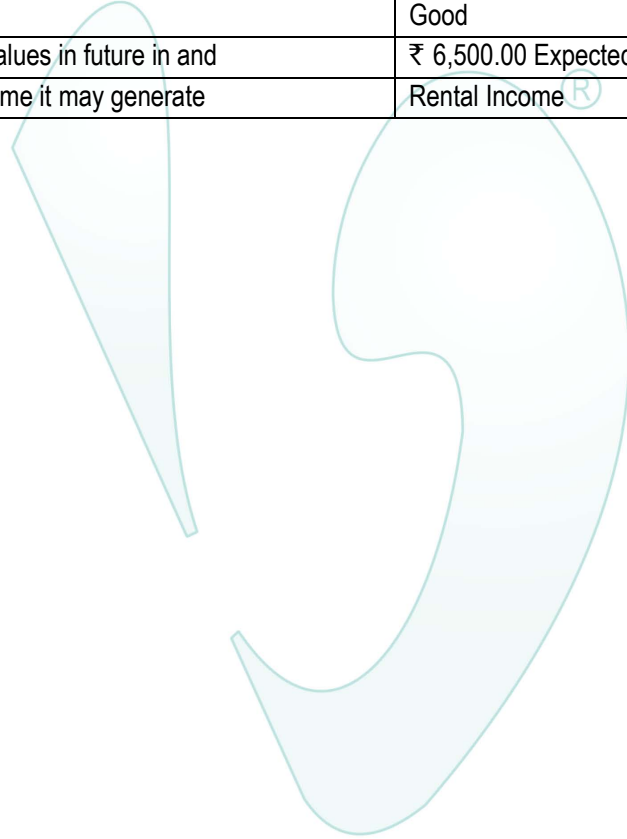
The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month. In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Row House, where there are typically many comparables available to analyze. As the property is a Residential Row House, we have

adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 3,000.00 to ₹ 4,000.00 per Sq. Ft. on Built up Area. Considering the rate with attached report, current market conditions, demand and supply position, Row House size, location, upswing in real estate prices, sustained demand for Residential Row House, all-round development of commercial and residential application in the locality etc. We estimate ₹ 3,500.00 per Sq. Ft. on Built up Area for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	There is no threat of acquisition by Govt. CRZ Provisions not applicable.
i) Saleability	Good
ii) Likely rental values in future in and	₹ 6,500.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income [₹]



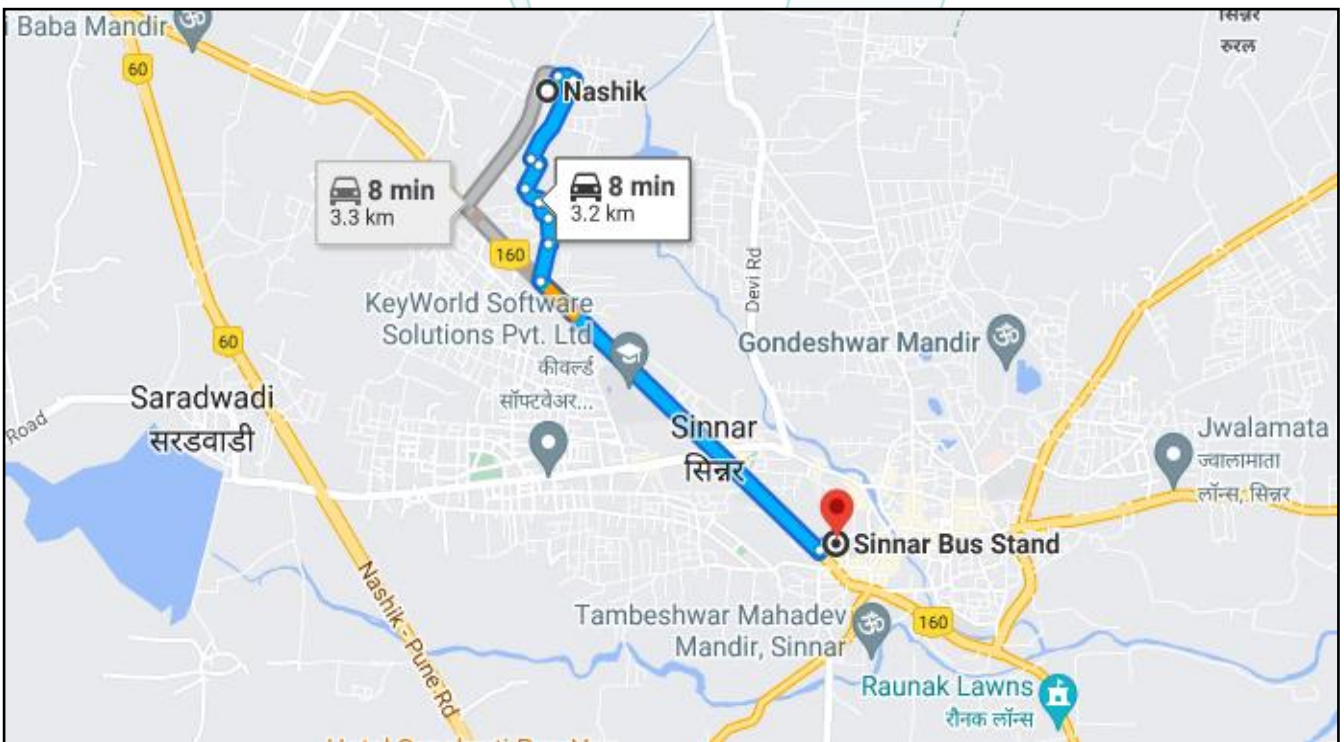
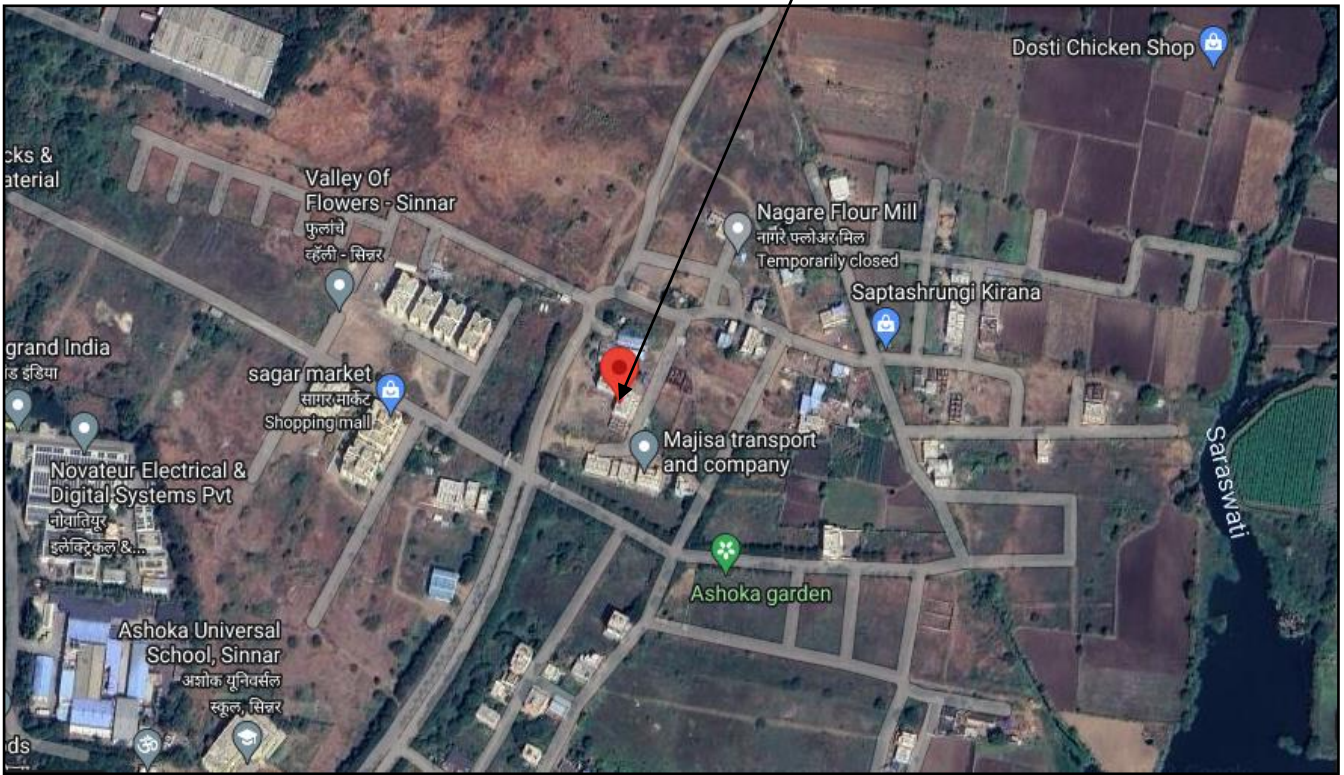
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Actual site photographs



Route Map of the property


Site u/r



Latitude Longitude: 19°51'45.8"N 73°58'53.5"E

Note: The Blue line shows the route to site from nearest Bus Stop (Sinnar – 3.2 Km.)

Ready Reckoner Rate


Department of Registration & Stamps
 Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

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Year
 20222023 ▾

Annual Statement of Rates

Language
 English ▾

Selected District नाशिक ▾

Select Taluka सिन्नर ▾

Select Village सिन्नर क्र-वर्ग नगरपरिषद (वाडीव हद्द) ▾

Search By Survey No Location

Select	उपविभाग	चुकी बमीन	निवासी सदनिका	बाँकीस	दुकाने	बौधोगिक	एकक (Rs./)
SurveyNo	2.1-नाशिक राष्ट्रीय महामार्गावरील रहिवास विभागातील मिळकती	4820	22960	26410	29500	0	चौ. मीटर
SurveyNo	2.2-शिर्डी राज्य महामार्गावरील रहिवास विभागातील मिळकती	3360	21800	25070	27500	0	चौ. मीटर
SurveyNo	2.3-इतर रस्त्यावरील रहिवास विभागातील मिळकती	2570	21800	25000	27250	0	चौ. मीटर
SurveyNo	2.4-नाशिक राष्ट्रीय महामार्गावरील रहिवास विभागातील मिळकती	3020	21800	25000	27250	0	चौ. मीटर
SurveyNo	2.5-शिर्डी राज्य महामार्गावरील रहिवास विभागातील मिळकती	2000	21800	24150	25180	0	चौ. मीटर

123

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Price Indicators

99 acres

Post proper

Home > Property In Nashik > House for sale in Nashik > House for sale in Sinnar Posted on Mar 23, 2023 | Ready to move

95 Lac

@ 5,882 per sq.ft.

Estimated EMI ₹ 75,877

4Bedrooms 3Baths

Independent House/Villa for Sale

In vijaynagar, Sinnar, Nashik, Maharashtra

RERA STATUS NOT AVAILABLE | Website: <https://maharera.t.mahaonline.gov.in>

Overview
Owner Details
Explore Locality
Recommendations

Property (4)

Photos (1/4)

Area

Plot area 1615 sq.ft.

(150.04 sq.m.)

Configuration

4 Bedrooms, 3 Bathrooms, 2 Balconies

Price

₹ 95 Lac

@ 5,882 per sq.ft.

Address

vijaynagar
Sinnar, Nashik

Total Floors

2 Floors

Property Age

1 to 5 Year Old

HOUSING.COM
Buy In Nashik

+ Add

Home / Sinnar Taluka / House for Sale in Sinnar Taluka / 2 BHK Independent House Last updated: Nov 17, 2022

2 BHK Independent House

Sinnar Taluka, Nashik

OFFERS Zero brokerage Know More

₹35.0 L

EMI starts at 18.53 K

5.83 K/sq.ft

Contact Owner

No Property Images Available

Request Photos

600 sq.ft

Build Up Area

5.83 K/sq.ft

Avg. Price

4 Year Old

Age of property

Ready to move

Possession status

Unfurnished

Furnishing

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Price Indicators

99acres

Buy ▾

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Post property

Home > Property in Nashik > House for sale in Nashik > House for sale in Sinnar > 2 BHK House for sale in Sinnar

Posted on Feb 23, 2023 | Ready to move

26.5 Lac

@ 3,312 per sq.ft.

Estimated EMI ₹ 21,166

2Bedrooms 2Baths


Independent House/Villa for Sale
in Sinnar, Nashik, Maharashtra

RERA STATUS

NOT AVAILABLE
Website: <https://maharera.t.mahaonline.gov.in>

Overview
Owner Details
Explore Locality
Recommendations

Property (5)



Photos (1/5)

Area

Plot area 800 sq.ft. ▾
(74.32 sq.m.)

Configuration

2 Bedrooms , 2 Bathrooms, 1 Balcony

Price

₹ 26.5 Lac+ Govt Charges & Tax
@ 3,312 per sq.ft.

Address

Sinnar, Nashik

Total Floors

2 Floors

Property Age

0 to 1 Year Old

99acres

Buy ▾

📍
📄
🔍
Post property

Home > Property in Nashik > Flats in Nashik > Flats in Sinnar > 2 BHK Flats in Sinnar

Posted on Feb 28, 2023 | Ready to move

32 Lac

@ 3,200 per sq.ft.

Estimated EMI ₹ 25,559

2BHK 2Baths

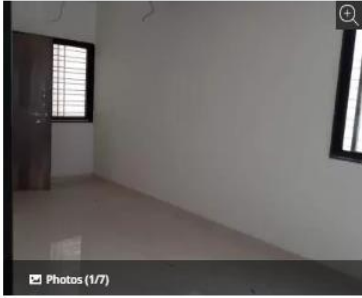
Flat/Apartment for Sale
in gns dream city, Sinnar, Nashik, Maharashtra

RERA STATUS

NOT AVAILABLE
Website: <https://maharera.t.mahaonline.gov.in>

Overview
Owner Details
Price Trends
Explore Locality
Recommendations

Property (7)



Photos (1/7)

Area

Super Built up area 1000 sq.ft. ▾
(92.9 sq.m.)

Configuration

2 Bedrooms , 2 Bathrooms, 2 Balconies

Price

₹ 32 Lac
@ 3,200 per sq.ft.

Address

gns dream city
Sinnar, Nashik

Floor Number

4th of 4 Floors

Property Age

1 to 5 Year Old

Agreement

(1)

सिन्नर वि.क्र.- 2.3

सरकारी मुल्यांकन - 19,00,000/-

मोबदला रुपये - 19,00,000/-

मुद्रांक शुल्क - 1,14,000/-

नोंदणी फी - 19000/-

कायमचे खरेदीखत

आज दिनांक 24 माहे मार्च सन 2023 रोज शुक्रवार ते दिवशी सिन्नर मुक्कांमी...

- 1) श्री. रमेश तुळशीराम इंगळे , उ.व. - 47
(PAN- ADDPI7319C) (UID - 9875 9357 5616)
- 2) सौ. सुनिता रमेश इंगळे , उ.व. - 45
(PAN- AHEPI4111K) (UID - 8601 6708 4034)
दोधे रा. ऋणानुबंध सोसायटी , रुम नंबर 9,
फ्लॅट नं. 33/38 , पांडव नगरी , साई बाबा मंदीरजवळ
नाशिक ता. जि. नाशिक लिहून घेणार

यांस...

के. एस. कन्स्ट्रक्शन्स करीता

सौ. कमल सुधीर कपोते

(PAN - KRKPK4572G)(UID-8693 1784 3262)

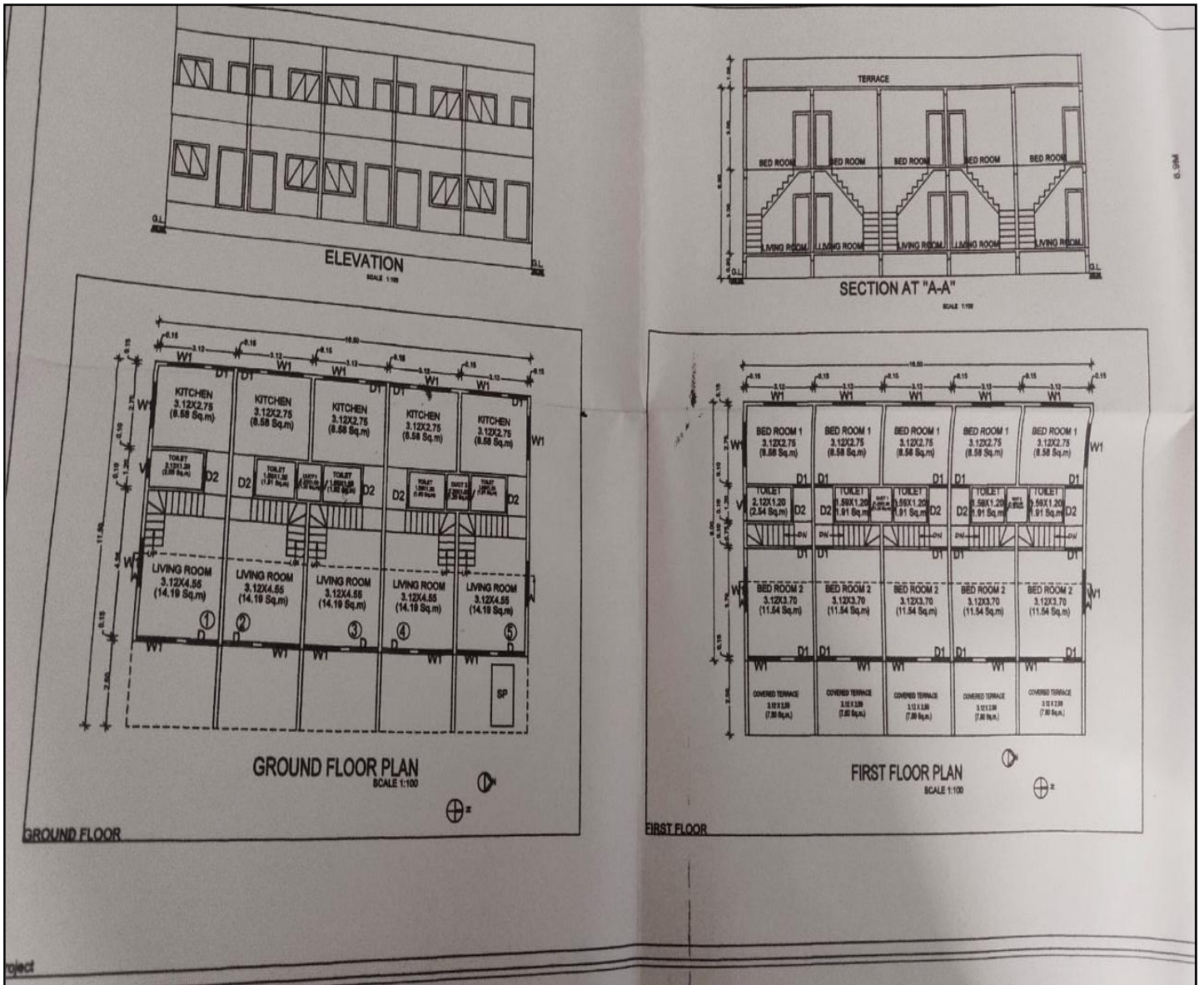
उ.व. - 58, घंटा - व्यापार

रा. सिन्नर ता. सिन्नर जि. नाशिक लिहून देणार

कारणे कायमचे खरेदीखत लहून देते की ,

- 1) मिळकतीचे वर्णन -
तुकडी जिल्हा नाशिक, पोट तुकडी तालुका सिन्नर नाशिक जिल्हा परीषद , तालुका व पंचायत समिती सिन्नर पैकी सिन्नर नगरपालिका हद्दीतील आणि सिन्नर या गांवचे शिवारातील बिनशेती प्लॉट मिळकत.

Approved Plan



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Commencement Certificate



Sinnar Municipal Council
APPENDIX D-1
SANCTION OF BUILDING PERMISSION
AND COMMENCEMENT CERTIFICATE



Building Permit No - 97887

Proposal Code : CBNSN-22-03559

Permit No. : CBNSN/B/2022/APL/00525

Date : 16/03/2022

Building Name : kapote project(Residential) Floors : GROUND FLOOR, FIRST FLOOR

To,
KAMAL SUDHIR KAPOTE,
S. NO. 936/1/1[OLD 1200], PLOT NO.9 & 10, SINNAR 2, NASHIK

Sir/Madam,

With reference to your application No **CBNSN202200050**, dated **20-01-2022** for the grant of sanction of Commencement Certificate under Section 18/44 of The Maharashtra Regional and Town Planning Act, 1966 read with **Maharashtra Municipal Corporations Act, 1949** , to carry out development work / Building on Plot No **9+10**, Revenue S.No. / Khasra no. / Gut no **S. NO. 936/1/1[OLD 1200], PLOT NO. 9 + 10, SINNAR 2, NASHIK**, City Survey No **9+10**, Mouje **SINNER-2** situated at Road / Street , Society : The Commencement Certificate / Building Permit is granted under Section 18/45 of the said Act, subject to the following conditions :

1. The land vacated in consequence of the enforcement of the set back line shall form part of the public street.
2. No new building or part thereof shall be occupied or allowed to be occupied or permitted to be used by any person until Occupancy permission has been granted.
3. The Development permission/Commencement Certificate shall remain valid for a period of one year commencing from the date of its issue.
4. This permission does not entitle you to develop the land which does not vest in you.
5. This permission is being issued as per the provisions of UDCPR. If any permission is required to be obtained from any department of the state or central government under the provisions of any other laws / rules , it shall be binding on the owner/ developer to obtain such permission from the concerned authority.
6. Information Board to be displayed at site till Occupation Certificate.
7. If in the development permission reserved land/amenity space/road widening land is to be handed over to the authority in the lieu of DEVELOPMENT RIGHTS if any, then necessary possession receipt, registered transfer deed alongwith change in name on record of rights shall be executed in the name of authority with in 6 month from the commencement certificate.
8. All the provision mentioned in UDCPR, as may be applicable, shall be binding on the owner/developer.
9. Provision for recycling of Gray water ,where ever applicable shall be completed prior to completion certificate and design, drawing with completion certificate shall be submitted along with the application for occupancy certificate.
10. Lift Certificate from PWD should be submitted before Occupation Certificate, if applicable.
11. Permission for cutting of tree, if necessary, shall be obtained from the tree authority. Also the certificate/letter for plantation of trees on the land, if required under the provision of tree act, shall be submitted before occupation certificate.
12. Authority will not supply water for construction.
13. Areas/cities where storm water drainage system exists or designed, design and drawings from Service consultant for storm water drainage should be submitted to the concerned department of the authority before Commencement of the work and completion certificate of the consultant in this regard shall be submitted along with the application for occupancy certificate.
14. The owner/developer shall submit the completion certificate from the service consultant for completion of the septic tank or proper connection to the sewerage system of the authority or sewage treatment plant (where ever necessary)

Signature valid

Digitally signed by **ANJAY MAHADEO**
Date: 2022.03.16 16:38:50 IST
Reason: Approved Certificate
Location: Sinnar Municipal Council



Scan QR code for verification of authenticity.

Chief Officer,
Sinnar Municipal Council.

As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particular above property in the prevailing condition with aforesaid specification is ₹ **30,24,000.00 (Rupees Thirty Lakh Twenty Four Thousand Only)**. The **Realizable Value** of the above property ₹ **28,72,800.00 (Rupees Twenty Eight Lakh Seventy Two Thousand Eight Hundred Only)** and the **Distress value** ₹ **24,19,200.00 (Rupees Twenty Four Lakh Nineteen Thousand Two Hundred Only)**.

Place: Nashik

Date: 25.03.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD. [®]

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Reg. No. IBBI/RV/07/2018/10366

BOB Empanelment No.: ZO:MZ:ADV:46:941

Auth. Sign.

Enclosures		
	Declaration from the valuer (Annexure – I)	Attached
	Model code of conduct for valuer (Annexure – II)	Attached

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
₹ _____ (Rupees

_____ only).

Date

Signature
(Name Branch Official with seal)

(Annexure – III)

DECLARATION FROM VALUERS

I, Manoj Chalikwar son of Shri. Baburao Chalikwar declare that:

- a. The information furnished in my valuation report dated 25.03.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative have personally inspected the property on 24.03.2023. 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 the 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. (Annexure IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration is being Shri. Ramesh Tulshiram Ingale & Smt. Sunita Ramesh Ingale (Proposed Purchaser) And M/S. K. S. Construction (Owner) vide Draft Dated 24.03.2023
2.	purpose of valuation and appointing authority	As per client request, to ascertain the present market value of the property for Bank of Baroda, Mumbai Naka Parisar Nashik Branch.
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Sachin Raundal – Valuation Engineer Shobha Kuperkar – Technical Manager Vishal Barde – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 24.03.2023 Valuation Date - 25.03.2023 Date of Report – 25.03.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 24.03.2023
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Row House size, location, upswing in real estate prices, sustained demand for Residential Row House, all-round development of commercial and residential application in the locality etc.
11.	major factors that were not taken into account during the valuation;	Nil
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.	Attached

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **25th March 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Row House, admeasuring **864.00 Sq. Ft. Built up Area** in the Name of Proposed Purchaser: **Shri. Ramesh Tulshiram Ingale & Smt. Sunita Ramesh Ingale**. Name of Owner: **M/S. K.S. Construction**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is in the Name of Proposed Purchaser: **Shri. Ramesh Tulshiram Ingale & Smt. Sunita Ramesh Ingale**. Name of Owner: **M/S. K.S. Construction**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client, we understand that the Residential Row House, admeasuring **864.00 Sq. Ft. Built up Area**

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what Purchasers have historically been willing to pay (and sellers willing to accept) for similar properties in an open and competitive market and is particularly useful in estimating the value of the Row House and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Row House, admeasuring **864.00 Sq. Ft. Built up Area**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

(Annexure – II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and 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.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.

15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

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

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers 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 the Companies Act, 2013 (18 of 2013).

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

Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Reg. No. IBBI/RV/07/2018/10366

BOB Empanelment No.: ZO:MZ:ADV:46:941

Auth. Sign.

Think.Innovate.Create