

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Yogesh Gulab Bhadarge,
Sau. Jyoti Yogesh Bhadarge &
Shri. Gulab Rambhau Bhadarge**

Residential Land and (South Side Part) Row House No. 2, "**Mahalaxmi Royal**", Survey No. 133 / Plot / 5,
Ground Floor, Near Shani Mandir, Shivaji Nagar, Satpur Colony, Village – Gangapur,
Taluka – Nashik, District – Nashik, Pin Code – 422 007,
State - Maharashtra, Country – India.

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Longitude Latitude: 20°00'37.2"N 73°42'28.5"E

Valuation Done for:

Bank of Baroda

Mumbai Naka Parisar SMS Nashik Branch




Suyojit Commercial Complex, Shop No.14/15, Datamatics Row House,
Near Hotel Prakash, Mumbai Naka Parisar, Nashik- PIN – 422 009,
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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Mumbai - 400 093, (M.S.), INDIA
 TeleFax : +91 22 28371325/24
 mumbai@vastukala.org

1. VALUATION OPINION REPORT

This is to certify that the property bearing Residential Land and (South Side Part) Row House No. 2, "Mahalaxmi Royal", Survey No. 133 / Plot / 5, Ground Floor, Near Shani Mandir, Shivaji Nagar, Satpur Colony, Village – Gangapur, Taluka – Nashik, District – Nashik, Pin Code – 422 007, State - Maharashtra, Country – India belongs **Shri. Yogesh Gulab Bhadarge, Sau. Jyoti Yogesh Bhadarge & Shri. Gulab Rambhau Bhadarge.**

Boundaries of the property.	Plot	Row House
North	: Row House & Land	Row House
South	: Open Plot	Row House No. 3
East	: Open Plot	Open Plot
West	: Road	Road

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 and Fair Market Value for this particular purpose at ₹ **26,03,280.00** (Rupees Twenty Six Lakh Three Thousand Two Hundred Eighty 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

Auth. Sign.

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

Encl: Valuation Report



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Vastukala Consultants (I) Pvt. Ltd.121, 1st Floor, Ackruti Star, Central Road, MIDC, Andheri (E), Mumbai - 400 093

To,

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

Suyojit Commercial Complex, Shop No.14/15,

Datamatics Row House, Near Hotel Prakash,

Mumbai Naka Parisar, Nashik- PIN – 422 009,

State - Maharashtra, Country – India.

2. VALUATION REPORT (IN RESPECT OF LAND AND ROW HOUSE)

I		General	
1.	Purpose for which the valuation is made	:	As per the request from Bank of Baroda, Mumbai Naka Parisar SMS Nashik Branch to assess Fair market value of the property for banking purpose
2.	a)	Date of inspection	: 17.05.2023
	b)	Date on which the valuation is made	: 19.05.2023
3.	List of documents produced for perusal		
	1. Copy of Sale Deed Vide No. 9914 / 2021 Dated 14.12.2021 between Shri. Yogesh Gulab Bhadarge & Sau. Jyoti Yogesh Bhadarge (Owner) AND M/s. Mahalaxmi Royal (Seller) 2. Copy of Accompanying Occupancy Certificate No. BP / OC / 188 / 2021 dated 28.10.2021 issued by Nashik Municipal Corporation 3. Copy of Commencement Certificate No. LND / BP / 293 / 2021 dated 23.03.2021 issued by Nashik Municipal Corporation. 4. Copy of Approved Row House Plan No. BP / B1 / 293 / 2021 dated 23.03.2021, issued by Sectional Engineer Town Planning, Nashik Municipal Corporation. 5. Copy of Electricity Bill vide Consumer No. 049458046874 dated 27.04.2023 in the name of Yogesh Gulab Bhadarge (Owner) issued by M.S.E.D.C.I		
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)	:	Shri. Yogesh Gulab Bhadarge, Sau. Jyoti Yogesh Bhadarge & Shri. Gulab Rambhau Bhadarge. Address: Residential Land and (South Side Part) Row House No. 2, "Mahalaxmi Royal", Survey No. 133 / Plot / 5, Ground Floor, Near Shani Mandir, Shivaji Nagar, Satpur Colony, Village – Gangapur, Taluka – Nashik, District – Nashik, Pin Code – 422 007, State - Maharashtra, Country – India. Contact Person: Shri. Yogesh Gulab Bhadarge (Owner) Mb. No.: +91 9665306726
5.	Brief description of the property (Including Freehold / freehold etc.):		

The property is located in a developing Residential area having good infrastructure, well connected by road and train. The immovable property comprises of Freehold Residential land and structures thereof. It is located at about 18.8 km. travelling distance from Nashik Road Railway Station.

Plot:

The plot under valuation is Freehold residential plot. **As per Sale deed Plot area is 56.76 Sq. M, which is considered for valuation.**

Structure:

As per Site Inspection structure are as under:

Description	As per site measurement Carpet Area in Sq. M.
RCC Framed Structure	
Ground Floor– Bedroom, Hall, Kitchen, Toilet, Bath.	35.13
Open Space Area	26.01

As per Sale Deed Built Up area is 42.88 Sq. M. which is considered for valuation.

Floors	Area (Sq. M.)
Ground Floor (South Side Part)	42.88
Total Built up area	42.88

5a	Total Lease Period & remaining period (if Freehold)	:	N.A., the land is Freehold
6.	Location of property	:	
a)	Plot No. / Survey No.	:	Survey No. 133 / Plot / 5
b)	Door No.	:	Residential Land and (South Side Part) Row House No. 2
c)	C.T.S. No. / Village	:	Village – Gangapur
d)	Ward / Taluka	:	Taluka – Nashik
e)	Mandal / District	:	District – Nashik
7.	Postal address of the property	:	Residential Land and (South Side Part) Row House No. 2, "Mahalaxmi Royal" , Survey No. 133 / Plot / 5, Ground Floor, Near Shani Mandir, Shivaji Nagar, Satpur Colony, Village – Gangapur, Taluka – Nashik, District – Nashik, Pin Code – 422 007, State - Maharashtra, Country – India.
8.	City / Town	:	Village – Gangapur
	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 – Gangapur Nashik Municipal Corporation.
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.	In Case it is Agricultural land, any conversion to house site plots is contemplated	:	N.A.
13.	Dimensions / Boundaries of the property (Plot)		As per the Deed
	North		Plot No. 4
	South		Plot No. 6
	East		Part of adj. S. No. 121 & 125
	West		Colony Road
13.	Boundaries of the property (Row House)		As per the Deed
1	North		Row House No. 1
	South		Row House No. 3
	East		Marginal Space
	West		9 M. Colony Road
			Actual
			Row House
			Row House No. 3
			Open Plot
			Road
13.	Latitude, Longitude & Co-ordinates of the site	:	20°00'37.2"N 73°42'28.5"E
14.	Extent of the site	:	Plot Area = 56.76
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	(As per Sale deed) Structure Area = 42.88 (As per Sale deed)
16.	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied
II CHARACTERSTICS OF THE SITE			
1.	Classification of locality	:	Good
2.	Development of surrounding areas	:	Developing
3.	Possibility of frequent flooding/ submerging	:	No
4.	Feasibility to the Civic amenities like School, Hospital, Bus Stop, Market etc.	:	All available near by
5.	Level of land with topographical conditions	:	Plain
6.	Shape of land	:	Rectangular
7.	Type of use to which it can be put	:	For Residential purpose
8.	Any usage restriction	:	Residential
9.	Is plot in town planning approved layout?	:	N.A.
10.	Corner plot or intermittent plot?	:	Intermittent
11.	Road facilities	:	Yes
12.	Type of road available at present	:	B.T. Road
13.	Width of road – is it below 20 ft. or more than 20 ft.	:	Above 20 Ft
14.	Is it a Land – Locked land?	:	No

15.	Water potentiality	:	Connected to Municipal Supply Line
16.	Underground sewerage system	:	Connected to Septic Tank
17.	Is Power supply is available in the site	:	Yes
18.	Advantages of the site	:	Located in developing area
19.	Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	:	No
Part – A (Valuation of land)			
1	Size of plot	:	Plot Area = 56.76 (As per Sale deed)
	North & South	:	--
	East & West	:	--
2	Total extent of the plot	:	As per valuation table
3	Prevailing market rate (Along With details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 27,000.00 to ₹ 32,000.00 per Sq. M.
4	Guideline rate obtained from the Registrar's Office	:	₹ 7,600.00 per Sq. M
	In case of variation of 20% or more in the valuation proposed by the valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given.	:	It is a foregone conclusion that market value is always more than RR prices. As the RR rates are fixed by respective state governments for computing stamp duty / regn. Fees. Thus, the rates differ from place to place and location. Amenities per se as evident from the fact that even RR rates decided by Govt. differ.
5	Assessed / adopted rate of valuation	:	₹ 30,000.00 per Sq. M.
6	Estimated value of land	:	₹ 17,02,800.00
Part – B (Valuation of Row House)			
1	Technical details of the Row House	:	
	a) Type of Row House (Residential / Commercial / Residential)	:	Residential
	b) Type of construction (Load bearing / RCC / Steel Framed)	:	As per Brief Description
	c) Year of construction	:	2021 (As per Occupancy Certificate)
	d) Age of the Row House	:	2 Years
	e) Life of the Row House estimated	:	58 Years (Subject to proper, preventive periodic maintenance & structural repairs.)
	f) Number of floors and height of each floor including basement, if any	:	As per Brief Description
	g) Plinth area floor-wise	:	As per valuation table
	h) Condition of the Row House	:	
	i) Exterior – Excellent, Good, Normal, Poor	:	Good
	ii) Interior – Excellent, Good, Normal, Poor	:	Good
	i) Date of issue and validity of layout of approved map	:	Copy of Approved Row House Plan No. BP / B1 / 293 / 2021 dated 23.03.2021, issued by Sectional Engineer
	j) Approved map / plan issuing	:	

	authority	:	Town Planning, Nashik Municipal Corporation.
	k) Whether genuineness or authenticity of approved map / plan is verified	:	Yes
	l) Any other comments by our empanelled valuers on authentic of approved plan	:	No

Specifications of construction (floor-wise) in respect of

Sr. No.	Description	:	
1.	Foundation	:	RCC
2.	Basement	:	No
3.	Superstructure	:	RCC
4.	Joinery / Doors & Windows (Please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber	:	Wooden Flush Doors, Aluminium sliding windows, M.S. gate
5.		:	
6.		:	
7.		:	
8.	RCC Works	:	Slab, Chajja
9.	Plastering	:	Cement
10.	Flooring, Skirting, dado	:	Vitrified
11.	Special finish as marble, granite, wooden paneling, grills etc.	:	Grills to the windows
12.		:	
13.	Roofing including weatherproof course	:	RCC slab
14.	Drainage	:	Connected to Municipal Sewerage System
15.	Compound Wall	:	
	Height	:	5'6" High, R.C.C. columns with B. B. Masonry wall.
	Length	:	
	Type of construction	:	
16.	Electrical installation	:	
	Type of wiring	:	Concealed wiring
	Class of fittings (superior / ordinary / poor)	:	Ordinary
	Number of light points	:	Provided as per requirement
	Fan points	:	Provided as per requirement
	Spare plug points	:	Provided as per requirement
	Any other item	:	-
17.	Plumbing installation	:	
	a) No. of water closets and their type	:	Provided as per requirement
	b) No. of wash basins	:	Provided as per requirement
	c) No. of urinals	:	Provided as per requirement
	d) No. of bath tubs	:	Provided as per requirement
	e) Water meters, taps etc.	:	Provided as per requirement
	f) Any other fixtures	:	Provided as per requirement

Details of Valuation: -

Items	Area In Sq. M.	Year Of Const.	Total Life of Structure	Full Rate	Age Of Build	Depreciated Rate to be considered	Depreciated Value to be considered	Value / Full Value
Ground	42.88	2021	0	21,000.00	0	21,000.00	9,00,480.00	9,00,480.00

Floor								
						TOTAL	9,00,480.00	9,00,480.00

Part – C (Extra Items)		:	Amount in ₹
1.	Portico	:	Included in the Cost of Construction
2.	Ornamental front door	:	
3.	Sit out / Verandah with steel grills	:	
4.	Overhead water tank	:	
5.	Extra steel / collapsible gates	:	
	Total		
Part – D (Amenities)		:	Amount in ₹
1.	Wardrobes	:	Included in the Cost of Construction
2.	Glazed tiles	:	
3.	Extra sinks and bathtub	:	
4.	Marble / ceramic tiles flooring	:	
5.	Interior decorations	:	
6.	Architectural elevation works	:	
7.	Paneling works	:	
8.	Aluminum works	:	
9.	Aluminum handrails	:	
10.	False ceiling	:	
	Total		
Part – E (Miscellaneous)		:	Amount in ₹
1.	Separate toilet room	:	Included in the Cost of Construction
2.	Separate lumber room	:	
3.	Separate water tank / sump	:	
4.	Trees, gardening	:	
	Total		
Part – F (Services)		:	Amount in ₹
1.	Water supply arrangements	:	Included in the Cost of Construction
2.	Drainage arrangements	:	
3.	Compound wall	:	
4.	C.B. deposits, fittings etc.	:	
5.	Pavement	:	
	Total		

Government Value

Particulars	Area in Sq. M.	Rate in ₹	Value in ₹
Land	56.76	7,600.00	4,31,376.00
Structure	As per valuation table		9,00,480.00
Total			13,31,856.00

3. TOTAL ABSTRACT OF THE ENTIRE PROPERTY

Part – A	Land	:	₹ 17,02,800.00
Part – B	Row House	:	₹ 9,00,480.00
Part – C	Extra Items	:	
Part – D	Amenities	:	
Part – E	Miscellaneous	:	
Part – F	Services	:	

Total	:	₹ 26,03,280.00
Fair Market Value	:	₹ 26,03,280.00
Realizable Value	:	₹ 24,73,116.00
Distress Value	:	₹ 20,82,624.00
Insurable value (Full Replacement Cost – Subsoil Structure cost (15%))	:	₹ 7,65,408.00
1. Remark: For the purpose of valuation, we have considered the land area and Built Up Area as per Sale Deed.		

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 cost approach is a Real Property Valuation method which considers the value of a property as the cost of the land plus the replacement cost of the Row House (construction costs) minus the physical and functional depreciation. This approach is most commonly used for real estate properties that are not easily sold like schools, hospitals, government Row Houses and above type of property.

Land cost can be estimated using the Sales Comparison Approach by studying recent sales of land close to the subject property, and these sales should be comparable in size and location with subject property.

There are different ways to estimate replacement costs, the most common being finding out the cost to build a square foot of comparable properties multiplied by the total square footage of the Row House. The cost approach is commonly used for Residential Bungalow, Residential Row House and properties mentioned above.

As the property is an Residential land and Row House thereof, we have adopted Cost approach / Land and Row House Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 24,000.00 to ₹ 32,000.00 per Sq. M. for land and Structure thereof Considering the rate with attached report, current market conditions, demand and supply position, Land size, location, sustained demand for Residential Row House / Plot, all round development of commercial and Residential application in the locality etc.

We estimate ₹ 30,000.00 per Sq. M. for Land with appropriate cost of construction for valuation.

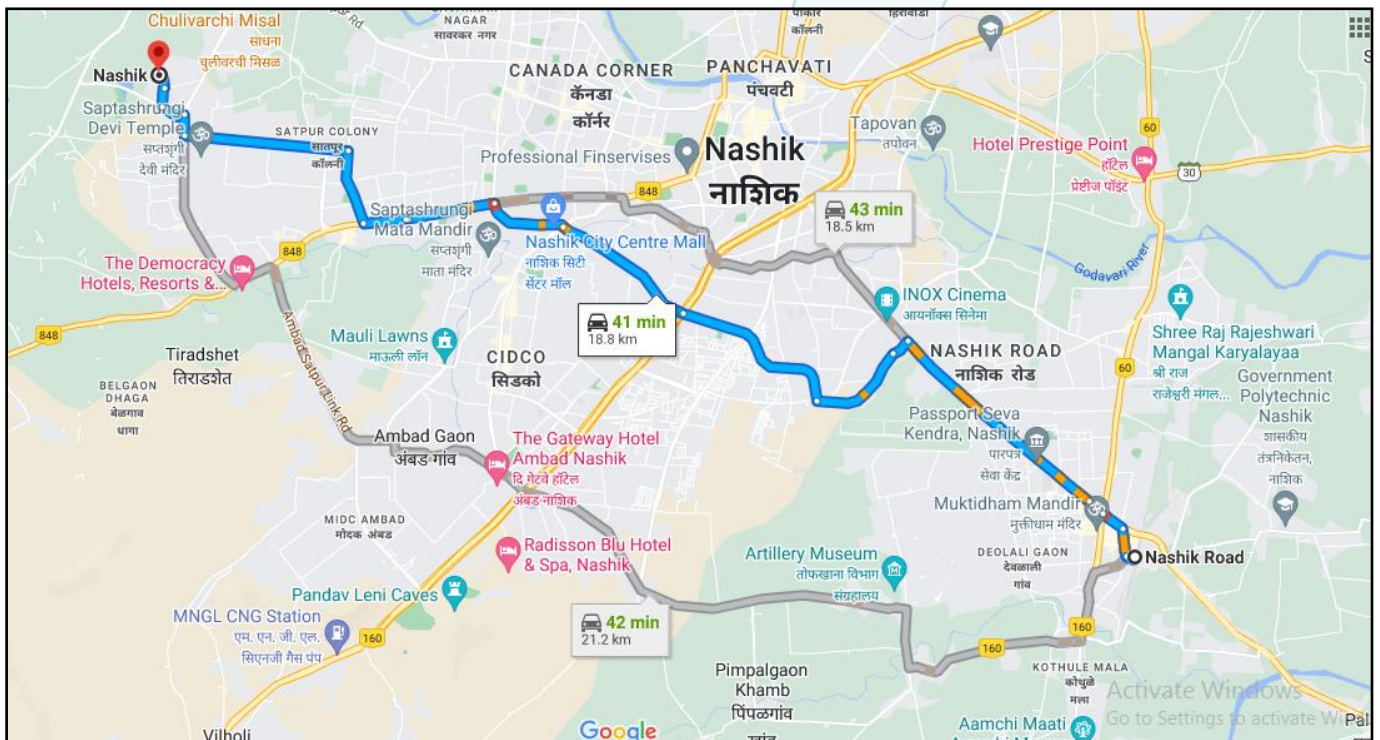
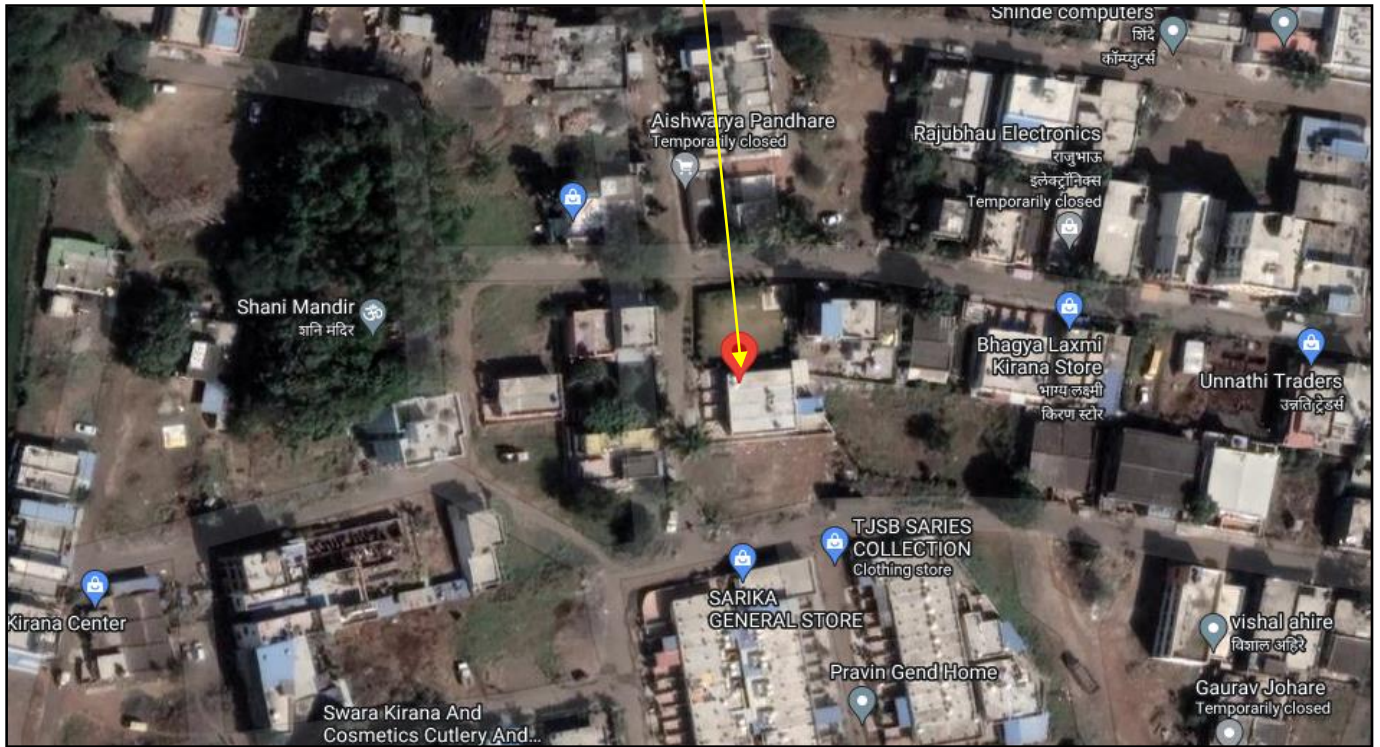
i) Saleability	Good
ii) Likely rental values in future in and	-
iii) Any likely income it may generate	-

4. ACTUAL SITE PHOTOGRAPHS



ROUTE MAP OF THE PROPERTY


Site u/r



Longitude Latitude: 20°00'37.2"N 73°42'28.5"E


Note: The Blue line shows the route to site from nearest Railway Station (Nashik – 18.8 Km)

5. READY RECKONER RATE



Department of Registration & Stamps
Government of Maharashtra

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महाराष्ट्र शासन



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Year 20232024 **Language** English

Annual Statement of Rates

Selected District नाशिक
Select Taluka नाशिक
Select Village मौजे गंगापूर
Search By Survey No Location
Enter Survey No 133

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
12.4-गंगापूर गावठाणापासून दक्षिणेकडे जाणा-या 30.मी. रुंद रस्त्यावरील रहिवास व तत्सम विभागातील मिळकती	7600	29260	33640	36570	0	चौ. मीटर	सर्व्हे नंबर

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Plot For Sale in **Dhruv Nagar, Nashik** [View on map](#)

9 Floors allowed

Plot Area	Any Construction Done	Boundary Wall
54.3 sqm	Yes	Yes

Transaction Type
Resale

99acres Buy Enter Locality / Project / Society / Landmark

Home > Plots in Nasik > Plots in Dhruv Nagar Posted on Apr 27, 2023 | Under Construction

₹49.5 Lac @ 2,500 per sq.ft. Residential Land/Plot for Sale
Estimated EMI ₹39,536 In Dhruv Nagar, Nasik, Maharashtra

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

Overview Owner Details Price Trends Explore Locality Recommendations

Property (0) Photos not shared by advertiser Request Photos	Dimensions Plot area 179.77 sq.m. 1 x b : 9.00 ft. (2.74 mt.) x 1.00 ft. (0.30 mt.)	Price ₹ 49.5 Lac+ Govt Charges & Tax @ 2,500 per sq.ft. (Negotiable)
	Address Dhruv Nagar, Nasik	No. of Open Sides 1
	Possession Within 3 months	Boundary wall Yes

PRICE INDICATORS

99acres Buy ▾ Enter Locality / Project / Society / Landmark

Home > Plots in Nashik > Plots in Dhruv Nagar Posted on Feb 20, 2023

₹65 Lac @ 27,777 per sq.m. Residential Land/Plot for Sale
Estimated EMI ₹ 51,916 in Dhruv Nagar, Nashik, Maharashtra

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

Overview Owner Details Price Trends Explore Locality Recommendations

Property (0)

Photos not shared by advertiser
[Request Photos](#)

Dimensions
Plot area 234 sq.m.
l x b : 59.06 ft. (18.00 mt.) x 42.65 ft. (13.00 mt.)

Price
₹ 65 Lac+ Govt Charges & Tax
@ 27,777 per sq.m. (Negotiable)

Address
Dhruv Nagar, Nashik

Facing
South-West

Corner Property
Yes

Authority approved
Yes

No. of Open Sides
3

Overlooking
Main Road


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Sale Deed

निष्ठा क्र.	: ११४
सुलकांकना प्रमाण किंमत	: १४,१०,०००/-
श्रीवत्सला किंमत	: १९,१०,०००/-
सॅट	: १००/-
नोंकणी शुल्क	: १००/-
<p>विक्री करारनामा [साठेवत] दस्त क्र. ९६८८/२०२१ दि.०७/१२/२०२१ रीती मिळकतीचा पुर्ण मुद्रांक शुल्क अदा करून नोंदविलेला असल्याने प्रस्तुतचा स्वैदीनवताचा दस्त क्र. १००/- च्या मुद्रांकावर नोंदविण्यात आलेला आहे.</p>	
<p>कायम फरीदत स्वैदीनवत</p>	
<p>कायम फरीदत स्वैदीनवत नाशिक महानगरपालिका हद्ददीतील मीजे गंगापूर या गावचे शिवायातील निवासी री-हाऊस या मिळकतीचा आज दिनांक १४ माहे डिसेंबर इ.स.वी सन २०२१ वार मंगळवार ते दिवशी नाशिक मुक्कामी.</p>	
१. श्री. योनेश गुलाब भदवगे)
उ.व.२८, धंदा- नौकरी)
पॅन- BJNPB 6317 A)
आधार- ६३८६ ८१९४ २७२८)
२. श्री. ज्योती योनेश भदवगे)
उ.व.२१, धंदा- गृहीणी)
पॅन- FTHPB 5249 D)
आधार- ९२६८ ३२०० ०३९४)
३. श्री. गुलाब रामभाऊ भदवगे)
उ.व.६०, धंदा- शेती)
पॅन- FRUPB 9493 L)
आधार- ३३४२ ७१३१ ०२६२)
सर्व या धर नं. ३५ आंबेडकर चौक,)
प्रबुध्द नगर, सातपुर, नाशिक)
<p>:: धांसी ::</p>	

महाराष्ट्रची नोंद (AOP))
तर्फे भागीदार)
पॅन- AAMAM 7482 K)
नाशिक शीज पत्ता-प्लॉट नं. ५, सॅट नं. १३३,)
गंगापूर, ता.शि.नाशिक)
१. श्री. सुब्रह्म पित्रीजवान घठाण)
उ.व.३१, धंदा- शेती व व्यापार)
२. श्री. भद्रकर गिरीजी वराडे)
उ.व.५१, धंदा- शेती व व्यापार)
<p>:: धांसी ::</p>	
१. श्री. सुब्रह्म पित्रीजवान घठाण)
उ.व.३१, धंदा- शेती व व्यापार)
२. शहजार्द बंगळी, तुळजा भवाजी)
अदीराजवट, जिजाभाता कॉलनी,)
शिवाजी नगर, सातपुर, नाशिक)
पॅन नं. SCIPP 3985 M)
२. श्री. भद्रकर गिरीजी वराडे)
उ.व.५१, धंदा- शेती व व्यापार)
३. श्री. त्र्यंबक विद्यामंदीर, मु. वासाळी,)
ता.शि.नाशिक)
पॅन नं. CHTPK 7815 H)
<p>कायम स्वैदीनवत लिहून देतो की,</p>	
१. मिळकतीचे वर्णन :)
तुकडी जिल्हा नाशिक, पौट तुकडी ता. नाशिक पैकी नाशिक)
महानगरपालिका हद्ददीतील मीजे. गंगापूर गावचे शिवायातील भुमापन क्र.)
१३३/प्लॉट/५ क्षेत्र ३००.०० चौ.मी., आकार रु. ३०६.०० फीस. यांसी)
चतुःसिमा :)
पूर्वेस :)
पश्चिमेस :)
लागू स.नं. १२१ व १२५ [पाट])
कॉलनी रोड)

Commencement Certificate and Layout Plan



NASHIK MUNICIPAL CORPORATION

NO.LND/BP/ B1/BP/293/ 2021
DATE :- 23/03/2021

SANCTION OF BUILDING PERMISSION AND COMMENCEMENT CERTIFICATE

TO, Mr.Madhukar N.Kharate & Other One
C/o.Er.Hemant Pawar & Stru.Engg.Kishor Chopda Of Nashik


Sub :- Sanction of Building Permission & Commencement Certificate on Plot No.- 5, of S.No./G.No.133 of Gangapur Shiwar.

Ref :- 1) Your Application & for Building permission/ Revised Building permission/ Extension of Structure Plan/ Risk Based Dated:- 10/03/2021 Inward No.B1/BP/339
2) Layout No RP.No.2245 Date : 27/07/1982


Sanction of building permission & commencement certificate is hereby granted under section 45 & 69 of the Maharashtra Regional and Town Planning Act 1966 (Mah. of 1966) to carry out development work and building permission under section 253 of The Maharashtra Municipal Corporation Act (Act No.LIX of 1949) to erect building for Residential Purpose as per plan duly amended in subject to the following conditions.

CONDITIONS (1 to 46)

- 1) The land vacated in consequence of enforcement of the set-back rule shall form part of Public Street.
- 2) No new building of part thereof shall be occupied or allowed to be occupied or permitted to be used by any person until occupancy permission under sec. 263 of the Maharashtra Municipal Corporation Act is duly granted
- 3) The commencement certificate / Building permission shall remain valid for a period of one year commencing from date of its issue & thereafter it shall become invalid automatically unless otherwise renewed in stipulated period Construction work commenced after expiry of period for which commencement certificate is granted will be treated as unauthorized development & action as per provisions laid down in Maharashtra Regional & Town Planning Act, 1966 & under Maharashtra Municipal Corporation Act, 1949 will be taken against such defaulter which should please be clearly noted.
- 4) This permission does not entitle you to develop the land which does not vest in you.
- 5) The commencement of the construction work should be intimated to this office WITHIN SEVEN DAYS
- 6) Permission required under the provision of any other Act, for the time being in force shall be obtained from the concerned authorities before commencement of work [viz under Provision of Urban Land Ceiling & Regulation Act & under appropriate sections of Maharashtra Land Revenue Code 1966]
- 7) The balconies, ottas & verandas should not be enclosed and merged into adjoining room or rooms unless they are counted into built up area of FSI calculation as given on the building plan. If the balconies, ottas & verandas are covered or merged into adjoining room the construction shall be treated as unauthorized and action shall be taken.
- 8) At least FIVE trees should be planted around the building in the open space of the plot. Completion certificate shall not be granted if trees are not planted in the plot as provided under section 19 of the reservation of Tree Act, 1975.
- 9) The drains shall be lined out & covered up properly to the satisfaction of Municipal Authorities of Nashik Municipal Corporation The effluent from septic tank, kitchen, bath etc. should be properly connected to Municipal drain in the nearest vicinity invert levels of the effluent of the premises should be such that the effluent gets into the Municipal drain by gravity with self cleaning velocity In case if there is no Municipal drainage line within 30 meters premises then effluent outlet should be connected to a soak pit. The size of soak pit should be properly worked out on the basis of number of tenements, a pigeon hole circular brick wall should be constructed in the centre of the soak pit. Layers of stone boulders, stone metals and pebbles should be properly laid.
- 10) Proper arrangement for disposal imperial water all be made as per site requirements without disturbancy natural gradient of the land facing to this conditions if any incident happens, the whole responsibility will be on the applicant /developers



BUILDING OCCUPANCY CERTIFICATE
Full (Risk Based)



Ref:- 1) Government of Maharashtra Director No.TPM/4317/10/MCR-11/2017/UD-11, Dated:-22/08/2017
2) Hon. Comm. Order vide letter No.168/ Dt:-23/08/2010.
3) Your application for Occupancy Certificate Inward No.B1/OC/184 Dt:27/10/2021
4) Er. Hemant A. Pawar self Declaration affidavit Dtd. 27/10/2021.

Rsa. Str.

A Name to the Owner/Developer Mr. Madhukar N. Kharate & Other One.

B Location of the proposed site- Gangapur shiwar Nashik

1-Plot No	05	2) Survey No.	133
3-Subarea	Gangapur	4) Town/City	Nashik
Arch/	Er. Hemant A. Pawar	Str.Engg.	Er. Kishor Chopda

C Details of Building

1- Building Permission No.	B1/BP/293/2021	2-Building permission Date	23/03/2021
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The Er. Hemant A. Pawar have given the building completion along self declaration certificate that the building has been completed as per the sanctioned plan and it is declared that the building conforms in all respects to the requirement of the building regulations.
This is to certify that the building has been inspected by Er. Hemant A. Pawar and is completed according to the approved drawing and is fit for occupancy.



D Building Data

1	Name of Floor	a) As per Sanction Plan	0	Ground Floor
		b) As per completed building	0	
2	Use of Building	a) As Per Sanctioned Plan		Residential
		b) As Per Completed Building		
3	Floor Area (m2)	a) As Per Sanctioned Plan		Residential
		b) As Per Completed Building	142.21 Sqm.	
4	Carpet Area (m2)	a) As Per Sanctioned Plan		142.21 Sqm.
		b) As Per Completed Building	142.21 Sqm.	
5	Setbacks (m)	a) As Per Sanctioned Plan		111.88 Sqm.
		b) As Per Completed Building	111.88 Sqm.	
		Approved (a) As Per Sanctioned Plan		Actual (b) As Per Completed Building
		Front"	4.50	4.50
		Rear	1.50	1.50
		Side	1.50 & 1.50	1.50 & 1.50

Open Plot Index No. - 10610319

Details of Fee

Details	Amount	Receipt No.	Book No.	Date
Stamp Fee	600/-	28	1641	27/10/2021
Other Charges	3600/-	29	1641	27/10/2021

APPROVED
As per the accompanying occupancy Certificate
No. Nashik/ B1/OC/188/2021
Date: 28/10/2021

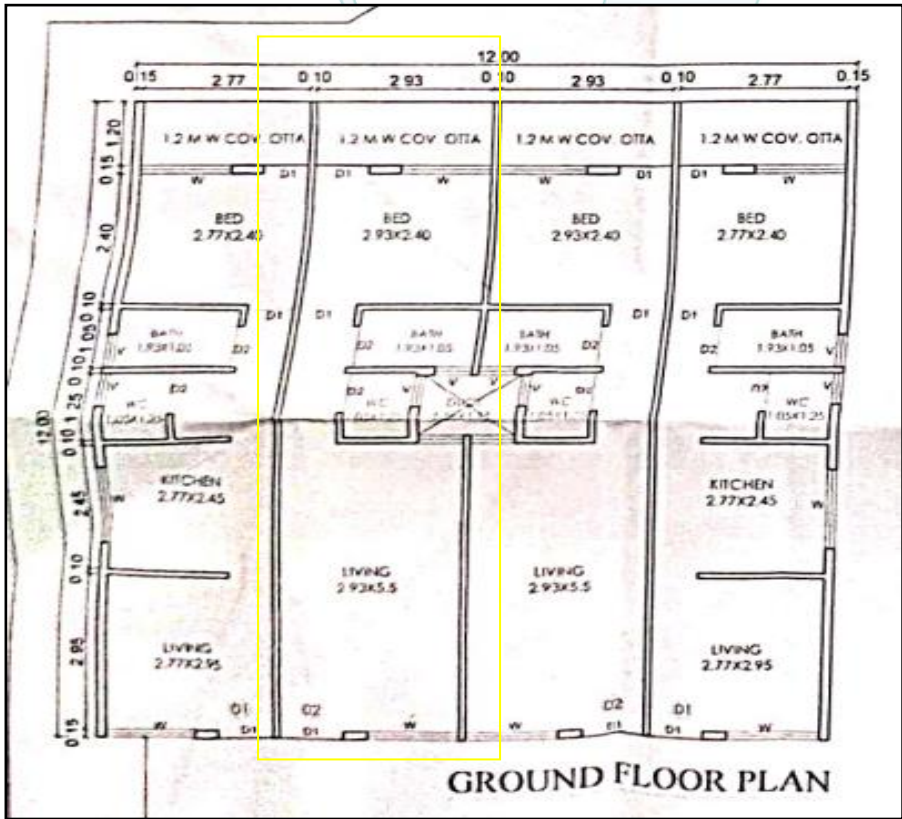
Approved Plan

PROPOSED BUILDING PLAN ON P.NO.5, S.NO.133, OF GANGAPUR SHIWAR, AT.NASHIK. FOR. SHRI. MADHUKAR N. KHARATE & OTHER ONE.

Stamps of Approval of Plans:-

APPROVED
(The Plans amended in
As per the conditions mentioned in
the accompanying commencement
certificate No. B1/BP/283 dated 23/03/2021

SECTIONAL ENGINEER,
TOWN PLANNING DEPARTMENT
NASHIK MUNICIPAL CORPORATION, NASHIK



As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particulars above property in the prevailing condition with aforesaid specification is ₹ **26,03,280.00 (Rupees Twenty Six Lakh Three Thousand Two Hundred Eighty Only)**. The Realizable Value ₹ **24,73,116.00 (Rupees Twenty Four Lakh Seventy Three Thousand One Hundred Sixteen Only)** and the Distress value ₹ **20,82,624.00 (Rupees Twenty Lakh Eighty Two Thousand Six Hundred Twenty Four Only)**.

Place: Nashik

Date: 19.05.2023

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

Director

Auth. Sign.

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

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).

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Date

Signature

(Name & Designation of the Inspecting

Official/s)

Countersigned
(BRANCH MANAGER)

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

(Annexure – I)

1. DECLARATION FROM VALUERS

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

- a. The information furnished in my valuation report dated 19.05.2023 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; ^(R)
- c. I/ my authorized representative have personally inspected the property on 21.03.2023. 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 valuer registered with Insolvency & Bankruptcy Board of India (IBBI).
- j. I am Director of the company, who is competent to sign this valuation report.
- k. Further, I hereby provide the following information.

	Particulars	Valuer comment
1.	Background information of the asset being valued;	The property under consideration was purchased by Shri. Yogesh Gulab Bhadarge, Sau. Jyoti Yogesh Bhadarge & Shri. Gulab Rambhau Bhadarge from M/s. Mahalaxmi Royal Vide Sale deed Dated.14.12.2021.
2.	Purpose of valuation and appointing authority	As per the request from Bank of Baroda, Mumbai Naka Parisar SMS Nashik Branch to assess Fair market value of the property for banking purpose.
3.	Identity of the Valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sanjay Phadol - Regional Technical Manager Swapnil Wagh - Valuation Engineer Vinita Surve– Technical Manager Rushikesh Pingle – 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 – 17.05.2023 Valuation Date – 19.05.2023 Date of Report – 19.05.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on date 17.05.2023
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;	Cost Approach (For Row House construction) Comparative Sales Method (For Land component)
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 land size, location, sustained demand for Residential land, 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

2. ASSUMPTIONS, DISCLAIMERS, LIMITATIONS & QUALIFICATIONS

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **19th May 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 visualizing the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is currently a contiguous and non-agricultural land parcel admeasuring **Plot Area = 56.76 Sq. M. & Total Built Up Area = 42.88 Sq. M.** The property is owned by **Shri. Yogesh Gulab Bhadarge, Sau. Jyoti Yogesh Bhadarge & Shri. Gulab Rambhau Bhadarge.** 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 property is owned by **Shri. Yogesh Gulab Bhadarge, Sau. Jyoti Yogesh Bhadarge & Shri. Gulab Rambhau Bhadarge.** 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.

Town Planning

The permissible land use, zoning, achievable FSI, area statement adopted for purpose of this valuation is based on the information provided by the Client's representative and the same has been adopted for this valuation purpose. VCIPL has assumed the same to be correct and permissible. VCIPL has not validated the same from any authority.

Area

Based on the documents, we understand that the subject property is contiguous and non-agricultural land parcel admeasuring **Plot Area = 56.76 Sq. M. & Total Built Up Area = 42.88 Sq. M..**

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 Highest and Best Use model is used for analysing development potential.

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 buyers 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 land 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 currently Owner Occupied and Bank Possession, contiguous and non-agricultural land parcel admeasuring **Plot Area = 56.76 Sq. M. & Total Built Up Area = 42.88 Sq. M.**

3. 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

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(Annexure – II)

4. 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.

Place: Nashik

Date: 19.05.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Think.Innovate.Create
Auth. Sign.

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