

MASTER VALUATION REPORT



Details of the property under consideration:

Name of Project: "Kalpataru Baug - Phase 2"

"Kalpataru Baug - Phase 2", Group Housing Scheme Plan on Survey No. 2658/1 at Village - Ozar, Shivaji Nagar, Behind Reliance Petrol Pump, Ozar (Mig), Taluka – Niphad, Dist. – Nashik, PIN - 422 206, State - Maharashtra, Country - India

Think.Innovate.Create

Latitude Longitude: 20°05'12.2"N 73°54'55.9"E

Valuation Done for:

State Bank of India

AGM HLST, Satpur Industrial Area, Nashik
Pin Code – 422 007, 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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MASTER VALUATION REPORT OF "Kalpataru Baug - Phase 2"

"Kalpataru Baug - Phase 2", Group Housing Scheme Plan on Survey No. 2658/1 at Village - Ozar, Shivaji Nagar, Behind Reliance Petrol Pump, Ozar (Mig), Taluka – Niphad, Dist. – Nashik, PIN - 422 206, State - Maharashtra, Country - India

Latitude Longitude: 20°05'12.2"N 73°54'55.9"E

NAME OF DEVELOPER: M/s. Kalpataru Buildcon (Mr. Anil Ramkrishna Bhambere & Mrs. Vidya Anil Bhambere)

Pursuant to instructions from State Bank of India, AGM HLST, Satpur, Project Approval Cell, Nashik, we have duly visited, inspected, surveyed & assessed the above said property to determine the fair & reasonable market value of the said property as on **12th August 2023** for approval of Advance Processing Facility.

1. Location Details:

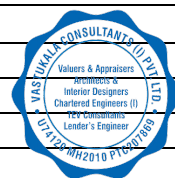
The property is situated at **"Kalpataru Baug - Phase 2"**, Group Housing Scheme Plan on Survey No. 2658/1 at Village - Ozar, Shivaji Nagar, Behind Reliance Petrol Pump, Ozar (Mig), Taluka – Niphad, Dist. – Nashik, PIN - 422 206, State - Maharashtra, Country - India. It is about 22.0 Km. distance from Nashik Road Railway Station Surface transport to the property is by buses, Auto, taxis & private vehicles. Surface transport to the property is by buses, taxis & private vehicles. The property is in developing locality. All the amenities like shops, banks, hotels, markets, schools, hospitals, etc. are all available in the surrounding locality. The locality is middle class & developing.

2. Developer Details:

Name of builder	Mr. Anil Ramkrishna Bhambere & Mrs. Vidya Anil Bhambere	
Project Registration Number	Project	RERA Project Number
	Kalpataru Baug - Phase 2	P51600050445
Register office address	M/s. Kalpataru Buildcon (Mr. Anil Ramkrishna Bhambere & Mrs. Vidya Anil Bhambere) "Maa Bhuvaneshwari Complex", Near Saikheda Phata, Janardhan Swami Nagar, Lohiya Nagar Road, Village – Ozar, Taluka – Niphad, Dist. – Nashik, Pin – 422 206, State - Maharashtra, Country – India	
Contact Numbers	Contact Person: Mr. Sanket (Sales Person - Mobile No. 9527382671 / 09545042176	
E – mail ID	contact@kalpatarubaug.in	

3. Boundaries of the Property:

Direction	Particulars
On or towards North	Kalawati Row House & Road
On or towards South	Internal Road & Open Plot
On or towards East	Open Plot & Road
On or towards West	Building No. 1 Phase -1



Nashik : 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)
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- Regd. Office** : B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
- TeleFax : +91 22 28371325/24
- 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 Branch Manager,
State Bank of India
 AGM HLST, Satpur Industrial Area, Nashik
 Pin Code – 422 007, State - Maharashtra, Country - India

VALUATION REPORT (IN RESPECT OF MASTER VALUATION REPORT)

I		General	
1.	Purpose for which the valuation is made	:	As per request from State Bank of India, Home Loans Sales, Project Approval Cell, Nashik to assess fair market value of the property for bank loan purpose.
2.	a)	Date of inspection	: 12.08.2023
	b)	Date on which the valuation is made	: 16.08.2023
3.	List of documents produced for perusal		
	1. Copy of Legal Title Report date 14.10.2022 issued by Adv. Anish Ramakant Ganore		
	2. Copy of Architect's Certificate date 21.11.2022 issued by Ar. Yogeshwar Gaikwad Associates (As per RERA Certificate)		
	3. Copy of Engineer's Certificate date 25.11.2022 issued by Sagar S. Shah (As RERA Certificate)		
	4. Copy of MAHARERA Registration Certificate of Project No. P51600050445 issued by Maharashtra Real Estate Regulatory Authority date 12.04.2023. Last Modified date 16.03.2023		
	5. Copy of Layout Map date 21.10.2002 issued by Niphad		
	6. Copy of Revised Development Permission and Commencement Certificate No. NMPVP / BP / Village – Ozar / Taluka – Niphad / Survey No. 2658/1 / 1038 date 11.05.2022 issued Nashik Metropolitan Region Development Authority, Nashik		
	7. Copy of Approved Plan No. NMPVP / BP / Village – Ozar / Taluka – Niphad / Survey No. 2658/1 / 1038 date 11.05.2022 issued by Deputy Metropolitan Planner Nashik Metropolitan Region Development Authority, Nashik (Number of Copies - Five - Sheet No. 1/4 to 4/4)		
	Approved upto:		
	Wing	Number of Floors	
	A to B	Ground (Parking) + 1st to 7thUpper Floors.	
	8. Copy of 7/12 extract		
	Project Name (with address & phone nos.)	:	"Kalpataru Baug - Phase 2" , Group Housing Scheme Plan on Survey No. 2658/1 at Village - Ozar, Shivaji Nagar, Behind Reliance Petrol Pump, Ozar (Mig), Taluka – Niphad, Dist. – Nashik, PIN - 422 206, State - Maharashtra, Country - India
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)	:	M/s. Kalpataru Buildcon (Mr. Anil Ramkrishna Bhambere & Mrs. Vidya Anil Bhambere) Address:

			<p>“Maa Bhuvaneshwari Complex”, Near Saikheda Phata, Janardhan Swami Nagar, Lohiya Nagar Road, Village – Ozar, Taluka – Niphad, Dist. – Nashik, Pin – 422 206, State - Maharashtra, Country – India</p> <p>Contact Person: Mr. Sanket (Sales Person - Mobile No. 9527382671 / 09545042176</p>										
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	<p>About "Kalpataru Baug Phase 2" Project: Kalpataru Baug Nasik is a RERA-registered housing society, which means all projects details are also available on state RERA website for end-users and investors. The RERA registration number of this project is P51600029723. 2 BHK Flat for sale in Ojhar, Nashik. This 2 BHK unit is available in Ojhar and offers a premium lifestyle at the best price. This property is posted by owner and there is no brokerage involved. Contact now, for details. It is a desired purchase for any homebuyer in Ojhar. It is on floor 6. The total number of floors is 7.</p> <p><u>TYPE OF THE BUILDING:</u></p> <table border="1"> <thead> <tr> <th>Wing</th> <th>Number of Floors</th> </tr> </thead> <tbody> <tr> <td>A to B</td> <td>Proposed Ground (Parking) + 1st to 7thUpper Floors.</td> </tr> </tbody> </table> <p><u>LEVEL OF COMPLETEION:</u></p> <table border="1"> <thead> <tr> <th>Wing</th> <th>Present stage of Construction</th> <th>Percentage of work completion</th> </tr> </thead> <tbody> <tr> <td>A & B</td> <td>RCC work upto 1st Floor is completed.</td> <td>15%</td> </tr> </tbody> </table> <p><u>DATE OF COMPLETION & FUTURE LIFE:</u> Expected completion date as informed by builder is December - 2026 (As per MAHARERA Certificate) (Wing A & B) Future estimated life of the Structure is 60 years (after completion) Subject to proper, preventive periodic maintenance & Structural repairs.</p> <p><u>PROPOSED PROJECT AMENITIES:</u></p> <ul style="list-style-type: none"> ➤ Vitrified tiles flooring in all rooms ➤ Granite Kitchen platform with Stainless Steel Sink ➤ Powder coated aluminum sliding windows with Mosquito Net ➤ Laminated wooden flush doors with Safety door ➤ Concealed wiring ➤ Concealed plumbing ➤ Landscaping & Tree Planting ➤ Open Parking ➤ Water Conservation, Rain water Harvesting ➤ Sewage Treatment Plant 	Wing	Number of Floors	A to B	Proposed Ground (Parking) + 1 st to 7 th Upper Floors.	Wing	Present stage of Construction	Percentage of work completion	A & B	RCC work upto 1 st Floor is completed.	15%
Wing	Number of Floors												
A to B	Proposed Ground (Parking) + 1 st to 7 th Upper Floors.												
Wing	Present stage of Construction	Percentage of work completion											
A & B	RCC work upto 1 st Floor is completed.	15%											
6.	Location of property	:											
	a)	Plot No. / Survey No.	: Survey No. 2658/1										
	b)	Door No.	: Not applicable										
	c)	C. T.S. No. / Village	: Survey No. 2658/1 at Village - Ozar										

	d)	Ward / Taluka	:	Taluka - Niphad
	e)	Mandal / District	:	Dist. - Nashik
7.		Postal address of the property	:	"Kalpataru Baug - Phase 2", Group Housing Scheme Plan on Survey No. 2658/1 at Village - Ozar, Shivaji Nagar, Behind Reliance Petrol Pump, Ozar (Mig), Taluka – Niphad, Dist. – Nashik, PIN - 422 206, State - Maharashtra, Country - India
8.		City / Town	:	Shivaji Nagar, Behind Reliance Petrol Pump, Ozar (Mig), Taluka – Niphad, Dist. – Nashik
		Residential area	:	Yes (R)
		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	:	Deputy Metropolitan Planner Nashik Metropolitan Region Development Authority, 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
12.		In Case it is Agricultural land, any conversion to house site plots is contemplated	:	N.A.
13.		Boundaries of the property		
		As per Documents	As per MAHARERA	As per Site
		North	Gut No. 2659	Kalawati Row House & Road
		South	Gut No. 2657	Internal Road & Open Plot
		East	12.00 Mtr. Road	Open Plot & Road
		West	Gut No. 2656	Building No. 1 Phase -1
14.1		Dimensions of the site	N. A. as the land is irregular in shape	
			A As per the Deed	B Actuals
		North	-	-
		South	-	-
		East	-	-
		West	-	-
14.2		Latitude, Longitude & Co-ordinates of property	20°05'12.2"N 73°54'55.9"E	
14.		Extent of the site	Total Plot area - 10000.00 Sq. M. (As per Approved Plan) Plot area – 1753.92 Sq. M. (As per RERA Certificate)	

		Structure - As per table attached to the report				
15.	Extent of the site considered for Valuation (least of 14A& 14B)	: Total Plot area - 10000.00 Sq. M. (As per Approved Plan) Plot area – 1753.92 Sq. M. (As per RERA Certificate)				
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	: N.A. Building Construction work is in progress				
II	CHARACTERSTICS OF THE SITE					
1.	Classification of locality	: Middle class				
2.	Development of surrounding areas	: Good				
3.	Possibility of frequent flooding/ sub-merging	: 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	: Irregular				
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?	: Copy of Approved Plan No. NMPVP / BP / Village – Ozar / Taluka – Niphad / Survey No. 2658/1 / 1038 date 11.05.2022 issued by Deputy Metropolitan Planner Nashik Metropolitan Region Development Authority, Nashik Approved upto: <table border="1" data-bbox="991 1205 1485 1317"> <thead> <tr> <th>Wing</th> <th>Number of Floors</th> </tr> </thead> <tbody> <tr> <td>A & B</td> <td>Ground (Parking) + 1st to 7th Upper Floors.</td> </tr> </tbody> </table>	Wing	Number of Floors	A & B	Ground (Parking) + 1 st to 7 th Upper Floors.
Wing	Number of Floors					
A & B	Ground (Parking) + 1 st to 7 th Upper Floors.					
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.	: 12.00 Mtr. Wide Road				
14.	Is it a Land – Locked land?	: No				
15.	Water potentiality	: Municipal Water supply				
16.	Underground sewerage system	: Connected to Municipal sewer				
17.	Is Power supply is available in the site	: Yes				
18.	Advantages of the site	: Located in developed area				
19.	Special remarks, if any like threat of acquisition of land for publics service purposes, road widening or applicability of CRZ provisions etc.(Distance from sea-cost / tidal level must be incorporated)	: No				
Part – A (Valuation of land)						
1	Size of plot	: Total Plot area - 10000.00 Sq. M. (As per Approved Plan) Plot area – 1753.92 Sq. M. (As per RERA				

			Certificate)																		
	North & South	:	-																		
	East & West	:	-																		
2	Total extent of the plot	:	As per table attached to the report																		
3	Prevailing market rate (Along With details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	As per table attached to the report Details of recent transactions/online listings are attached with the report.																		
4	Guideline rate obtained from the Register's Office (an evidence thereof to be enclosed)	:	₹ 6600.00 per Sq. M. for Land																		
5	Assessed / adopted rate of valuation	:	As per table attached to the report																		
6	Estimated value of land	:	<table border="1"> <thead> <tr> <th colspan="3">As per Approved Plan</th> </tr> <tr> <th>Land Area in Sq. M.</th> <th>Rate in Sq. M.</th> <th>Value in (₹)</th> </tr> </thead> <tbody> <tr> <td>10000</td> <td>6600</td> <td>6,60,00,000.00</td> </tr> <tr> <th colspan="3">As per RERA Certificate</th> </tr> <tr> <th>Land Area in Sq. M.</th> <th>Rate in Sq. M.</th> <th>Value in (₹)</th> </tr> <tr> <td>1753.92</td> <td>6600</td> <td>1,15,75,872.00</td> </tr> </tbody> </table>	As per Approved Plan			Land Area in Sq. M.	Rate in Sq. M.	Value in (₹)	10000	6600	6,60,00,000.00	As per RERA Certificate			Land Area in Sq. M.	Rate in Sq. M.	Value in (₹)	1753.92	6600	1,15,75,872.00
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1753.92	6600	1,15,75,872.00																			
Part – B (Valuation of Building)																					
1	Technical details of the building	:																			
	a) Type of Building (Residential / Commercial / Industrial)	:	Residential																		
	b) Type of construction (Load bearing / RCC / Steel Framed)	:	N.A. Building Construction work is in progress																		
	c) Year of construction	:	N.A. Building Construction work is in progress																		
	d) Number of floors and height of each floor including basement, if any	:																			
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	e) Plinth area floor-wise	:	As per table attached to the report																		
	f) Condition of the building	:																			
	i) Exterior – Excellent, Good, Normal, Poor	:	N.A. Building Construction work is in progress																		
	ii) Interior – Excellent, Good, Normal, Poor	:	N.A. Building Construction work is in progress																		
	g) Date of issue and validity of layout of approved map	:	Copy of Approved Plan No. NMPVP / BP / Village – Ozar / Taluka – Niphad / Survey No. 2658/1 / 1038 date 11.05.2022 issued by Deputy Metropolitan Planner Nashik Metropolitan Region Development Authority, Nashik																		
	h) Approved map / plan issuing authority	:	<p>Approved upto:</p> <table border="1"> <thead> <tr> <th>Wing</th> <th>Number of Floors</th> </tr> </thead> <tbody> <tr> <td>A & B</td> <td>Ground (Parking) + 1st to 7th Upper Floors.</td> </tr> </tbody> </table>	Wing	Number of Floors	A & B	Ground (Parking) + 1 st to 7 th Upper Floors.														
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	i) Whether genuineness or authenticity of approved map / plan is verified	:	Yes
	j) 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	:	Proposed R.C.C. Footing
2.	Basement	:	N.A. Building Under Construction
3.	Superstructure	:	Proposed as per IS Code requirements
4.	Joinery / Doors & Windows (Please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber	:	Proposed
5.	RCC Works	:	N.A. Building Construction work is in progress
6.	Plastering	:	N.A. Building Construction work is in progress
7.	Flooring, Skirting, dado	:	N.A. Building Construction work is in progress
8.	Special finish as marble, granite, wooden paneling, grills etc.	:	N.A. Building Construction work is in progress
9.	Roofing including weather proof course	:	N.A. Building Construction work is in progress
10.	Drainage	:	Proposed
2.	Compound Wall	:	
	Height	:	N.A. Building Construction work is in progress
	Length	:	
	Type of construction	:	
3.	Electrical installation	:	N.A. Building Construction work is in progress
	Type of wiring	:	
	Class of fittings (superior / ordinary / poor)	:	
	Number of light points	:	N.A. Building Construction work is in progress
	Fan points	:	
	Spare plug points	:	
	Any other item	:	
4.	Plumbing installation	:	
	a) No. of water closets and their type	:	N.A. Building Construction work is in progress
	b) No. of wash basins	:	
	c) No. of urinals	:	
	d) No. of bath tubs	:	
	e) Water meters, taps etc.	:	
	f) Any other fixtures	:	

CONFIGURATION OF PROJECT AS PER APPROVED PLAN & DEVELOPER'S INFORMATION:

1. Wing - A:

Sr. No.	Flat No.	Floor No.	Comp.	As per Approved Plan / RERA Carpet Area in Sq. ft.	As per Approved Plan Balcony Area in Sq. ft.	Total Area in Sq. ft.	Built up Area in Sq. ft.	Rate per Sq. ft. on Total Area in ₹	Fair Market Value in ₹ (Including GST, Car parking & Other Charges) in ₹	Realizable Value in ₹	Distress Sale Value in ₹	Expected Rent per month in ₹
1	101	1	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
2	102	1	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
3	103	1	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
4	104	1	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
5	105	1	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
6	106	1	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
7	201	2	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
8	202	2	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
9	203	2	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
10	204	2	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
11	205	2	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
12	206	2	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
13	301	3	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
14	302	3	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
15	303	3	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
16	304	3	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
17	305	3	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
18	306	3	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
19	401	4	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
20	402	4	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
21	403	4	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
22	404	4	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
23	405	4	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
24	406	4	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
25	501	5	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
26	502	5	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
27	503	5	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
28	504	5	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
29	505	5	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
30	506	5	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
31	601	6	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
32	602	6	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
33	603	6	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
34	604	6	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000

Sr. No.	Flat No.	Floor No.	Comp.	As per Approved Plan / RERA Carpet Area in Sq. ft.	As per Approved Plan Balcony Area in Sq. ft.	Total Area in Sq. ft.	Built up Area in Sq. ft.	Rate per Sq. ft. on Total Area in ₹	Fair Market Value in ₹ (Including GST, Car parking & Other Charges) in `	Realizable Value in ₹	Distress Sale Value in ₹	Expected Rent per month in ₹
35	605	6	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
36	606	6	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
37	701	7	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
38	702	7	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
39	703	7	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
40	704	7	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
41	705	7	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
42	706	7	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
Total				21644	1946	23590	25949		10,14,37,000.00	9,63,65,150.00	8,11,49,600.00	

2. Wing - B:

Sr. No.	Flat No.	Floor No.	Comp.	As per Approved Plan / RERA Carpet Area in Sq. ft.	As per Approved Plan Balcony Area in Sq. ft.	Total Area in Sq. ft.	Built up Area in Sq. ft.	Rate per Sq. ft. on Total Area in ₹	Fair Market Value in ₹ (Including GST, Car parking & Other Charges) in `	Realizable Value in ₹	Distress Sale Value in ₹	Expected Rent per month in ₹
1	101	1	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
2	102	1	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
3	103	1	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
4	104	1	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
5	105	1	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
6	106	1	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
7	201	2	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
8	202	2	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
9	203	2	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
10	204	2	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
11	205	2	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
12	206	2	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
13	301	3	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
14	302	3	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
15	303	3	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
16	304	3	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
17	305	3	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
18	306	3	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
19	401	4	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
20	402	4	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000

Sr. No.	Flat No.	Floor No.	Comp.	As per Approved Plan / RERA Carpet Area in Sq. ft.	As per Approved Plan Balcony Area in Sq. ft.	Total Area in Sq. ft.	Built up Area in Sq. ft.	Rate per Sq. ft. on Total Area in ₹	Fair Market Value in ₹ (Including GST, Car parking & Other Charges) in `	Realizable Value in ₹	Distress Sale Value in ₹	Expected Rent per month in ₹
21	403	4	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
22	404	4	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
23	405	4	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
24	406	4	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
25	501	5	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
26	502	5	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
27	503	5	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
28	504	5	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
29	505	5	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
30	506	5	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
31	601	6	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
32	602	6	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
33	603	6	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
34	604	6	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
35	605	6	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
36	606	6	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
37	701	7	2 BHK	521	45	566	623	4300	24,33,800.00	23,12,110.00	19,47,040.00	5000
38	702	7	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
39	703	7	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
40	704	7	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
41	705	7	2 BHK	502	49	551	606	4300	23,69,300.00	22,50,835.00	18,95,440.00	5000
42	706	7	2 BHK	523	45	568	625	4300	24,42,400.00	23,20,280.00	19,53,920.00	5000
Total				21658	1946	23604	25964		10,14,97,200.00	9,64,22,340.00	8,11,97,760.00	

Summary of the Project:

Wing	Comp. / Total Number of Flat / RERA Carpet Area in Sq. Ft.	Total Carpet Area in Sq. Ft.	Total Built up Area in Sq. Ft.	Fair Market Value in (₹)	Realizable Value in (₹)	Distress Sale Value in (₹)
A	2 BHK - 42 502 - 14 521 - 14 523 - 14 Tot - 42	23590	25949	10,14,37,000.00	9,63,65,150.00	8,11,49,600.00
B	2 BHK - 42 502 - 14 521 - 07 523 - 21 Tot - 42	23604	25964	10,14,97,200.00	9,64,22,340.00	8,11,97,760.00
Total		84	47194	20,29,34,200.00	19,27,87,490.00	16,23,47,360.00

Particulars	Market Value (₹)
Fair Market Value as on date	20,29,34,200.00
Realizable Value as on date	19,27,87,490.00
Distress Sale Value as on date	16,23,47,360.00
Cost of Construction (Total Built up area x Rate) 51913 Sq. Ft. x ₹ 2300.00	11,93,99,900.00

Wing	Percentage of work done as on date	Built up area in Sq. Ft.	Total Cost Of Construction	Cost of construction as of today
A & B	15	51913	11,93,99,900.00	1,79,09,985.00

Part – C (Extra Items)	Amount in ₹
1. Portico	N.A. Building Construction work is in progress
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	N.A. Building Construction work is in progress
2. Glazed tiles	
3. Extra sinks and bath tub	
4. Marble / ceramic tiles flooring	
5. Interior decorations	
6. Architectural elevation works	
7. Paneling works	
8. Aluminum works	
9. Aluminum hand rails	
10. False ceiling	
Total	

Part – E (Miscellaneous)	Amount in ₹
1. Separate toilet room	N.A. Building Construction work is in progress
2. Separate lumber room	
3. Separate water tank / sump	
4. Trees, gardening	
Total	

Part – F (Services)	Amount in ₹
1. Water supply arrangements	N.A. Building Construction work is in progress
2. Drainage arrangements	
3. Compound wall	
4. C.B. deposits, fittings etc.	
5. Pavement	
Total	

Total abstract of the entire property

Part – A	Land	:	As per table attached to the report
Part – B	Building	:	
	Land development	:	
Part – C	Compound wall	:	
Part - D	Amenities	:	
Part – E	Pavement	:	
Part – F	Services	:	
Fair Market Value as on date in ₹		:	₹ 20,29,34,200.00
Realizable Value as on date in ₹		:	₹ 19,27,87,490.00
Distress Sale Value as on date in ₹		:	₹ 16,23,47,360.00 [®]

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 comparable, 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 ₹ 3,800 to ₹ 4,500.00 per Sq. Ft. on Carpet 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 commercial and residential application in the locality etc. We estimate ₹ 4,300.00 per Sq. Ft. on Carpet Area for valuation.

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Actual Site Photographs

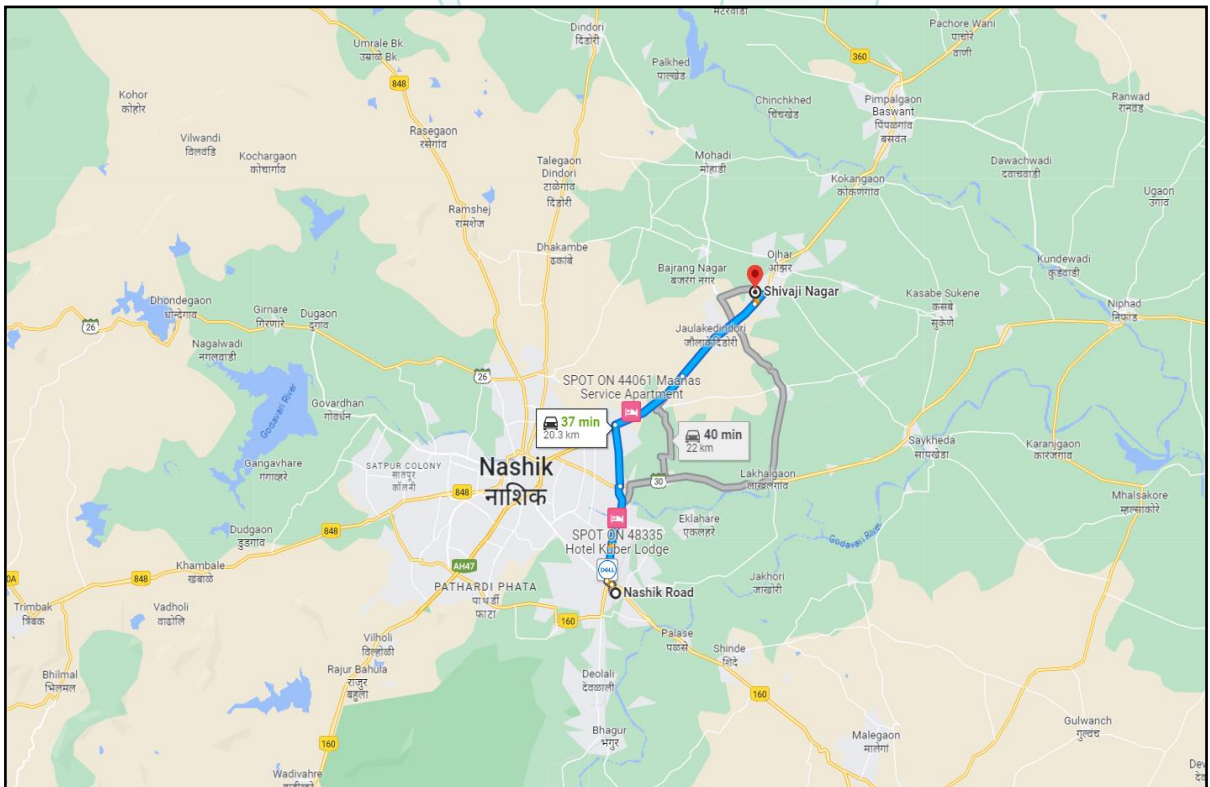
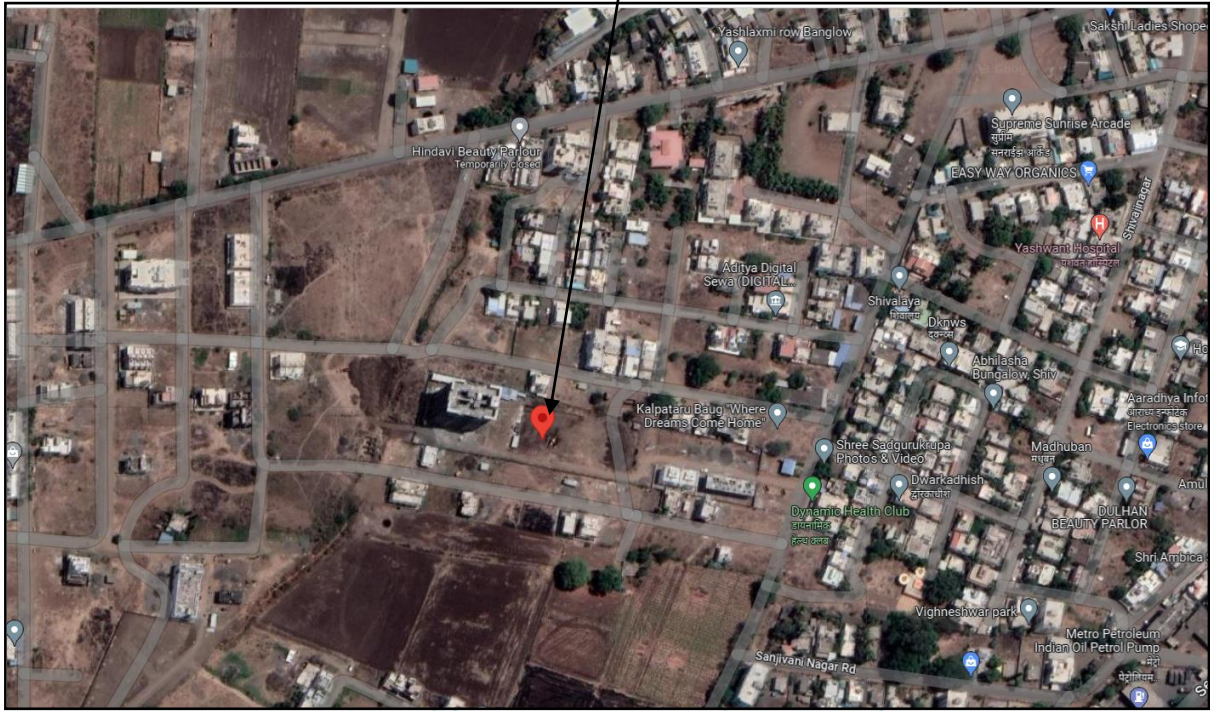


Actual Site Photographs



Route Map of the property


Site u/r



Latitude Longitude: 20°05'12.2"N 73°54'55.9"E


Note: The Blue line shows the route to site from nearest Railway Station (Nashik– 22.0 Km.)

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



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

[Home](#)
[Valuation Guidelines](#) | [User Manual](#)

Year Language

Selected District

Select Taluka

Select Village

Search By Survey No. Location

Enter Survey No

विभाग	उपविभाग	दर	एकक (Rs./)	Attribute
9/9.2	9.2-बिनशेती झालेल्या जमिनी प्र. चौ. मी. (इतर मुख्य रस्ते)	6600	चौरस मीटर	गट नंबर

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Price Indicators

HOUSING.COM Buy In Nashik

Home / Nashik / Ojhar / Apartment for Sale in Ojhar / 2 BHK Flat Last updated: Aug 5, 2023

2 BHK Flat

Kalpataru baug, Ojhar, Nashik

₹23.9 L EMI starts at ₹12.66 K
₹2.99 K/sq.ft

Free registration Know More

Others + 13 more

800 sq.ft Build Up Area	₹2.99 K/sq.ft Avg. Price	2 BHK Configuration	30th Dec, 2024 Possession status	Higher of 7 floors	East facing Facing	Semi Furnished Furnishing
----------------------------	-----------------------------	------------------------	-------------------------------------	--------------------	-----------------------	------------------------------

[OVERVIEW](#) [PROMOTIONS](#) [AMENITIES](#) [PRICE TRENDS](#) [LOCALITY](#) [CALCULATOR](#)

99acres Buy

Home > Property in Nashik > Flats in Nashik > Flats in Ozar > 2 BHK Flats in Ozar > 20 to 25 Lakh Posted on Jul 16, 2023 | Under Construction

₹23.9 Lac @ 4,156 per sq.ft. Estimated EMI ₹19,089

2BHK 2Baths
Flat/Apartment for Sale
in kalpataru baug, Ozar, Nashik, Maharashtra

REPA STATUS: Website: <https://maharerait.mahaonline.gov.in/>

[Overview](#) [Dealer Details](#) [Recommendations](#)

Property (4)

Photos (1/4)

Area
Built up area: 800 sq.ft. (74.32 sq.m.)
Carpet area: 575 sq.ft. (53.42 sq.m.)

Configuration
2 Bedrooms, 2 Bathrooms, 2 Balconies

Price
₹23.9 Lac @ 4,156 per sq.ft. (All inclusive) [View Price Details](#)

Address
Kalpataru baug, Ozar, Nashik

Floor Number
6th of 7 Floors

Facing
East

Possession in
Dec 2024

Why should you consider this property?

Transaction Type: Resale	Property Ownership: Freehold	Flooring: Ceramic	Furnishing: Unfurnished
Width of facing road: 24.6 Feet	Gated Community: Yes	Parking: 1 Covered, Open	Water Source: Borewell/Tank, 24*7...
Power Backup: Partial	Property Code: B70266518	www.99acres.com/B70266518	

Price Indicators Projects nearby Locality

HOUSING.COM Buy In Nashik

Ojhar + Add


Download App

Home / Nashik / Ojhar / Apartment for Sale in Ojhar / 3 BHK Flat Last updated: Jun 25, 2023

3 BHK Flat

Ojhar, Nashik

OFFERS
Free registration Know More
Contact Owner



1260 sq.ft
Build Up Area


₹2.82 K/sq.ft
Avg. Price

Ready to move
Possession status

Higher of 7 floors

East facing Facing

Semi Furnished Furnishing




5 more

OVERVIEW
PROMOTIONS
FURNISHINGS
AMENITIES
PRICE TRENDS
LOCALITY
CALCULATOR

HOUSING.COM Buy In Nashik


HAL + Add

Download App



Configurations
1, 2 BHK Apartments

Interested →



Configurations
1, 2 BHK Apartments


Interested →

Home / Nashik / HAL / Siddhivinayak Plaza Last updated: Feb 11, 2023

Siddhivinayak Plaza

By SIDDHIVINAYAK BUILDCON

S No 2656, Plot No 56 57 60 61, Ozar, Nashik




1, 2 BHK Apartments
Configurations

Dec. 2024
Possession Starts

₹3.38 K/sq.ft
Avg. Price

365.00 sq.ft. - 580.00 sq.ft.
(Carpet Area) Sizes



Payment Plan	Project Progress
Immediately upon and after execution and registration of Agreement to Sell	10%
After completion of Plinth	15%
After completion of 1st Slab	10%
After completion of 2nd Slab	10%
After completion of Terrace Slab	10%
After completion of Brickwork	10%
After completion of Plaster	10%
After completion of Flooring	10%
After completion of Plumbing, Painting & Possession	5%

OVERVIEW
PROMOTIONS
FURNISHINGS
AMENITIES
PRICE TRENDS
LOCALITY
CALCULATOR

Price Indicators Projects nearby Locality

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

Home > Property in Nashik > Flats in Nashik > Flats in Ozar > 2 BHK Flats in Ozar > 20 to 25 Lakh

Posted on Apr 12, 2023 | Ready to move

₹23.51 Lac @ 3,078 per sq.ft.
Estimated EMI ₹18,778

2BHK 1Bath
Flat/Apartment for Sale
In shree hari vihar, Ozar, Nashik, Maharashtra

REERA STATUS: NOT AVAILABLE | Website: <https://maharera.t.ahaonline.gov.in/>

Overview | Owner Details | Recommendations

Property (10)

Area
Super Built up area 812 sq.ft. (75.44 sq.m.)

Configuration
2 Bedrooms, 1 Bathroom, 2 Balconies

Price
₹23.51 Lac+ Govt Charges & Tax @ 3,078 per sq.ft. (All inclusive, Negotiable)

Address
shree hari vihar Ozar, Nashik

Floor Number
3rd of 3 Floors

Facing
East

Overlooking
Main Road

Property Age
5 to 10 Year Old

Why should you consider this property?

East Facing | Top Floor | Close to School | Close to Hospital | Close to Market | Corner Property | Close to Airport | Overlooking Main Road

Feng Shui/ Vastu Compliant | Parking Available

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

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

Posted on Aug 01, 2023 | Ready to move

₹38 Lac @ 4,000 per sq.ft.
Estimated EMI ₹30,351

2Bedrooms 2Baths
Independent House/Villa for Sale
In Ozar, Nashik, Maharashtra

REERA STATUS: NOT AVAILABLE | Website: <https://maharera.t.ahaonline.gov.in/>

Overview | Owner Details | Recommendations

Property (2)

Area
Plot area 950 sq.ft. (88.26 sq.m.)

Configuration
2 Bedrooms, 2 Bathrooms, 1 Balcony with Others

Price
₹38 Lac+ Govt Charges & Tax @ 4,000 per sq.ft. (Negotiable)

Address
Ozar, Nashik

Total Floors
1 Floors

Facing
East

Overlooking
Park/Garden

Property Age
0 to 1 Year Old

Why should you consider this property?

East Facing | Private Garden | Close to School | Fresh Construction | Pet Friendly | Visitor Parking Available | Close to Hospital | Close to Market

Gated Society | Corner Property | Overlooking Park/Garden | Parking Available | Ceramic Flooring

Transaction Type: Resale | Property Ownership: Freehold | Flooring: Ceramic | Furnishing: Unfurnished
Width of facing road: 21.0 Feet | Gated Community: Yes | Corner Property: Yes | Parking: 1 Open

Price Indicators Projects nearby Locality

HOUSING.COM Buy In Nashik

+ Add

Download App


Home / Nashik / Ojhar / House for Sale in Ojhar / 3 BHK Independent House
Last updated: Aug 7, 2023

3 BHK Independent House ₹47.5 L EMI starts at ₹25.15 K

Ojhar, Nashik ₹2.93 K/sq.ft

OFFERS

Contact Owner



1620 sq.ft
Build Up Area


₹2.93 K/sq.ft
Avg. Price

3 BHK
Configuration

14th Feb, 2024
Possession status

East facing
Facing

Semi Furnished
Furnishing



99acres

🔍

Home > Flats in Nashik > Flats in Ozar
Posted on Jul 09, 2023 | Ready to move

₹19 Lac @ 2,924 per sq.ft. 1BHK 1Bath

Estimated EMI ₹15,175 Flat/Apartment for Sale

in om sai apartments, Ozar, Nashik, Maharashtra


REERA STATUS

NOT AVAILABLE

Website: <https://maharera.mahaonline.gov.in/>

Overview
Owner Details
Recommendations

Property (0)



Photos not shared by advertiser

Request Photos

Area

Super Built up area 650 sq.ft. (60.39 sq.m.)

Price

₹19 Lac+ Govt Charges & Tax @ 2,924 per sq.ft.

Floor Number

4th of 4 Floors

Configuration

1 Bedroom, 1 Bathroom, 1 Balcony

Address

om sai apartments
Ozar, Nashik

Property Age

1 to 5 Year Old

Transaction Type: Resale

Property Ownership: Freehold

Furnishing: Semifurnished

Gated Community: Yes

Power Backup: None

Property Code: X42927477

www.99acres.com/X42927477

Price Indicators Projects nearby Locality

99acres Buy ▾ Enter Locality / Project / Society / Landmark Post property FREE

Home > Flats in Nashik > Flats in Ozar Posted on Jul 09, 2023 | Ready to move

₹19 Lac @ 2,924 per sq.ft.
Estimated EMI ₹ 15,175

1BHK 1Bath
Flat/Apartment for Sale
in om sai apartments, Ozar, Nashik, Maharashtra

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

[Overview](#) [Owner Details](#) [Recommendations](#)

[Contact Owner](#) FREE

[Shortlist](#)

Property (0)

Photos not shared by advertiser

[Request Photos](#)

Area
Super Built up area 650 sq.ft. v
(60.39 sq.m.)

Configuration
1 Bedroom, 1 Bathroom, 1 Balcony

Price
₹ 19 Lac+ Govt Charges & Tax
@ 2,924 per sq.ft.

Address
om sai apartments
Ozar, Nashik

Floor Number
4th of 4 Floors

Property Age
1 to 5 Year Old

Transaction Type: **Resale** | Property Ownership: **Freehold** | Furnishing: **Semifurnished** | Gated Community: **Yes**

Power Backup: **None** | Property Code: **X42927477**
www.99acres.com/142927477

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As a result of my appraisal and analysis, it is my considered opinion that the realizable Value of the above property in the prevailing condition with aforesaid specification is **(As per table attached to the report)**

Place: Mumbai

Date: 16.08.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director


Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

Auth. Sign. 

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 & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

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

(Annexure-I)

DECLARATION-CUM-UNDERTAKING

I, Manoj Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 16.08.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 12.08.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty

- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number as applicable is AERPC9086P
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am the Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. 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 M/s. Kalpataru Buildcon (Mr. Anil Ramkrishna Bhambere & Mrs. Vidya Anil Bhambere)
2.	Purpose of valuation and appointing authority	As per request from State Bank of India, Home Loans Sales, Project Approval Cell, Nashik to assess fair market value of the property for bank loan purpose.
3.	Identity of the Valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Swapnil Wagh – Valuation Engineer Vinita Surve – Processing Manager
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 - 12.08.2023 Valuation Date - 16.08.2023 Date of Report - 16.08.2023
6.	Inspections and/or investigations undertaken;	Physical Inspection done on date 12.08.2023
7.	Nature and sources of the information used or relied upon;	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 Comparative 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, industrial land size, location, sustained demand for industrial land, all round development of commercial and industrial application in the locality etc.

11.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached
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Date: 16.08.2023

Place: Mumbai

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

Auth. Sign.

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Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **16th August 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 advice 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's representative and site visit conducted, we understand that the subject property is currently a Building Under Construction work is in progress contiguous and non-agricultural land parcel admeasuring as per table attached to the report and in the name **M/s. Kalpataru Buildcon (Mr. Anil Ramkrishna Bhambere & Mrs. Vidya Anil Bhambere)**. 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 owned by **M/s. Kalpataru Buildcon (Mr. Anil Ramkrishna Bhambere & Mrs. Vidya Anil Bhambere)**. 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 information provided by the Client's representative, we understand that the subject property is a Building Under Construction work is in progress, contiguous and non-agricultural land parcel admeasuring as per table attached to the report.

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 Building Under Construction work is in progress, contiguous and non-agricultural land parcel admeasuring area as per table attached to the report.

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.

Miscellaneous

31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
32. A valuer shall follow this code as amended or revised from time to time.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Think.Innovate.Create

Director

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Panelment No.: SME/TCC/2021-22/86/3