

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: Sangita Prabhakarrao Masare Alias Sangita Eknathrao Myskar

Residential Flat No. 411, 4th Floor, Wing – D, **"Girivar Residency"**, Phase – I, Near Vishal Lawns, Village – Vadgaon, Taluka – Maval, District – Pune, PIN – 412 106, State – Maharashtra, Country – India.

Longitude Latitude: 18°43'59.5"N 73°39'19.0"E

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Valuation Prepared for: Union Bank of India Main Branch Nanded No. 1171427, Vishwa Nagar, V. I. P. Road, Nanded – 431 602, State – Maharashtra, Country – India.



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Vastu/Nanded/08/2023/3129/2302071 16/14-217-SBSK Date: 16.08.2023

VALUATION OPINION REPORT

This is to certify that for under construction property bearing Residential Flat No. 411, 4th Floor, Wing – D, "Girivar Residency", Phase – I, Near Vishal Lawns, Village Vadgaon, Taluka – Maval, District – Pune, PIN – 412 106, State – Maharashtra, Country – India belongs to Sangita Prabhakarrao Masare Alias Sangita Eknathrao Myskar.

Boundaries of the property.

:	Open Plot & Internal Road
:	Open Plot
:	Indraprasthanagari Building
:	Open Plot
	:

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for this particular purpose at ₹ 23,10,000.00 (Rupees Twenty Three Lakh Ten Thousand Only). As per Site Inspection 13% Construction Work is Completed.

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

Auth. Sign.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD. Think.Innovate



Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 UBI Emp. No. ROS:ADV:Valuer/033:008:2021-22 Encl: Valuation report.



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Vastukala Consultants (I) Pvt. Ltd.

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

To,

The Branch Manager, Union Bank of India

Main Branch Nanded

No. 1171427, Vishwa Nagar, V. I. P. Road, Nanded – 431 602, State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	\bigcirc \bigcirc \bigcirc	
1.	Purpose for which the valuation is made	: To assess fair market value of the property for Loan Purpose.	[.] Bank
2.	a) Date of inspection	: 14.08.2023	
	b) Date on which the valuation is made	: 16.08.2023	
3.	List of documents produced for perusal		
	 Sangita Prabhakarrao Masare Alias Sangi Copy of RERA Registration No. P5210004 Copy of Commencement Certificate Approxissued by Vadgaon Maval Nagar Panchay 	061 dated 29.09.2022. al No. NPVMN / RB / 2023 / APL / 00012 dated 03.02	2.2023
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)		_awns,
		Contact No. 9372442810 Sole Ownership	
5.	Brief description of the property (Including Leasehold / freehold etc.)	 The property is a residential flat in under construction. The flat is located on 4th Floor in the under construction building. The composition of f be 1 Bedroom + Living Room + Kitchen + WC & I Passage + Balcony (i.e., 1BHK with WC & Bath property is at 3.2 Km. travelling distance from n railway station Talegaon. 	e said flat will Bath + ŋ). The
		At the time of inspection, the property was construction. Extent of completion are as under	





	Fou	Indation	Completed		RCC Plinth	Completed			
	Gro	ound/Stilt Floors	Stilt Slab Comple	ted	Total	13% Work Completed			
6.	Loca	tion of property		:					
	a)	Plot No. / Survey No).	:	Survey No. 107/1				
	b)	Door No.		:	Residential Flat No. 411				
	C)	C.T.S. No. / Village		:	Village – Vadgaon				
	d)	Ward / Taluka		:	Taluka – Maval				
	e)	Mandal / District		:	District – Pune				
	f)	Date of issue and v approved map / plar	1	:	Copy of Approved Plan of Vadgaon Maval Nagar Par	dated 16.02.2023 issued by ichayat.			
	g)	Approved map / plan		:	$\bigcirc \mathbb{R}$				
	h)	Whether genuinene of approved map/ pl	an is verified	:/					
	i)	empanelled valuers approved plan		-	N. A.				
7.	Posta	al address of the prope	erty	:		4 th Floor, Wing – D, "Girivar			
						Near Vishal Lawns, Village			
						, District – Pune, PIN – 412			
-					106, State – Maharashtra, Country – India.				
8.	,	Town		:	Vadgaon, Pune				
		dential area		:	Yes				
		mercial area	U	:	No				
0		strial area		:	No				
9.	-	sification of the area	~	:	Middle Olana				
	, ,	h / Middle / Poor		:	Middle Class				
10	,	ban / Semi Urban / Ru			Urban				
10.		ing under Corporatio hayat / Municipality	on innit / village	•	Village – Vadgaon Vadgaon Maval Nagar Panchayat				
11.		, ,	ny Stata / Contral	:	No	undyal			
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area				ate.Create				
12.		ndaries of the property			As per Site	As per Documents			
	North	1			Open Plot & Internal Road	By Road & S. No. 106 beyond			
	Sout	h			Open Plot	By S. No. 112			
	East				Indraprasthanagari Building	By S. No. 108			
	West	t			Open Plot	By S. No. 81			
13	Dime	ensions of the site			-	onsideration is a Residential			
<u> </u>				-	A	В			
					As per the Deed	Actuals			
	North	1		:	-	Float No. 410			

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	South	Ľ	- Compound Wall
	East	:	- Compound Wall
	West	:	- Float No. 412
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 335.00
			Open Balcony Area in Sq. Ft. = 50.00
			Total Carpet Area in Sq. Ft. = 385.00
			(Area as per Agreement for sale)
			Built Up Area in Sq. Ft. = 423.00
			(Area as per Agreement for sale)
14.1	Latitude, Longitude & Co-ordinates of Flat	:	18°43'59.5"N 73°39'19.0"E
15.	Extent of the site considered for Valuation	:	Total Carpet Area in Sq. Ft. = 385.00
	(least of 13A& 13B)	/	(Area as per Agreement for sale)
16	Whether occupied by the owner / tenant? If	/:	Building is under construction
	occupied by tenant since how long? Rent	(
	received per month.		
	APARTMENT BUILDING		Residential
1. 2.	Nature of the Apartment	Ċ	Residentia
Ζ.	C.T.S. No.	:	Survey No. 107/1
	Block No.	:	
	Ward No.	•	-
	Village / Municipality / Corporation	:	Village – Vadgaon
			Vadgaon Maval Nagar Panchayat
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 411, 4th Floor, Wing – D, "Girivar
			Residency", Phase - I, Near Vishal Lawns, Village
		/	Vadgaon, Taluka – Maval, District – Pune, PIN – 412
0			106, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Industrial / Mixed	:	Residential
4.	Year of Construction	:	Building is under construction
5.	Number of Floors	÷	Proposed 2 Parking + 12 Upper Floors
6.	Type of Structure	•	Proposed R.C.C. Framed Structure
7.	Number of Dwelling Flats in the building	Y	Proposed 16 Flats on 4 th Floor (As per approved plan)
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Building is under construction
10.	Maintenance of the Building	:	Building is under construction
11.	Facilities Available	:	
	Lift	:	Proposed 3 Lifts (As per approved plan)
	Protected Water Supply	:	Proposed Municipal Water supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed Open / Covered Car Parking
	Is Compound wall existing?	:	Building is under construction
	Is pavement laid around the building	•	Building is under construction
		· ·	
III	FLAT		

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1

2	Door No. of the Flat	:	Residential Flat No. 411
3	Specifications of the Flat	:	
•	Roof	:	R.C.C. Slab
	Flooring	:	Proposed Vitrified tiles flooring
	Doors	:	Proposed Teak wood door frame with flush doors
	Windows	:	Proposed Powder Coated Aluminum Sliding Windows
	Fittings	:	Proposed Concealed plumbing with C.P. fittings.
			Concealed wiring
	Finishing	:	Proposed Cement Plastering
4	House Tax	:	
	Assessment No.	:	Details not available
	Tax paid in the name of:	:	Details not available
	Tax amount:	:/	Details not available
5	Electricity Service connection No.:	1:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the Flat?	:	Building is under construction
7	Sale Deed executed in the name of	:	Sangita Prabhakarrao Masare
			Alias Sangita Eknathrao Myskar
8	What is the undivided area of land as per	:	Details not available
	Sale Deed?		
9	What is the plinth area of the Flat?	:	Built Up Area in Sq. Ft. = 423.00
			(Area as per Agreement for sale)
10	What is the floor space index (app.)	:	As per local norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 335.00
	A		Open Balcony Area in Sq. Ft. = 50.00
		/	Total Carpet Area in Sq. Ft. = 385.00
			(Area as per Agreement for sale)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Industrial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Building is under construction
15	If rented, what is the monthly rent?	\vee	₹ 5,000.00 Expected rental income per month after
			building completion.
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent	•••	₹ 5,500.00 to ₹ 6,500.00 per Sq. Ft. on Carpet Area

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	properties in the areas)		
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).	:	₹ 6,000.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,500.00 per Sq. Ft.
	II. Land + others	:	₹ 3,500.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's	:	₹ 32,300.00 per Sq. M.
	Office		i.e., ₹ 3,001.00 per Sq. Ft.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		R
а	Depreciated building rate	/	
	Replacement cost of Flat with Services (v(3)i)	1:	₹ 2,500.00 per Sq. Ft.
	Age of the building	:	Building is under construction
	Life of the building estimated	:	60 years after completion (Subject to proper, preventive periodic maintenance & structural repairs).
	Depreciation percentage assuming the salvage value as 10%).	N.A., Building is under construction
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,500.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 3,500.00 per Sq. Ft.
	Total Composite Rate	:	₹ 6,000.00 per Sq. Ft.
	Remarks:		

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Details of Valuation:

Sr.	Description	Qty.	Rate per	Estimated		
No.			Flat (₹)	Value (₹)		
1	Present total value of the Flat	385.00 Sq. Ft.	6,000.00	23,10,000.00		
2	Wardrobes					
3	Showcases / Think.Inn	ovate.C	ireate			
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					
	Total Value of the Property		23,10,000.00			
	Realizable value of the property 20,					
	Distress value of the property	18,48,000.00				
	Insurable value of the property (423.00 Sq		10,57,500.00			
	Guideline value of the property (As per Ind	dex II)		12,70,553.00		





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 ₹ 5,500.00 to ₹ 6,500.00 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 of commercial and residential application in the locality etc. We estimate ₹ 6,000.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road	-
widening / publics service purposes, sub merging &	
applicability of CRZ provisions (Distance from sea-cost /	
tidal level must be incorporated) and their effect on	
i) Saleability	Good
ii) Likely rental values in future in	₹ 5,000.00 Expected rental income per month after
	building completion.
iii) Any likely income it may generate	Rental Income





Actual Site Photographs



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Longitude Latitude: 18°43'59.5"N 73°39'19.0"E Note: The Blue line shows the route to site from nearest railway station (Talegaon – 3.2 Km.)





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Ready Reckoner Rate

	Department of Registration & Stamps नोंदणी व मुद्रांक विभाग Government of Maharashtra महाराष्ट्र शासन									
		नोंद	णी व मुद्रांक वि बाजारम्			शासन	ſ			
<u>Home</u>	<u>Va</u>	luation Rules	<u>User Manual</u>					<u>Close</u>		back
Year			Annual Sta	temen	t of Ra	ıtes				Language
	Selected District Select Taluka Select Village Search By		 ✓ ✓ ✓ ✓ ✓ Location]		~				
	Enter Survey No उपविभाग	107	Searc	h खुली जमीन	निवासी सदनिका	ऑफ़ीस द्	कुाने औद्योगिव	^{एकक} (Rs./)	Attribute	
	1.3.4-महामार्ग सन्मुख योजनानुसार रहिवास व			5940	32300	0	0 0	चौ. मीटर	सर्व्हे नंबर	

Stamp Duty Ready Reckoner Market Value Rate for Flat	32,300.00			
No increase on Flat Located on 4th Floor	00.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	32,300.00	Sq. Mtr.	3,001.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	00.00			
The difference between land rate and building rate (A – B = C)	00.00			
Depreciation Percentage as per table (D) [100% - 0%]	00%			
(Age of the Building – 0 Years)				
Rate to be adopted after considering depreciation [B + (C x D)]	00.00	Sq. Mtr.	00.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors Think	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation		
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.	
0 to 2 Years	100%	100%	
Above 2 & up to 5 Years	95%	95%	
Above 5 Years After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate		After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate	





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Sales Instance

1083427	सूची क.२	ढ्व्वम विवधकःसह डु.नि. लोगावळा
14-08-2023	-	दस्तऐवज कमांक::1083/2023
Note:-Generated Through eDisplay v2.		दस्तएवय जनकः:1005/2025 नोटगी:
Module, For original report please conta	ct	
concern SRO office.		Regn:63m
गाव : वडगांव		
(1)दस्तऐवज प्रकार	अँगीमेंट टू सेल	
(2)मोबदला	2665185	
(3)बाजारभाव (शाडेपट्टचाच्या	1773177.945	
बाबतीतपट्टकार आकारणी देतो कि पट्टेटार ते नम्द करावे)		
(4)भूमापन ,पोटहि्स्सा व घरकमांक	1) हतर माहिती - माह मौने बहुएए	व ता मावळ जिल्हा पुणे वडगांव नगर पंचायत
(असल्यास)	1) ३तर नाहिता : गांध नाज पडगा इद्दीतील सर्व्हें नं 107/1 बांसी एकन	य तो मायळा जल्हा पुग पडगाय गगर पंचायत गक्षेत्र 01 हे 87 आर आकार 02 रू 94 पैसे यापेकी
	00 हे 83 आर यावर बांधलेली बिल्ड	ोंग गिरीवर रेसिडेन्सी मधील डी विंग मधील
		वांसी कारपेट क्षेत्र 44.23 चौ मी व बाल्कनी क्षेत्र
	3.3 चौ मी एकुन क्षेत्र 47.53 चौ मी	
(5)क्षेत्रफळ	1) 47.53 चौ.मीटर	DU
(6)आकारणी किवा जुडी देण्यात उसेल तेव्हा		1.
(7)दस्तऐवज करून देगाऱ्या / लिहून	 भीवर बिल्ड्स एलएलपी एक भा 	गीदारी फर्म तिच्या भागीदारांद्वारेपेरिडॉट इन्फ्रा
टेवगाऱ्या पक्षकारांचे नाव किंवा दिवागी न्यावालवाचा हुकुमनामा किंवा आदेश	सोल्यु शन्स प्रा.लि त्याच्या दिग्दर्शव	काद्वारे चेतन्य गुगेश फरकंडे व सीताराम महावीर
असल्यास प्रतिबादीचे नाव व पत्ता	वर्मा यांचे तर्फे कबुलीजबाब तर्फे कु म	मु धारक रोशन सिंग 35 प्लॉट नं : - माळा नं : -
		र्ने : 18/85 राममंदिर लेन कंधार नांदेड महाराष्ट्र
	नांदेड. 431714	
(8)दस्तुऐवज रूरुन वेगाऱ्या पक्षकारांचे नाव	1) राहुल चंद्रकांत जगदाळे 32	प्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक
किंवा दिवाणी न्वावालवाचा हुकूमनामा किंवा आदेश उसल्वास प्रतिवादीचे नाव व पत्ता		जवळ हुम ऋ 5/3 गुलशन मंजिल नं 2 शिवाजी
	नगर वहीं दी सी ठागे महाराष्ट्र टागे	. 400604
11	 मधा राहुल जगदाळ 29 प्ला 	ट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : -
	ुराड न : एसटा लारन्स शाळा जवळ टी सी टागे महाराष्ट्र टागे. 400604	हुम क 5/3 गुलशन मंखिल नं 2 शिषाची नगर व
(9)इस्तऐवज करून दिल्वाचा दिनांक	13/03/2023	
(10)दस्त नोंदगी केल्बाचा दिनांक	13/03/2023	
(11)अनुकमारु,संड व पृष्ट	1083/2023	
(12)बाजारभावाप्रमागे मुट्रांक शुल्क	161200	
(13)बाजारभावाप्रमागे नोंद्रगी शुल्क	26660	
(14)शेरा		
मूल्यांकनासाटी विचारात घेतलेला तपशील :-		





Valuation Report Prepared For: UBI / Main Branch Nanded / Sangita Prabhakarrao Masare (3129/2302071) Page 13 of 24

Sales Instance

4486454 면접 파·국 14-08-2023 Note:-Generated Through eDisplay v2.1 Module,For original report please contact concern SRO office.		दुव्वम निवेषकःसह दु.नि. षडगांष-माषळ-२ टस्तऐवज कमांकः:4486/2023 नोटगीः Regn:63m
गाव : वडगांव		
(1)दस्तऐवज प्रकार	अँगीमेंट टू सेल	
(2)मोबदला	2842593	

(2)मोबदला	2842593
(3)बाजारमाव (भाउेपटटचाच्या बाबतीतपटटकार आकारगी देतो कि पट्टेटार ते नमूद्र करावे)	1855625.31
(4)भूमापन ,पोटहिस्सा व घरकमांक (उन्सल्यास)	1) इतर माहिती : गाव मौजे वडगाव ता मावळ जिल्हा पुणे वडगांव नगर पंचायत हर्दादतील सर्व्हे नं 107/1 यांसी एकुन क्षेत्र 01 हे 87 आर आकार 02 रू 94 पैसे यापेकी 00 हे 83 आर यावर बांधलेली विल्डींग गिरीवर रेसिडेन्सी मधील ई विंग मधील सातव्या मजल्या वरील फ्लॅट नं 710 यांसी कारपेट क्षेत्र 45.11 चौ मी व ओपन बाल्कनी क्षेत्र 4.63 चौ मी असे एकूग कारपेट क्षेत्र 49.74 चौ मी
(5)क्षेत्रफळ	1) 49.74 ची.मीटर
(6)आकारणी किवा जुडी देण्यात उस्सेल तेव्हा	
(7)दस्तऐवव करून देगाऱ्या / लिहुन टेवगाऱ्या पक्षरुगरोचे नाव किंवा दिवागी ऱ्यावालवाचा हुकूमनामा किंवा आदेश उसल्यास प्रतिवादीचे नाव व पत्ता	1) श्रीवर बिल्डर्स एलएलपी एक भागीदारी फर्म तिच्या भागीदारांद्वारेपेरिडॉट इन्फ्रा सोल्यु शन्स प्रा.लि त्याच्या दिग्दर्शकाद्वारे चेतन्य गणेश फरकंडे व सीताराम महावीर वर्मा यांचे तर्फे कु मु म्हणुन रोशन सिंग 35 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : चौथा मखला मारुती हाईट्स भारत पेट्रोल पंपा समोर तळेगाव दाभाडे ता मावळ जि पुणे महाराष्ट्र पुणे. 410507
(8)टस्तऐवज रूरुन चेगाऱ्या पक्षरूरारोचे नाव किंवा दिवागी न्यावालयाचा हुरूमनामा किंवा आदेश उसल्यास प्रतिवादीचे नाव व पत्ता	1) पार्वती निळकंटराव मंगनाळे - 56 प्लॉट नं : - माळा नं : - इमारतीचे नाव : - ब्लॉक नं : - रोड नं : अभिनव कंधार ता.कंधार जि .नांदेड महाराष्ट्र नांदेड. 431714
(9)दस्तऐवज करून दिल्बाचा दिनांक	11/04/2023
(10)दस्त नोंदगी केल्बाचा दिनांक	11/04/2023
(11)अनुकमांक,संड व प्रृष्ट	4486/2023
(12)बाजारआवाप्रमाणी मुदांक शुल्क	170600
(13)बाखारकाबाजमागे नोंदगी शुल्क	28430
(14)झेरा	
मूल्बाकनासाठी विचारात घेतलेला तपशील :-	





Valuation Report Prepared For: UBI / Main Branch Nanded / Sangita Prabhakarrao Masare (3129/2302071) Page 14 of 24

Price Indicators

	uy In Pune 🗸 🔍	Vadgaon X + Add			Dow	vnload App
		Home / Pune / Vadgaon / Shrivar Giriva	r Residency		Last updated: Jun 25, 2023	5
		Shrivar Girivar Resid	ency		₹21.0 L - 29.0 L ₹ 5.03 K/sq.ft EMI starts at ₹11.12 K	
		By SHRIVAR BUILDERS LLP			Price includes everything except stamp See More	
		Mawal, Vadgaon Budruk, Pune			& Contact Developer	
				No Property Images Available Request Photos		
		1, 2 BHK Apartments Configurations	Dec, 2026 Possession Sta	₹5.03 K/sq.ft ts Avg. Price	: 355.00 sq.ft 507.00 sq.ft. (Carpet Area) Sizes ♥	
		Overview/Home More A	bout Project About Proj	ect Recommended Properties	Floor Plan Amenities Price Tre	i
		Shrivar Girivar Residenc				
		Shrivar birivar Residenc	y Overview		You have a fine taste. This property is great!	
			Disco	Protect Cine		
8 NOBROKER				,	🗐 My Bookings 📄 Pay Rent Post Your Property	New 💽 S
Resale	1 BHK Flat In Maunt Vista For Talegaon urse road	Sale In Talegaon Dabhade	😯 Loan Verified	₹25 Lacs ₹ Non-negotiable E	14,328/Month 630 N stimated EMI ∽ Sq.Ft	eed Home Loan Apply Loan
the second s	ats for Sale in Crpf camp / 1bhk Flat for Sale in	n Crpf camp / Property Details				
Photos O Lo	ocation			100 - 20K		i g 14, 2023 ited On
				in manual		mediately
	100			I THE		aunt Vista
			and a second			ertment
-						ver Beckup
	-		and the second		Get Owner Details	
1	- 1			+4	Price trends by NBEstimate	
the state	NOBROK		1.1		Report what was not correct in this property	
al designed			1		Listed by Broker Sold Out Wrong Info	
at at		and the second				
Overview					Activity On This Property	
					±0 ♥0	
Age of Building	Newly Constructed		Ownership Type	Self Owned	Unique Views Shortlists	
Maintenance Charg	es ₹0.8 Per Sq.Ft/M 630 Sq.Ft		Flooring Carpet Area	Vitrified Tiles 415 Sq.Ft		
Builtup Area	530 Sq.Ft		Facing	415 Sq.Pt East	Similar Properties	





Valuation Report Prepared For: UBI / Main Branch Nanded / Sangita Prabhakarrao Masare (3129/2302071) Page 15 of 24

Price Indicators

NOBROKER				🔄 My Bookings	Pay Rent Post Your Property	Shyam
Resale	1 BHK Flat In Mahavir Natura Society For Sale In Near Podar International School, Talegaon MIDC Road	Talegaon Dabhade	₹25 Lacs Negotiable	₹ 14,328/Month Estimated EMI ~	533 Sq.Ft	Need Home Loan ? Apply Loan
Home / Flats for Sale in Pune	/ Flats for Sale in Swaraj nagari / 1bhk Flat for Sale in Swaraj nagari / Prop	erty Details		1 4 M M		
Photos	Location			1 Bedroom	(***	Aug 14, 2023 Posted On
				Bathroom	F	Aug 18, 2023 Possession
			Notroker-	Lakony		Mahavir Natura Soc.
				Car Parking		Partial Power Backup
1. 53.55					Contact	⊘ Verified Schr
	CON COL		+10	Price trends by	NBEstimate	
			the same time		not correct in this property	
• LWT	4.14.43			Listed by Broker	Sold Out Wrong Info	
Overview				Activity On Thi	s Property	
				* 36	• 0	e 1
Age of Building	>10 Years	Ownership Type	Self Owned	Unique Views	Shortlis	
K Maintenance C	harges ₹3.2 Per Sq.Ft/M	Flooring	Vitrified Tiles			
Builtup Area	533 Sq.Ft	Carpet Area	414 Sq.Ft	Similar Proper	ties	
Purnishing Stat	us Unfurnished Furnish Now	 Facing 	East			



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Valuation Report Prepared For: UBI / Main Branch Nanded / Sangita Prabhakarrao Masare (3129/2302071) Page 16 of 24 As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is ₹ 23,10,000.00 (Rupees Twenty Three Lakh Ten Thousand Only). The Realizable Value of the above property is ₹ 20,79,000.00 (Rupees Twenty Lakh Seventy Nine Thousand Only). The Distress Value is ₹ 18,48,000.00 (Rupees Eighteen Lakh Forty Eight Thousand Only).

Place: Nanded
Date: 16.08.2023
For VASTUKALA CONSULTANTS (I) PVT. LTD.
Director Auth. Sign.
Director Auth. Sign. Sharadkumar B. Chalikwar
Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 JBI Emp. No. ROS:ADV:Valuer/033:008:2021-22
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

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_only).

Date

Signature (Name of the Branch Manager with Flat Seal)

Enclosures		
	Declaration From Valuers (Annexure – II)	Attached
	Model code of conduct for valuer (Annexure – III)	Attached





Valuation Report Prepared For: UBI / Main Branch Nanded / Sangita Prabhakarrao Masare (3129/2302071) Page 17 of 24

Annexure – II

DECLARATION FROM VALUERS

I, hereby declare that:

- a. 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.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative have personally inspected the property on 14.08.2023 The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of Imprisonment;
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III A signed copy of same to be taken and kept along with this declaration)
- i. I am Chairman & Managing Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information. Create





Sr. No.	Particulars	Valuer comment	
1.	Background information of the asset being valued;	The property under consideration was purchased by Sangita Prabhakarrao Masare Alias Sangita Eknathrao Myskar from M/s. Shrivar Builders LLF vide Agreement for sale dated 15.05.2023.	
2.	Purpose of valuation and appointing authority	As per the request from Union Bank of India, Main Branch Nanded Branch 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;	Sharadkumar B. Chalikwar – Regd. Valuer Abhiraj Bhagat – Valuation Engineer Shyam Kajvilkar – Technical Manager Shamal Bodke – 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 – 14.08.2023 Valuation Date – 16.08.2023 Date of Report – 16.08.2023	
6.	Inspections and/or investigations undertaken;	Physical Inspection done 14.08.2023	
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 Comparison Method	
9.	Restrictions on use of the report, if any; Think.Innov	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.	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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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 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's representative and site visit conducted, we understand that the subject property is Residential Flat, admeasuring Total Carpet Area in Sq. Ft. = 385.00 in the name of Sangita **Prabhakarrao Masare Alias Sangita Eknathrao Myskar.** 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 **Sangita Prabhakarrao Masare Alias Sangita Eknathrao Myskar.** 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's representative, we understand that the Residential Flat, admeasuring **Total Carpet Area in Sq. Ft. = 385.00**.

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 shop and properties that are typically traded on a Flat 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.

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www.vastukala.org



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 **Total Carpet Area in Sq. Ft. = 385.00**.

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 - III

MODEL CODE OF CONDUCT FOR VALUERS

{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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.
- 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.





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- 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. (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
- 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.





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Gifts and hospitality:

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

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

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

Remuneration and Costs.

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

Occupation, employability and restrictions.

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Think this sign ate. Create Sharadkumar B. Chalikwar

Govt. Reg. Valuer Chartered Engineer (India) Reg. No. (N) CCIT/1-14/52/2008-09 UBI Emp. No. ROS:ADV:Valuer/033:008:2021-22



