

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Pradeep Ramdas Wanarase & Sau. Vrushali Pradeep Wanarase**

Residential Flat No. 703, 7th Floor, F - Wing, "Anand Vatika Apartment", Gat No. 52/ 4/ 9, CTS No. 1588/ 1/ 8, Opp. to Datta Mandir, Ambedkar Nagar, Ambad Satpur Link Road, Village - Chunchale, Taluka & District - Nashik, PIN Code – 422010, State – Maharashtra, Country – India.

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Latitude Longitude: 19°57'32.1"N 73°43'47.2"E

Valuation Prepared for:

Bank of Baroda

Regional Office Nashik Road Branch

BSNL Building, Datta Mandir Road, Nashik Road,
Nashik -422 101, State - Maharashtra, Country - India.



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mumbai@vastukala.org

Vastukala Consultants (I) Pvt. Ltd.B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.

To,

The Chief Manager,**Bank of Baroda****Regional Office Nashik Road Branch**BSNL Building, Datta Mandir Road, Nashik Road,
Nashik -422 101, State - Maharashtra, Country - India.**VALUATION REPORT (IN RESPECT OF FLAT)**

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	: 21 .06.2023
	b) Date on which the valuation is made	: 22.06.2023
3.	List of documents produced for perusal:	
	i. Copy of Agreement to Sale Vide No. 6062/2021 Dated 14.07.2021	
	ii. Copy of Occupancy Certificate Javak No. NNV/ 26706/ 2020 dated 29.10.2020 issued by Nashik Municipal Corporation, Nashik.	
	iii. Copy of Approved Building Plan Accompanying Commencement Certificate No. B2/ 303/ 4822 dated 15.09.2017 issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik.	
	iv. Copy of Commencement Certificate No. LND/ BP/ B2/ 303/ 4822 dated 15.09.2017 issued by Nashik Municipal Corporation.	
	v. Copy of RERA Registration Certificate No. P51600016722 dated 09.9.2021 issued by Maharashtra Real Estate Regulatory Authority.	
	vi. Copy of Electricity Bill vide Consumer No. 049087967017 dated 17.06.2023 in the name of Shri. Pradeep Ramdas Wanarase issued by M.S.E.D.C.L	
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. Pradeep Ramdas Wanarase & Sau. Vrushali Pradeep Wanarase Address: Residential Flat No. 703, 7th Floor, F - Wing, "Anand Vatika Apartment", Gat No. 52/ 4/ 9, CTS No. 1588/ 1/ 8, Opp. to Datta Mandir, Ambedkar Nagar, Ambad Satpur Link Road, Village - Chunchale, Taluka & District - Nashik, PIN Code – 422010, State – Maharashtra, Country – India. Contact Person: Mr. Pradeep Wanarase (Owner) Contact No. +91 8149386003 Joint Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a Residential Flat No. F - 703 is located on 7 th Floor. As per Approved Plan, the composition of flat is Living + 1 Bedroom + Kitchen + Bathroom + WC + Balcony + Passage (i.e. 1BHK).



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		The property is at 15.3 Km. distance from nearest railway station Nashik Road. Landmark: Opp. to Datta Mandir.	
5a.	Total Lease Period & remaining period (if leasehold)	:	N.A. as the property is freehold.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Gat No. 52/ 4/ 9, CTS No. 1588/ 1/ 8
	b) Door No.	:	Residential Flat No. F - 703
	c) T.S. No. / Village	:	Village – Chunchale
	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 Building Plan Accompanying Commencement Certificate No. B2/ 303/ 4822 dated 15.09.2017 issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik.
	g) Approved map / plan issuing authority	:	Nashik Municipal Corporation, 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 Flat No. 703, 7th Floor, F - Wing, “ Anand Vatika Apartment ”, Gat No. 52/ 4/ 9, CTS No. 1588/ 1/ 8, Opp. to Datta Mandir, Ambedkar Nagar, Ambad Satpur Link Road, Village - Chunchale, Taluka & District - Nashik, PIN Code – 422010, State – Maharashtra, Country – India.
8.	City / Town	:	Chunchale
	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 PanChhayat / Municipality	:	Village – Chunchale Nashik Municipal Corporation, 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 / Building		As per Actual Site As per the Deed
	North	:	E-wing E-wing



	South	:	Road	12.00 Mtr. Road
	East	:	Open Plot	Pathway & Common Area
	West	:	Pathway & A-wing	Pathway & Common Area
13.1	Flat		As per Actual Site	As per the Deed
	North		Lift & Duck	Flat No. F-704
	South		Flat No. F-702	Flat No. F-702
	East		Passage / Flat No. F-708	Passage
	West		Marginal Space	Marginal Space
13.2	Whether Boundaries Matching with Actual		Yes	
13.3	Latitude, Longitude & Co-ordinates of the site	:	19°57'32.1"N 73°43'47.2"E	
14.	Extent of the site	:	<p>Carpet Area in Sq. Ft. = 296.00 Balcony Area in Sq. Ft. =24.00 (Area as per site Measurement)</p> <p>Carpet Area in Sq. Ft. = 320.00 Balcony Area in Sq. Ft. =28.00 Total Carpet Area in Sq. Ft. = 348.00 (Area as per Agreement to Sale & Approved Plan)</p> <p>Built up in Sq. Ft. = 383.00 (Carpet Area as per Sale Deed + 10%)</p>	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	<p>Carpet Area in Sq. Ft. = 320.00 Balcony Area in Sq. Ft. =28.00 Total Carpet Area in Sq. Ft. = 348.00 (Area as per Agreement to Sale & Approved Plan)</p>	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Gat No. 52/ 4/ 9, CTS No. 1588/ 1/ 8	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Chunchale Nashik Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 703, 7th Floor, F - Wing, "Anand Vatika Apartment" , Gat No. 52/ 4/ 9, CTS No. 1588/ 1/ 8, Opp. to Datta Mandir, Ambedkar Nagar, Ambad Satpur Link Road, Village - Chunchale, Taluka & District - Nashik, PIN Code – 422010, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2020 (As per Occupancy Certificate)	



5.	Number of Floors	:	Ground (Parking) + 7 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	10 Flat on 7 th Floor
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	2 Lifts
s	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Stilt Car Parking
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
III	FLAT		
1	The floor in which the Flat is situated	:	7 th Floor
2	Door No. of the Flat	:	Residential Flat No. F - 703
3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tile Flooring
	Doors	:	Door framed with flush doors
	Windows	:	Aluminum sliding window with M.S. Grills
	Fittings	:	Concealed Plumbing, Concealed Electrical wiring
	Finishing	:	Cement Plastering
	Paint	:	Distemper Paint
4	House Tax	:	
	Assessment No.	:	Details Not Provided
	Tax paid in the name of:	:	Details Not Provided
	Tax amount:	:	Details Not Provided
5	Electricity Service connection No.:	:	Details Not Provided
	Meter Card is in the name of:	:	Details Not Provided
6	How is the maintenance of the Flat?	:	Good
7	Sale Deed executed in the name of	:	Shri. Pradeep Ramdas Wanarase & Sau. Vrushali Pradeep Wanarase
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Flat?	:	Built up in Sq. Ft. = 383.00 (Carpet Area as per Sale Deed + 10%)
10	What is the floor space index (app.)	:	As per NMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 296.00 Balcony Area in Sq. Ft. =24.00 (Area as per site Measurement) Carpet Area in Sq. Ft. = 320.00 Balcony Area in Sq. Ft. =28.00 Total Carpet Area in Sq. Ft. = 348.00 (Area as per Agreement to Sale & Approved Plan)
12	Is it Posh / I Class / Medium / Ordinary?	:	
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Owner Occupied



15	If rented, what is the monthly rent?	:	₹ 3,500.00 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 developing 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 Flat 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)	:	₹ 4,500.00 to ₹ 5,200.00 per Sq. Ft. on Carpet Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 4,700.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	i) Building + Services	:	₹ 2,000.00 per Sq. Ft.
	ii) Land + others	:	₹ 2,700.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 30,303.00 per Sq. M. ₹ 2,790.00 per Sq. Ft.
	Guideline rate obtained (after Depreciation)	:	N.A. as the age of the property is below 5 years
5	Registered Value (if available)	:	--
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	:	
a	Depreciated building rate	:	
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	03 Years
	Life of the building estimated	:	57 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. as the age of the property is below 5 years
	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	:	₹ 2,700.00 per Sq. Ft.
	Total Composite Rate	:	₹ 4,700.00 per Sq. Ft.

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	348.00 Sq. Ft.	4,700.00	16,35,600.00
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	Parking			
12	As per current stage of work completion the value of the Flat (if Flat is under construction)			
13	After 100% completion final value of Flat			
	Total			16,35,600.00

Value of Flat

Fair Market Value	16,35,600.00
Realizable value	15,53,820.00
Distress Value	13,08,480.00
Insurable value of the property (383.00 Sq. Ft. X ₹ 2,000.00)	7,66,000.00
Guideline value of the property (383.00 Sq. Ft. X ₹ 2,790.00)	10,68,000.00

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.

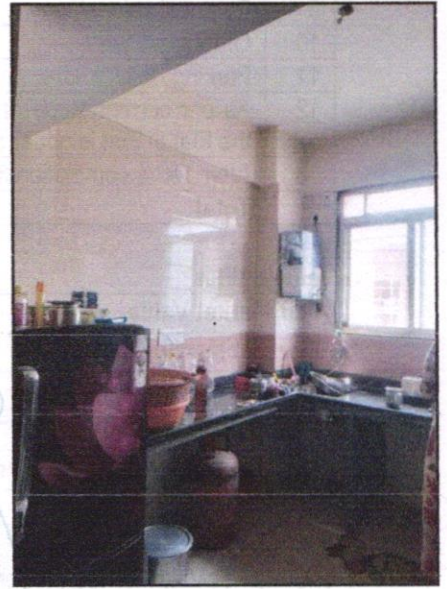
Method of Valuation / Approach

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 Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, 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 ₹ 4,500.00 to ₹ 5,200.00 per Sq. Ft. on Built Up Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and residential application in the locality etc. We estimate ₹ 4,700.00 per Sq. Ft. (after depreciation) on Built Up Area for valuation after depreciation.

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	Not applicable.
i) Saleability	Good
ii) Likely rental values in future in and	₹ 3,500.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

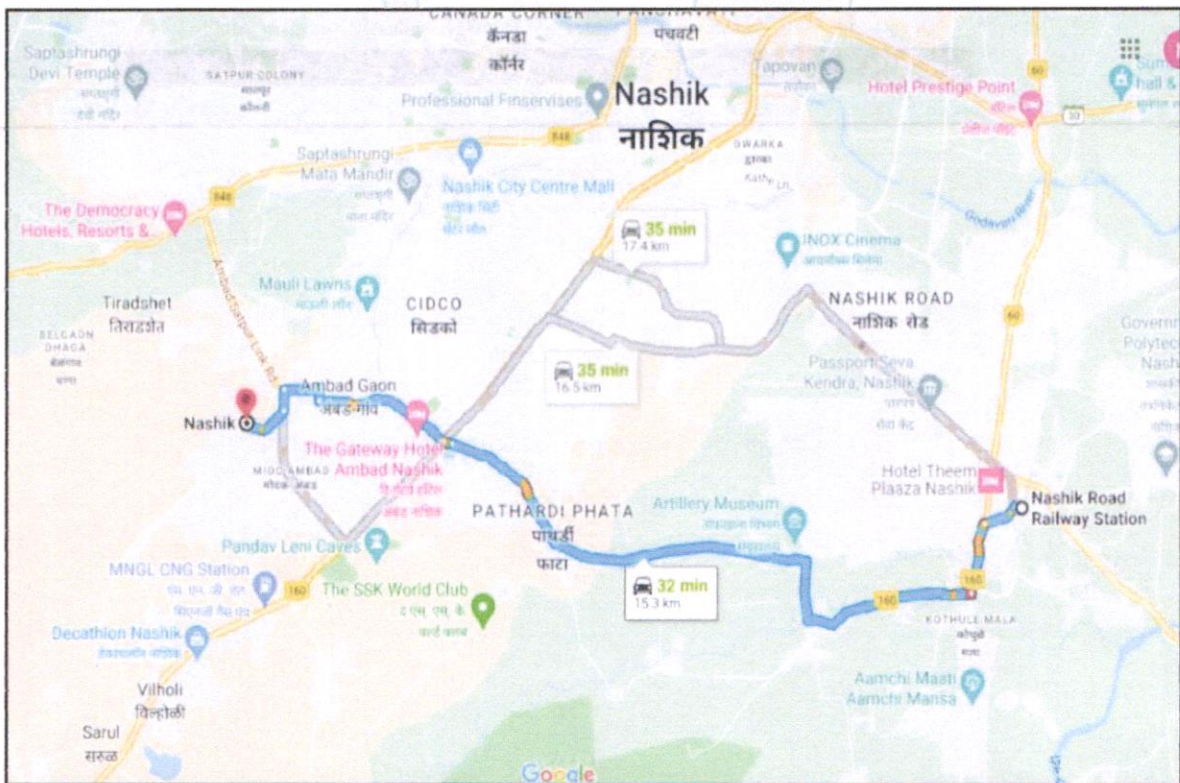


Actual site photographs



Route Map of the property


Site u/r



Latitude Longitude: 19°57'32.1"N 73°43'47.2"E


Note: The Blue line shows the route to site from nearest railway station (Nashik Road – 15.3 Km.)

Ready Reckoner Rate




**Department of
Registration & Stamps**
Government Of Maharashtra

**नोंदणी व मद्रांक
विभाग**
महाराष्ट्र शासन



Valuation
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Rule Guide
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Valuation For Urban Area

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Location Details

Select Type Development Agreement Tenant Occupied Other

Division Name Nashik [Help on Division](#)

District Name नाशिक Taluka Name नाशिक Village/Zone Name मीजे चंचाळे

Attribute सव्हे नंबर 52 SubZone Name 8.7-चंचाळा गावठाणाच्या द

Mahapalika Area Nashik Muncipal Corj

Open Land	Residence	Office	Shop	Industry	Unit
4400	28600	32890	35750	0	Square Meter

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Price Indicators

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Home > Property in Nashik > Flats in Nashik > Flats in Ekdant Nagar > 2BHK Flats in Ekdant Nagar

Posted on May 26, 2023 | Ready to move

₹40 Lac

Estimated EMI ₹ 31,948

2BHK 2Baths

Flat/Apartment for Sale
in Nimbus Heights, Ekdant Nagar, Nashik, Maharashtra


Contact Owner FREE

Shortlist

REMARK STATUS: NOT AVAILABLE | Website: <https://mahaneerak.mahaneerak.com/in>

Overview
Society
Owner Details
Society Reviews
Recommendations

Property (7)



Photos (1/7)

Area

Super Built up area 854 sq.ft.

Price

₹ 40 Lac

@ 4,683 per sq.ft.

Floor Number

5th of 5 Floors

Configuration

2 Bedrooms, 2 Bathrooms, 2 Balconies

Address

Nimbus Heights
Ekdant Nagar, Nashik

Property Age

5 to 10 Year Old

Why should you consider this property?

Top Floor
Parking Available

magicbricks
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Home > Property for sale in Nashik > Flats for Sale in Nashik > Flats for Sale in Chunchale > 2 BHK Flats for Sale in Chunchale > 830 Sq-ft

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OFF

40.0 Lac

Get ₹ 12,000 cashback on Home Loan

ONLY ON MAGICBRICKS

2 BHK Flat For Sale in Omkar Heights, Chunchale, Nashik



2 Beds
2 Baths
1 Balcony
Furnished

<p style="font-size: 0.7em;">Carpet Area</p> <p style="font-weight: bold;">830 sqft</p> <p style="font-size: 0.7em;">= 4,819/sqft</p>	<p style="font-size: 0.7em;">Project</p> <p style="font-weight: bold;">Omkar Heights</p>	<p style="font-size: 0.7em;">Floor</p> <p style="font-weight: bold;">4 (Out of 4 Floors)</p>
<p style="font-size: 0.7em;">Transaction Type</p> <p style="font-weight: bold;">Resale</p>	<p style="font-size: 0.7em;">Status</p> <p style="font-weight: bold;">Ready to Move</p>	<p style="font-size: 0.7em;">Additional Rooms</p> <p style="font-weight: bold;">1 Study Room</p>
<p style="font-size: 0.7em;">Facing</p> <p style="font-weight: bold;">East</p>	<p style="font-size: 0.7em;">Furnished Status</p> <p style="font-weight: bold;">Furnished</p>	<p style="font-size: 0.7em;">Type Of Ownership</p> <p style="font-weight: bold;">Freehold</p>

East Facing Property

Price Indicators

HOUSING.COM Buy in Nashik

Chunchole X + App

Download App

2 BHK Apartments Interested +

2 BHK Apartment Interested +

Home / Nashik / Chunchole / Apartment for Sale in Chunchole 2 BHK Apartment

Last updated: Aug 7, 2022

2 BHK Apartment ₹29.0 L EMI starts at 16.56 K

Block: Height: Ambadekar Nagar, Chunchole, Nashik 3.70 K/sq.ft

OFFER only two flats are remaining Know More

Contact Owner

784 sq.ft Build Up Area 3.70 K/sq.ft Avg. Price 1 Years Old Age of property Ready to move Possession status Lower of 6 floors Semi Furnished Furnishing

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3 BHK Owner Residential House For Sale Ambad Satpur Link Road, Nashik

3 Beds 2 Baths Unfurnished

Super Built-Up Area: 900 sqft ~ ₹5,000/sqft

Floor: Ground (Out of 2 Floors)

Transaction Type: Resale

Status: Ready to Move

Facing: East

Furnished Status: Unfurnished

Car Parking: 6 Open

East Facing Property

Contact Owner Get Phone No.



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Agreement to Sale

<div style="border: 1px solid black; padding: 5px; display: inline-block;"> नामन-१ क्र. ६०२/१०११ ३-४४ </div>													
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">विभाग क्रमांक</td> <td style="width: 70%;">8.7</td> </tr> <tr> <td>मूल्यांकन दर</td> <td>25,100/- + 5% वाढ = 26,355/-</td> </tr> <tr> <td>बाजार मूल्यांकन</td> <td>9,31,000/-</td> </tr> <tr> <td>आपसातील किंमत</td> <td>11,75,000/-</td> </tr> <tr> <td>मुद्रांक शुल्क रा.</td> <td>70,500/-</td> </tr> <tr> <td>नोंदणी फी</td> <td>11,750/-</td> </tr> </table>	विभाग क्रमांक	8.7	मूल्यांकन दर	25,100/- + 5% वाढ = 26,355/-	बाजार मूल्यांकन	9,31,000/-	आपसातील किंमत	11,75,000/-	मुद्रांक शुल्क रा.	70,500/-	नोंदणी फी	11,750/-	
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नोंदणी फी	11,750/-												
<h3>फ्लॉट विक्रीचा करारनामा</h3> <p>फ्लॉट विक्रीचा करारनामा आज दिनांक 14 मार्च जूली सन 2021 रोजी वृध्वाकर न दिवशी नाशिक मुक्तकामी.....</p>													
<ol style="list-style-type: none"> 1. श्री. प्रदिप रामदास वनारसे वय: 30 वर्ष, PAN ADJ PW 9581 R 2. सौ. वृषाली प्रदिप वनारसे वय: 27 वर्ष, PAN AHP PW 2037 D पत्ता: एन-41/जेसीडी/1/3/2, महालक्ष्मी चौक, महालक्ष्मी मंदिरामागे, पवननगर रोड, सावतानगर, सिडको, नाशिक-422009. 	<p style="text-align: center;">लिहून देणारा वाटपदारी</p>												
<p>:: या सी ::</p> <p>डीएमके असोसिएट्स भागीदारी संस्था PAN AAM FD 4704 G तर्फे भागीदार</p> <ol style="list-style-type: none"> 1. श्री. खंडेराव शंकरराव दातीर उ.व. 37, धंदा: शेती व व्यापार, र. फ्लॉट नं. 8, गट नं. 250, शंकर नगर, अंबड, नाशिक-422010. 2. श्री. दिपक पांडुरंग मटाले उ.व. 38, धंदा: शेती व व्यापार, रा. शिवप्रभा, आयटीआय डीजीपी लिंक रोड, आनंदनगर, कामठवाडे, नाशिक-422008. 3. श्री. रवी रामदास कापसे उ.व. 39, धंदा: व्यापार, रा. कविता सोसायटी, ड्युरा गॅस पंपासमोर, लॅम रोड, विहीत गाव, नाशिक-422101. 	<p style="text-align: center;">लिहून देणारा विक्रेता/प्रवर्तक</p>												

<h3>परिशिष्ट -अ -फ्लॉट/ जमिन मिळकतीचे वर्णन:</h3>	
<p>तुकडी जिल्हा नाशिक पोट तुकडी तालुका नाशिक पैकी नाशिक महानगर पालिक नाशिकचे हद्ददीतील मौजे चुंचाळे या गावचे शिवारातील रहिवासी विभागातील विनशोती मिळकत यांसी गट नं. 52/4/9 (यासी सि. स. नं. 1588/1/8) यासी क्षेत्र 00 हे. 57 आर + पोट खराबा क्षेत्र 00 हे. 09. 25 आर असे एकुण क्षेत्र 00 हे. 66. 25 आर म्हणजेच 6625.00 चौ. मी. क्षेत्र या पैकी लिहून देणार यांचे मालकीचे संपुर्ण क्षेत्र 6031. 59 चौ. मी. हि प्रकल्पाची जमिन मिळकत या मिळकतीस चतुःसिमा पुढील प्रमाणे.</p>	
<p>पूर्वेस : गट नं. 52/4/10. पश्चिमेस : गट नं. 52/4/8, गट नं. 52/4/1 व गट नं. 52/4/5. दक्षिणेस : 12.00 मीटर रोड. उत्तरेस : गट नं. 52/4/4.</p>	
<p>येणे प्रमाणे चतुःसिमांकित प्रकल्पाची जमिन मिळकत. या मिळकतीवरील बांधीव "आनंद वाटिका अपार्टमेंट एफ विंग" हि इमारत यासी बांधीव इमारतीखालील तळ जागेचे क्षेत्र 594.39 चौ. मी. + सदर प्रकल्पाचे एकुण जमिन मिळकतीमधील ओपन स्पेस, एमएसइबी स्पेस, पाथ वे व इतर कॉमन ऐरीया (सामाईक क्षेत्र)मधील अविभाज्य हिस्साचे क्षेत्र 815.52 चौ. मी. असे सदर "आनंद वाटिका अपार्टमेंट एफ विंग" चे हिस्साचे एकुण क्षेत्र 1409.91 चौ. मी. सदर बांधीव "आनंद वाटिका अपार्टमेंट एफ विंग" या इमारतीच्या चतुःसिमा खालील प्रमाणे.</p>	
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> नामन-१ क्र. ६०२/१०११ २२-४४ </div>	
<p>पूर्वेस : पाथ वे व कॉमन ऐरीया. पश्चिमेस : पाथ वे व कॉमन ऐरीया. दक्षिणेस : 12.00 मीटर रोड. उत्तरेस : नियोजित "आनंद वाटिका अपार्टमेंट ई विंग"</p>	
<p>येणे प्रमाणे चतुःसिमांकित मिळकत.</p>	
<h3>परिशिष्ट -ब-सदनिका/वेश्म मिळकतीचे वर्णन ;</h3>	
<p>वर परिशिष्ट -अ यात वर्णन केलेल्या प्रकल्पाचे जमिन मिळकतीवर एकत्रित मंजूर केलेल्या बिल्डींग प्लॅन नुसार बांधकाम पूर्ण असलेल्या "आनंद वाटिका अपार्टमेंट एफ विंग" या विंग/ इमारतीतील सातव्या मजल्यावरील सदनिका/फ्लॉट नंबर-703 (सातव्या मजल्यावरील) यासी सदनिका/फ्लॉटचे कारपेट क्षेत्र 29.69 चौ. मी. + बाल्कनीचे क्षेत्र 2.64 चौ. मी. हि सदनिका/फ्लॉट मिळकत यासी सदनिका/फ्लॉट मिळकतीच्या चतुःसिमा पुढील प्रमाणे</p>	
<p>पूर्वेस : पॅसेज. पश्चिमेस : इमारतीची मोकळी जागा. दक्षिणेस : एफ विंग या इमारतीतील फ्लॉट क्र. 702. उत्तरेस : एफ विंग या इमारतीतील फ्लॉट क्र. 704.</p>	



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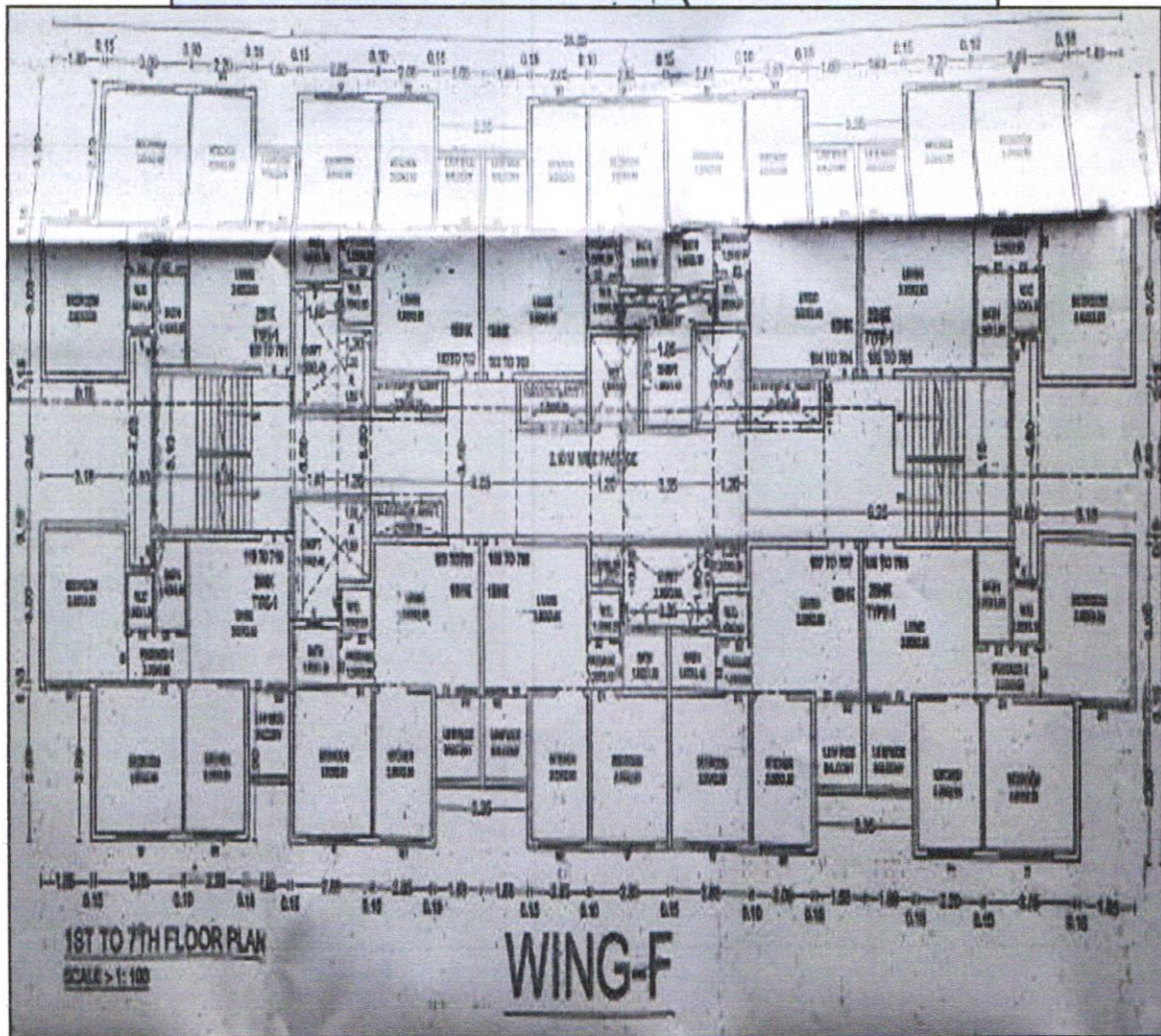
Approved Plan

STAMP OF APPROVAL 1/

APPROVED

The Plans amended in... ..
As per the conditions Mentioned in
the accompanying commencement
Certificate No. **B2/303/4822** dated **15/09/2017**

Executive Engineer
(Town Planning Dept.)
Nashik Municipal Corporation



Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was purchased by Shri. Pradeep Ramdas Wanarase & Sau. Vrushi Pradeep Wanarase from M/s. DMK Associates vide Agreement for Sale dated 14.07.2021
2.	purpose of valuation and appointing authority	As per client request, to ascertain the present market value of the property for Bank of Baroda, R.O. Nashik Road Branch.
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 – Site Engineer Vinita Surve – Technical Manager Rishidatt Yadav – 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 – 21.06.2023 Valuation Date - 22.06.2023 Date of Report - 22.06.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 21.06.2023
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 Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, 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 **22nd June 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 Flat, admeasuring **348.00 Sq. Ft. Total Carpet Area** in the Name of **Shri. Pradeep Ramdas Wanarase & Sau. Vrushali Pradeep Wanarase**. 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 being owned by **Shri. Pradeep Ramdas Wanarase & Sau. Vrushali Pradeep Wanarase**. 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 Flat, admeasuring **348.00 Sq. Ft. Total Carpet 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 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 Flat 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 Flat, admeasuring **348.00 Sq. Ft. Total Carpet 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.



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(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).



