



# JAGTAP & ASSOCIATES

CHARTERED ENGINEER & GOVT. REGISTERED VALUER

Licensed Engineer / Structural Engineer, Pune Municipal Corporation, Pune - 5  
Email - jagtapvivek517@gmail.com / aarambhgroup.ms@gmail.com

VIVEK M. JAGTAP  
B.E. Civil, M.I.E., F.I.V., ISSE

BRANCH OFFICES :- MUMBAI, THANE, NASIK, KALYAN, SATARA, KOLHAPUR & NAGPUR

MAIN OFFICE :-

Office No. C-22, 1st Floor,  
Sr. No 43, Ashokanagar,  
Mundhwa - Kharadi Bypass,  
Pune – 411014.  
Mob: 9422511433

BRANCH OFFICE :-

Ajinkya Patil – Branch Head.  
Flat No. 11, 3<sup>rd</sup> Floor, B Wing, Keshav Akshay  
Apt, Nr SBI Lekha Nagar, Beside CIDCO Office  
Nashik- 422010 Mob: 7798913621  
Email: jagtapassociates.nashik@gmail.com

J&A-Nsk-000-UBI-2023-24 Mr. Sabir Subhan Khatik - Gangapur

## Valuation Report of the Immovable Property

Residential Proposed Building at  
**PROPOSED BUILDING AT S. No. 124/2/3, PLOT NO. 12 MAUJE GANGAPUR,  
NASHIK-422007**



(Photo of Apartment building)

NAME OF THE OWNERS:

MR. SABIR SUBHAN KHATIK

ADDRESS OF THE PROPERTY:

“PROPOSED CONSTRUCTION BUILDING”, S. NO. 124/2/3,  
PLOT NO. 12, SHIVAJI NAGAR, SATPUR COLONY, GANGAPUR-  
SATPUR LINK ROAD, MAUJE GANGAPUR,  
TAL. /DIST.- NASHIK 422007



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J&A-Nsk-000-UBI-2022/23 Mr. Sabir Subhan Khatik

To,  
The Manager,  
Union Loan Point  
Union Bank of India, Nashik

Sub: Valuation report for bank loan purpose.

Dear Sir,

Please find enclosed herewith the valuation report in bank's format.

Name of the Owner: MR. SABIR SUBHAN KHATIK

Location of property: “PROPOSED CONSTRUCTION BUILDING”, S. NO. 124/2/3, PLOT NO. 12,  
SHIVAJI NAGAR, SATPUR COLONY, GANGAPUR-SATPUR LINK ROAD,  
MAUJE GANGAPUR, TAL. /DIST.- NASHIK 422007

Landmark: Shivaji nagar, Gangapur-Satpur link road, Mauje Gangapur, Nashik

FAIR MARKET VALUE (after completion)	Rs. 1,22,74,000/- (Rs. One crore Twenty-two lakhs seventy-four thousand only)
REALIZABLE VALUE (after completion)	Rs. 1,16,60,300/- (Rs. One crore Sixteen lakh sixty thousand three hundred only)

It is declared that I have not direct or indirect interest in the above said property and this valuation is based on best of my knowledge, belief and experience.

Detailed Report attached with this certificate as per page 1 to 23.

Date: 24/08/2023

Place: Nashik

VIVEK. M. JAGTAP  
B.E. Civil, M.I.E., F.I.V., ISSE  
Chartered Engineer & Govt. Regd. Valuer  
CAT- I/54/2004

## VALUATION REPORT (IN RESPECT OF LAND AND BUILDING)

(To be filled in by the Approved Valuer)

I.	GENERAL			
1.	Purpose for Which the Valuation is made		:	To assess the present fair market value of the asset Land & Building (Row House) for bank loan purpose.
2.	a)	Date of inspection	:	Inspection date – 23/08/2023
	b)	Date on Which the Valuation is made	:	Date of Report – 24/08/2023
3.	<b>List Of Documents produced for perusal</b>			<b>Document No.</b>
	i	Index 2 (SRO NSK-1)	:	7681/2019
	ii	Commencement certificate	:	LND/BP/B1/BP/08/2023
	iii	Floor plan	:	B1/BP/08/2023
4.	Name of the Owner (s) and his / there Address (es) With Phone no. (Details of share of each Owner in case of join Ownership)		:	<u>Name of the Owner:</u> <b>MR. SABIR SUBHAN KHATIK</b>
5.	Brief Description of the property (Including Leasehold / Freehold etc.)		:	Row house (L&B) - Ground +2 floor RCC structure. The property consists: , 2 kitchen, 2 Living room, balcony, open varandha, washing area. Property is Freehold.  <u>Located at:</u> “PROPOSED CONSTRUCTION BUILDING”, S. NO. 124/2/3, PLOT NO. 12, SHIVAJI NAGAR, SATPUR COLONY, GANGAPUR-SATPUR LINK ROAD, MAUJE GANGAPUR, TAL. /DIST.- NASHIK 422007
6.	Location of property			
	a)	Plot No. / Survey No.	:	S. NO. 124/2/3, PLOT NO. 12
	b)	Door no.	:	Residential Building
	c)	T. S. No./ Village	:	Nashik
	d)	Ward / Taluka	:	Nashik
	e)	Mandal / District	:	Nashik
7.	Postal Address of the property		:	“PROPOSED CONSTRUCTION BUILDING”, S. NO. 124/2/3, PLOT NO. 12, SHIVAJI NAGAR, SATPUR COLONY, GANGAPUR-SATPUR LINK ROAD, MAUJE GANGAPUR, TAL. /DIST.- NASHIK 422007
8.	City / Town		:	City
	Residential Area			Yes
	Commercial Area			No
	Industrial area			No
9.	Classification of the area			
	i	High / Middle / Poor		Middle Class
	ii	Urban / Semi Urban / Ruler		Urban
10.	Coming Under Corporation Limit / Village Panchayat / Municipal			Nashik Municipal Corporation
11.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified			No

	under agency area / scheduled area / cantonment area		
12.	In case it is an agricultural land, any conversion to house site plots is contemplated		No
14.1	Dimensions of the site		<b>As per deed</b>
	East		30 M Road
	West		Plot no. 14
	North		Plot no. 12
	South		9 M Colony Road
14.2	Latitude, Longitude and Coordinates of the site		Latitude: N 20° 00'35.9" Longitude: E 73°42'48.7"
15.	Extent of the site		<b>Plotted Area = 274.00 Sq M</b>  <b>B/U Area of ground floor = 38.75 Sq M</b> <b>B/U Area of first floor = 55.69 Sq M</b> <b><u>B/U Area of second floor = 55.69 Sq M</u></b> <b>Total B/U Area = 150.13 Sq M</b>
16.	Extent of the site considered for valuation		<b>Plotted Area = 274.00 Sq M</b>  <b>B/U Area of ground floor = 38.75 Sq M</b> <b>B/U Area of first floor = 55.69 Sq M</b> <b><u>B/U Area of second floor = 55.69 Sq M</u></b> <b>Total B/U Area = 150.13 Sq M</b>
17.	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.		Owner occupied
<b>II.</b>	<b>CHARACTERISTICS OF THE SITE</b>		
1.	Classification of locality		Residential
2.	Development of surrounding areas		Well developed
3.	Possibility of frequent flooding / sub-merging		No
4.	Feasibility to the Civic amenities like school, hospital, bus stop, market etc.		All Available within 3 Km.
5.	Level of land with topographical conditions		Yes, land is Levelled
6.	Shape of land		Rectangular
7.	Type of use to which it can be put		Residential use
8.	Any usage restriction		Commercial & Industrial
9.	Is plot in town planning approved layout?		Yes
10.	Corner plot or intermittent plot?		Intermittent Plot
11.	Road facilities		Yes, Common
12.	Type of road available at present		Internal society road
13.	Width of road is it below 20 ft. or more than 20ft.		More than 20 ft.

14.	Is it a land – locked land?	No
15.	Water potentiality	Yes
16.	Underground sewerage system	Yes
17.	Is power supply available at the site?	Yes
18.	Advantage of the site	Developing locality.
19.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	No any

**Part – A (Valuation of land)**

1.	Size of plot	274.00 Sq M
	North & South	--
	East & West	--
2.	Total extent of the plot	274.00 Sq M
3.	Prevailing market rate (Along with details /reference of at least two latest deals/transactions with respect to adjacent properties in the areas)	Rs. 25,000 – Rs. 35,000 per Sq M
4.	Guideline rate obtained from the Registrar’s Office (evidence thereof to be enclosed)	Rs. 13,500 per Sq M
5.	Assessed / adopted rate of valuation	<b>Rs. 30,000 per Sq M</b>
6.	Estimated value of land (A)	Land Value = Area x Rate of land = 274.00 Sq M x Rs. 30,000/- = <b>Rs. 82,20,000/-</b>

**Part – B (Valuation of Building)**

		Technical details of the building	
1.	a)	Type of Building (Residential / Commercial / Industrial)	Residential Bungalow row house (G+2 floors)
	b)	Type of construction (Load bearing / RCC / Steel Framed)	RCC framed Structure with RCC slab.
	c)	Year of construction  Life	<b>Property is yet to be constructed (Construction stage – 35%) 60 years</b>
	d)	Number of floors and height of each floor including basement, if any	Ground + 2 floor
	e)	Plinth area	<b>B/U Area of ground floor = 38.75 Sq M B/U Area of first floor = 55.69 Sq M B/U Area of second floor = 55.69 Sq M Total B/U Area = 150.13 Sq M</b>
	f)	Condition of the building	
	i)	Exterior – Excellent,	Good

		Good, Normal, Poor		
	ii)	Inferior - Excellent, Good, Normal, Poor		Good
	g)	Date of issue and validity of layout of approved map / plan		12/04/2023
	h)	Approved map / plan issuing authority		Nashik Municipal Corporation
	i)	Whether genuineness or authenticity of approved map / plan is verified		Yes.
	j)	Any other comments by our empaneled valuers on authentic of approved plan.		No

### Specifications of construction (floor-wise) in respect of

Sr. No.	Description	Ground floor	Other floors
1.	Foundation	RCC	N. A.
2.	Basement	RCC	RCC
3.	Superstructure	RCC	RCC
4.	Joinery / Doors & Windows (please furnish details about size of frames, shutters, glazing, fitting etc. and specify the species of timber)	Standard fittings	Standard fittings
5.	RCC works	Present	Present
6.	Plastering	Ordinary	Ordinary
7.	Flooring, Skirting, Dadoing	Vitrified	Vitrified
8.	Special finish as marble, granite, wooden paneling, grills, etc.	Marble & MS Grills	Marble & MS Grills
9.	Roofing including weather proof course	Yes	Yes
10.	Drainage	Available	Available

Sr. No.	Description		Ground floor	First floor
2.	Compound wall	:	Available (common)	---
	Height	:	2 m	----
	Length	:		----
	Type of construction	:	RCC	----
3.	Electrical installation	:	Standard	Standard
	Type of wiring	:	Standard	Standard
	Class of fittings (superior / ordinary / poor)	:	Ordinary	Ordinary
	Number of light points	:	Many	Many
	Fan points	:	Many	Many
	Spare plug points	:	N. A.	N. A.
	Any other item	:	N. A.	N. A.
4.	Plumbing installation	:		
	a) No. of water closets and their type	:	Many	Many
	b) No. of wash basins	:	Many	Many

c)	No. of urinals	:	Many	Many
d)	No. of bath tubs	:	One	One
e)	Water meter, taps, etc.	:	Yes	Yes

**Details of Valuation of Building: (B)**

Sr No	Particulars	Type of Property	Area (Sq M)	Rate Of Construction (Rs/ Sq M)	Age in Years	Life	Dep. %	Depreciated Replacement Cost Rs.
1.	<b>Built-up Area of Ground floor</b>	Commercial	38.75	27,000/-	Nil	60	Nil	10,46,250/-
2.	<b>Built-up Area of First floor</b>	Residential	55.69	27,000/-	Nil	60	Nil	15,03,630/-
3.	<b>Built-up Area of Second floor</b>	Residential	55.69	27,000/-	Nil	60	Nil	15,03,630/-
		<b>Total Value of Building Construction Say;</b>						<b>Rs. 40,53,510/- Rs. 40,54,000/-</b>

**Part C- (Extra Items)**

**(Amount in Rs.)**

1.	Portico	:	--
2.	Ornamental front door	:	--
3.	Sit out/ Verandah with steel grills	:	--
4.	Overhead water tank	:	--
5.	Separate UG water tank/ sump	:	--
	<b>Total</b>	:	<b>0.00</b>

**Part D- (Amenities)**

**(Amount in Rs.)**

1.	Wardrobes/Immovable Furniture	:	---
2.	Glazed tiles	:	---
3.	Extra sinks and bath tub	:	---
4.	Marble / Ceramic tiles flooring	:	---
5.	Interior decorations	:	---
6.	MS Grill & hand rails	:	---
7.	False ceiling	:	---
	<b>Total</b>	:	<b>0.00</b>

**Part E- (Miscellaneous)****(Amount in Rs.)**

1.	Separate toilet room / Separate lumber room	:	---
2.	Tiles/Outside Paving if any	:	---
	<b>Total</b>	:	<b>0.00</b>

**Part F- (Services)****(Amount in Rs.)**

1.	Water supply arrangements	:	---
2.	Drainage arrangements	:	---
3.	Compound wall (Height 2 M)	:	---
4.	C. B. deposits, fittings etc.	:	---
5.	Pavement / concrete road	:	---
	<b>Total</b>	:	<b>0.00</b>

**Total abstract of the entire property**

Part – A	Land	:	Rs. 82,20,000 /-
Part – B	Building	:	Rs. 40,54,000/-
Part – C	Extra Items	:	--
Part – D	Amenities	:	--
Part – E	Miscellaneous	:	--
Part – F	Services	:	--
	<b>Total</b>	:	<b>Rs. 1,22,74,000/-</b>

**Govt. Guideline Value/ Ready Reckoner Value:**

$$\begin{aligned}
&= (13,500 \times 274.00 + 24200 \times 150.13) \\
&= 36,99,000/- + 36,33,146/- \\
&= \text{Rs. } 73,32,146/- \quad \text{Say Rs. } 73,32,000/-
\end{aligned}$$



## ABSTRACT OF VALUATION

<b>FAIR MARKET VALUE</b>	<b>Rs. 1,22,74,000/-</b>
<b>REALIZABLE VALUE</b> (5% LESS OF FMV)	<b>Rs. 1,16,60,300/-</b>
<b>DISTRESS VALUE</b> (20% LESS OF FMV)	<b>Rs. 98,19,200/-</b>
<b>GOVT. GUIDELINE VALUE</b>	<b>Rs. 73,32,000/-</b>
<b>INSURABLE VALUE</b>	<b>Rs. 40,53,510/-</b>

I have visited the property under valuation on **24<sup>th</sup> Aug 2023**, along with Bank professionals and owner of the property themselves. The building structure of the property is RCC structure (Ground + 2 floor) and is constructed as per plan sanctioned by **Nashik Municipal Corporation**, vide letter No: **LND/BP/B1/BP/08/2023, Dated: 12/04/2023**

**Date: 24/08/2023**

**Place: Nashik**

**VIVEK. M. JAGTAP**  
**B.E. Civil, M.I.E., F.I.V., ISSE**  
**Chartered Engineer & Govt. Regd. Valuer**  
CAT- I/54/2004

The undersigned has inspected the property detailed in the Valuation Report dated **24/08/2023**, We are satisfied that the **Fair and reasonable market value** of the property is **Rs. 1,22,74,000/-** (**Rs. One Crore Twenty-two lakhs seventy-four thousand only**)

Date:

Signature

(Name of the Branch Manager with Official seal)

**Enclosure:**



**TO BE OBTAINED FROM VALUERS ALONG WITH THE VALUATION REPORT**

1. Declaration-cum-undertaking from the valuer (Annexure-I)

2. Model code of conduct for valuer (Annexure II)

Screen shot of longitude/latitude and co-ordinates of property using GPS/Various Apps/Internet sites

## Govt. Guideline Rate - EASR


**Department of Registration & Stamps**  
 Government of Maharashtra
 
**नोंदणी व मुद्रांक विभाग**  
 महाराष्ट्र शासन
 

**नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन**  
**बाजारमूल्य दर पत्रक**

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Year	Annual Statement of Rates						Language
2023/2024	Selected District	नाशिक	Select Taluka	नाशिक	Select Village	मोजे गंगापुर	English
	Search By	<input checked="" type="radio"/> Survey No	<input type="radio"/> Location				
	Enter Survey No	124	Search				
उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
12.2-गंगापूर रस्त्यापासून मोतीवाला होमीयोपेथी मेडीकल कॉलेजजवळून सातपूर MIDC कडे जाणा-या रस्त्यावरील रहिवास क्षेत्रातील मिळकती	13500	34500	39670	43120	0	चौ. मीटर	सर्व्हे नंबर

## Average Rate of Land derived from Sale Instances

Sr. No.	Sale deed No.	Date	ASR No.	S. No./ CTS No.	Property Type Flat/Land	Area in Sq.mt	Amount in Rs.	Rate per Sq.mt. For Land
1.	99 acers	04/01/2023	Nasik	--	Land	Land = 113.78	Rs. 32,00,000/-	Rs. 28,124/-
2.	Magicbricks	12/01/2023	Nasik	--	Land	Land = 104	Rs. 39,00,000/-	Rs. 37,500/-
3.	522/2023	11/01/2023	Nashik	684/2	Land	Land = 358.38	Rs. 2,95,71,500/-	Rs. 82,514/-
							<b>Average</b>	<b>Rs. 49,379/-</b>

The estimated average rate is **Rs. 49,379/- per Sq M. Say: Rs. 49,000/- per Sq M.**

Considering aspects like surrounding locality, Present Market conditions, Amenities, Road accessibility, Current decisions such as demonetization of currency, GST & Implementation of RERA, local enquiries, our judgment & Real estate website enquiries, etc.

The rate for Resi. Land in subject area varies between Rs. 25,000 to Rs. 35,000 per Sq M.

In my opinion, the **Rate of Rs. 30,000/- per Sq M** for subject land is fair and reasonable.

And as per **CPWD Plinth area Rates Manual**, the Rate of **Rs. 27,000/- per Sq.mt.** for construction of subject property is fair & reasonable.

## JUSTIFICATION

As per our opinion, due to the following reasons there is difference between market value & guideline value of the property mentioned in report:

1. Guideline Value is the minimum value at which the sale or transfer of property can take place. Guideline rates generally do not reflect market value. The rates as fixed by the stamp duty office is only a tax revenue and is in no way determining the fair prevailing market rate and value.
  2. Market price is the value of asset for a transaction between a seller and buyer which is done at an arm's length principle with the price determined by the market forces of supply and demand.
  3. Particular amenities & features are not considered in guideline rates.
  4. Market value of property may vary from site to site, demand & supply chain, Features & Amenities
- 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 specifications is **Rs. 1,16,60,300/- (Rs. One crore Sixteen lakhs sixty thousand three hundred only)**

**Date: 24/08/2023**

**Place: Nashik**

**VIVEK. M. JAGTAP**  
**B.E. Civil, M.I.E., F.I.V., ISSE**  
**Chartered Engineer & Govt. Regd. Valuer**  
CAT- I/54/2004

**Sale Instances for land at/nearby Mauje Gangapur, Nashik 422007**

(1)

**99acres** Buy ▾ Enter Locality / Project / Society / Landmark 🏠 📍 🔍 Post property **FREE** 👤 ▾ ☰

Home > Plots in Nashik > Plots in Gangapur Posted on Jan 04, 2023 | Under Construction


**₹32 Lac** @ 2,222 per sq.ft. Residential Land/Plot for Sale  
in Gangapur, Nashik, Maharashtra Contact Owner **FREE**

Estimated EMI ₹25,559 ☆ Shortlist

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

[Overview](#) [Owner Details](#) [Price Trends](#) [Explore Locality](#) [Recommendations](#)

**Property (3)**



**Dimensions**  
Plot area 133.78 sq.m. ▾

**Price**  
₹ 32 Lac  
@ 2,222 per sq.ft.

**Address**  
Gangapur, Nashik

**Possession**  
By 2023

**Boundary wall**  
Yes

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Go to Settings to activate Windows.

(2)


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Home > Property in Nashik > Plots for Sale in Nashik > Gangapur Road > 104 Sq-m Posted on: Jan 12, 23 | Property ID: 65086415

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Plot For Sale in [Gangapur Road, Nashik](#) [View on map](#) [Nashik MIDC Corridor](#)



**Corner Plot** | 1 Floor allowed

<b>Plot Area</b> 104 sqm ▾	<b>Dimensions(L X B)</b> 21.01 X 4.95	<b>No Of Open Sides</b> 3
<b>Any Construction Done</b> No	<b>Status</b> <a href="#">Legal &amp; Infra Status</a>	<b>Boundary Wall</b> Yes
<b>Type Of Ownership</b> Freehold	<b>Overlooking</b> Main Road	<b>Transaction Type</b> Resale

[+5 Photos](#)

**Contact Owner**  
**Akash Sandhan** -91-90XXXXXX88

Your Name

Email

IND +91 ▾ Mobile Number

I Agree to MagicBricks' [Terms of Use](#)

**Get Contact Details**

[Contact Owner](#) [Get Phone No.](#) Last contact made 3 days ago

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(3)

सूची क्र.2		दुय्यम निबंधक : सह दु.नि. नाशिक 4
522341 13-02-2023 Note : Generated Through eSearch Module, For original report please contact concern SRO office.		दस्ता क्रमांक : 522/2023 नोदंभी : Regn 63m
<b>गावाचे नाव : नाशिक शहर</b>		
(1) विलेखाचा प्रकार	विकसनकरारनामा	
(2) मोबदला	29571500	
(3) बाजारभाव/भाडेपट्ट्याच्या बाबतितपट्टाकार आकारणी देतो की पर्येदार ते नमूद करावे	17919000	
(4) भू-भाषण, पोटहिस्सा व धरकमीक (असल्यास)	1) पालिकेचे नाव-नाशिक म.न.पा.इतर वर्णन : इतर माहिती: इतर माहिती: तुकडी नित्हा नाशिक पोस्ट तुकडी तालुका नाशिक पैकी नाशिक महानगरपालिका हद्दीतील नाशिक शहर येथील, गंगापूर रोडवरील सातभूमी कॉलनीतील स्यावर प्लॉट मिल्कत यांसी सर्व्हे नं. 684/2/10, प्लॉट नं. 10 यांसी क्षेत्र 388.08 चौ.मी. यांसी फा प्लॉट नं. 413 यांसी बिनशेती आकार रु. 512.26 पैसे या एकूण क्षेत्रापैकी रस्ता रुंदीकरणकाडे गेलेले क्षेत्र 29.70 चौ.मी. वजा जाता उर्वरित क्षेत्र 358.38 चौ.मी. रस्ता रुंदीकरणकाडे गेलेल्या क्षेत्राचा एफ.एस.आय. घेण्याचे हक्कासह व इतर वर्णन दस्तात नमूद केल्याप्रमाणे. ( Survey Number : 684/2/10 प्लॉट नं. 10 : )	
(5) क्षेत्रफळ	358.38 चौ.मीटर	
(6) आकारणी किंवा जुदी देण्यात असेल तेव्हा		
(7) दस्तऐवज करून देणा-या विव्हून ठेवणा-या पत्रकाराचे नाव किंवा दिवाणी न्यायालयाचा हक्कमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव.-अभिनीत अरुण भैद (कुटुंबाचा कर्ता व पुढारी म्हणून) वय-41 पत्ता.-प्लॉट नं. , माळा नं. , इमारतीचे नाव. , ब्लॉक नं. रा. प्लॉट नं. 10, कथिता बंगला, सदाश्री कॉलनी, जुना गंगापूर नाका, नाशिक, रोड नं. आधार नं. 745412906323, महाराष्ट्र, शास्ईक. पिन कोड:-422013 पिन नं.-AATPM003300M	
(8) दस्तऐवज करून घेणा-या पत्रकाराचे व किंवा दिवाणी न्यायालयाचा हक्कमनामा किंवा आदेश असल्यास, प्रतिवादिचे नाव व पत्ता	1): नाव.-जान्ही रिप्टी, भागीदारी फर्म तर्फे भागीदार संसराज श्रीधराव देवमुख वय-51, पत्ता.-प्लॉट नं. , माळा नं. , इमारतीचे नाव. , ब्लॉक नं. ऑफिस - 11, पाटील परिय, पाटील पार्क, जुना गंगापूर नाका, नाशिक, रोड नं. आधार नं. 667076520897, महाराष्ट्र, शास्ईक. पिन कोड:-422005 पिन नं.-AALFJ1252A 2): नाव.-जान्ही रिप्टी, भागीदारी फर्म तर्फे भागीदार मानस हेमराज देवमुख वय-23, पत्ता.-प्लॉट नं. , माळा नं. , इमारतीचे नाव. , ब्लॉक नं. ऑफिस - 11, पाटील परिय, पाटील पार्क, जुना गंगापूर नाका, नाशिक, रोड नं. आधार नं. 203321187127, महाराष्ट्र, शास्ईक. पिन कोड:-422005 पिन नं.-AALFJ1252A	
(9) दस्तऐवज करून दिल्याचा दिनांक	11/01/2023	
(10) दस्त नोंदणी केल्याचा दिनांक	11/01/2023	
(11) अनुक्रमिक संल व पृष्ठ	522/2023	
(12) बाजारभावामागे मुद्रांक शुल्क	1479000	
(13) बाजारभावामागे नोंदणी शुल्क	30000	
(14) शेर		
मुल्यांकनासाठी विचारात घेतलेला तपशील:-		
मुद्रांक शुल्क आकारताना निवडलेला अनुच्छेद :-	(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.	

## ANNEXURE – III DECLARATION – CUM – UNDERTAKING

Mr. Vivek Jagtap, son of Mr. Murlidhar Jagtap do hereby solemnly affirm and state that;

- I am a citizen of India
- 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.
- The information furnished in my valuation report dated **24/08/2023** is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have personally inspected the property **23/08/2023**. The work is not sub-contracted to any other valuer and carried out by myself.
- Valuation report is submitted in the format as prescribed by the Bank.
- I have not been de-panelled / delisted by any other bank and in case any such de-panelment by other banks during my empanelment with you. I will inform you within 3 days of such de-panelment.
- I have not been convicted of any offence and sentenced to a term of imprisonment.
- I have not been found guilty of misconduct in professional capacity.
- I have not been declared to be unsound mind.
- I am not an undischarged bankrupt or has not applied to be adjudicated as a bankrupt.
- I am not an undischarged insolvent.
- 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.
- 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

- n. My PAN is **ADTPJ0025E** and GST Number is **27ADTPJ0025E1ZS**
- o. I understand to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure.
- p. 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.
- q. 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.
- r. 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)
- s. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- t. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- u. My CIBIL Score and credit worthiness is as per Bank’s guidelines.
- v. I am the proprietor of the company, who is competent to sign this valuation report.
- w. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- x. Further, I hereby provide the following information –

Sr No.	Particulars	Valuer Comment
1	Background information of the asset being valued	This property is a Residential bungalow house G+2 floor property.
2	Purpose of valuation and appointing authority	Loan Purpose for <b>Union Bank of India</b>
3	Identity of the valuer and any other experts involved in the valuation	Registered Valuer: Vivek Jagtap (Registration No.: CAT I/54-2004) (Reg. No. IBBI/RV/01/2019/10579)
4	Disclosure of valuer interest or conflict, if any	No
5	Date of appointment, valuation date and date of report	Date of Appointment – 22/08/2023 Inspection date – 23/08/2023 Date of Report – 24/08/2023
6	Inspections and/or investigations undertaken	Physically site verified
7	Nature and sources of the information used or relied upon	Surrounding locality, Present Market condition, Sale instances & our judgment.
8	Procedures adopted in carrying out the valuation and valuation standards followed.	Market Approach Method As per IVS
9	Restrictions on use of the report, if any	For Bank loan purpose only
10	Major factors that were taken into account during the valuation	Present Market enquiries & Area of Land & Building.
11	Major factors that were not taken into account during the valuation	NA

12	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report	It is declared that we have no direct or indirect interest in the above said property and this valuation is based on best of our knowledge, belief and experience & is based on the documents given by bank / client & as per observation at the time of visit.
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**Date: 24/08/2023**

**Place: Nashik**

**VIVEK. M. JAGTAP**  
**B.E. Civil, M.I.E., F.I.V., ISSE**  
**Chartered Engineer & Govt. Regd. Valuer**  
CAT- I/54/2004

## ANNEXURE – IV

### MODEL CODE OF CONDUCT FOR VALUERS

#### **Integrity and Fairness**

- 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 subject to all documents should provide to valuer.
- A valuer shall maintain integrity by being honest, straightforward and forthright in all professional relationships.
- A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- A valuer shall keep public interest foremost while delivering his services.

#### **Professional Competence and Due Care**

- A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgement.
- 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.
- 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.
- A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
- 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**

- 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.
- A valuer shall not take up an assignment if he/it or not of his/its relatives or associates is not independent in terms of association to the company.
- A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
- A valuer shall wherever necessarily disclose to the clients possible sources of conflicts of duties and interests, while providing unbiased services.
- 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.
- A valuer shall not indulge in “mandate snatching” or offering “convenience valuations” in order to cater to a company or client’s needs.
- As an independent valuer, the valuer shall not charge success fee
- 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**

- 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.

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## **Information Management**

- 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.
- A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization with which he/it is registered or any other statutory regulatory body.
- A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organization with which he/it is registered, or any other statutory regulatory body.
- 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, in the record shall be maintained till the disposal of the case.

## **Gifts and Hospitality**

- 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, 201 (18 of 2013).
- 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**

- A valuer shall provide services for remuneration which is charged in a transparent manner is a reasonable reflection of the work necessary and properly undertaken and is not inconsistent with the applicable rules.
- 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**

- 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.
- A valuer shall not conduct business which in the opinion of the authority or the registered valuer organization discredits the profession.

## **Miscellaneous**



- 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.
- A valuer shall follow this code as amended or revised from time to time.

**Date: 24/08/2023**

**Place: Nashik**

**VIVEK. M. JAGTAP**  
**B.E. Civil, M.I.E., F.I.V., ISSE**  
**Chartered Engineer & Govt. Regd. Valuer**  
**CAT- I/54/2004**

Address of the Valuer:

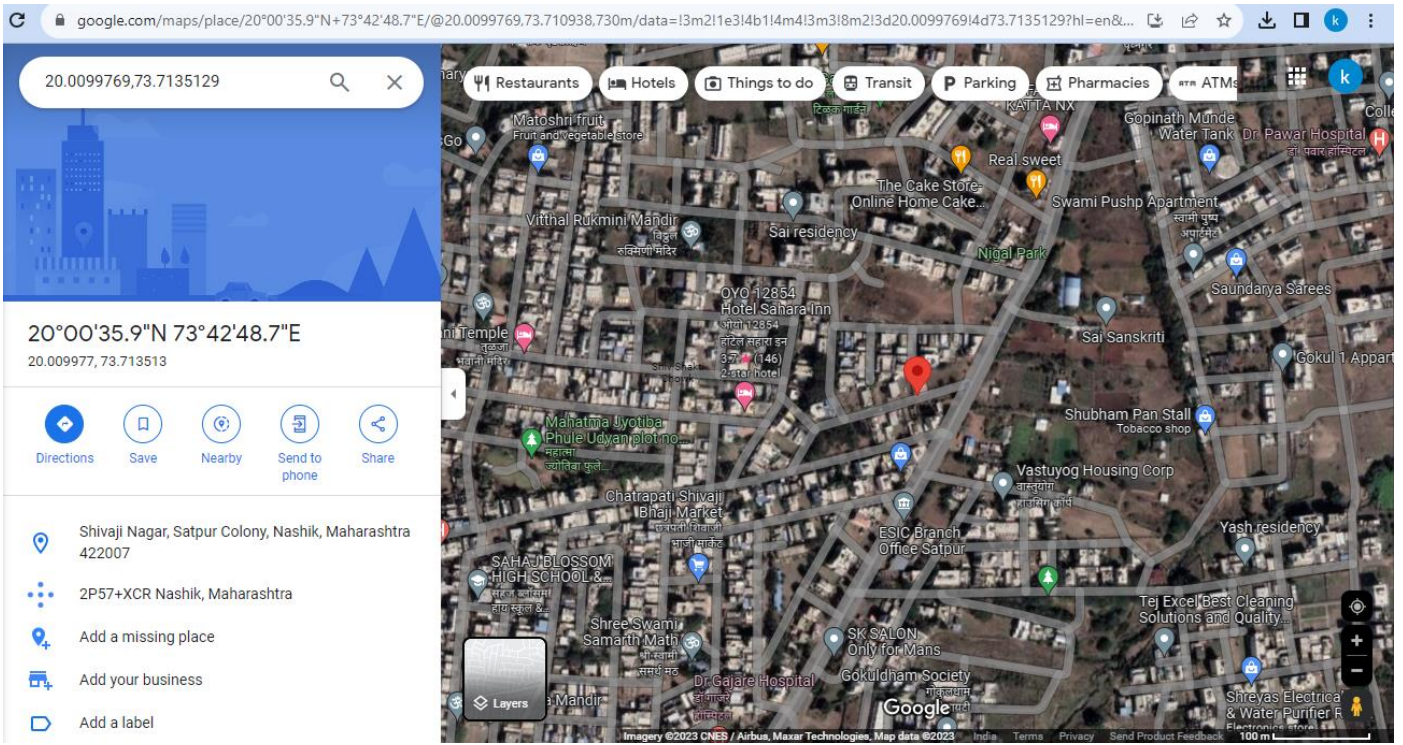
Unit No.11, 3rd floor, B wing, Keshav Akshay Apt.  
Near SBI Lekha nagar, Beside CIDCO Office, Nashik-422010

**Photographs of property**





*Google Map, Location and GPS co-ordinates*



## DOCUMENTS



31/10/2019

सूची क्र.2

दुय्यम निबंधक : दु.नि. नाशिक 1

दस्ता क्रमांक : 7681/2019

नोंदणी :

Regn.63m

गवाऱे ढाढः गवाऱुड

(1) वलनेषाढा ढुरकार	साढेखर	
(2) नोंढवलढा	2300000	
(3) बाढारढाढ(ढाढेढटढान्ढा बाढतलढटढाढार आढारणी ढेढे ढेढे ढटढेढार ढे नढुढ ढराढे)	2439000	
(4) ढू-ढाढन, ढोटढलरढा ढ ढरढढांक (असढ्ढाढ)		1) ढाढढेढे ढाढःनाशलक ढ.ढ.ढा. इढर ढरढन ; इढर ढाढलढी: ढुकढी ढलढ्ढा ढाढलक ढोट ढुकढी ढाढुढढा ढाशलक ढेढी ढीढे गढाढुड ढा ढाढढे ढलढारढीढ ढाढ्ढे नं. 124/2/3 ढाढी ढ्ढाढे नं. 12 ढाढी ढेढ 384.00 ढी.ढी ढा ढलकढी ढेढी ढरेढी ढाढढाढे इढर ढलढेढढीढ ढलढे ढेढ 192.00 ढी.ढी ( Survey Number : 124/2/3 ; Plot Number : 12 ; )
(5) ढेढढढ		1) 192.00 ढी.ढीढर
(6) आढारणी ढलढा ढुढी ढेढ्ढाढ अढेढ ढेढ्ढा.		
(7) ढलढेढढ ढरढ ढेढा-ढाढलढुढ ढेढाढा-ढा ढढढाढाढे ढाढ ढलढा ढलढाढी ढ्ढाढलढाढा ढुढुढढाढा ढलढा आढेढ अढलढाढ, ढुरढलढाढलढे ढाढ ढ ढढा.		1): ढाढः-ढी ढीढरढ गढाढर ढाढीढ -- ढढ:-73; ढढा:-, ढलढाढी ढढर ढलढेढी ढोट ढाढढी ढढलढर अढढ गढाढुड ढाशलक , -, -, गढाढुड, MAHARASHTRA, NASHIK, Non-Government. ढल ढीढ:-422222 ढेढ नं:-BJRPP3290G
(8) ढलढेढढ ढरढ ढेढा-ढा ढढढाढाढे ढ ढलढा ढलढाढी ढ्ढाढलढाढा ढुढुढढाढा ढलढा आढेढ अढलढाढ, ढुरढलढाढलढे ढाढ ढ ढढा.		1): ढाढः-ढाढीढ ढुढाढ ढाढलक -- ढढ:-38; ढढा:-ढ्ढाढेढ नं:-, ढाढाढ नं:-, इढारढीढे ढाढः ढढ नं. 1187 ढढाढढ ढुढलढेढ ढीढढी ढाढढुड ढाशलक , ढलढेढ नं:-, ढोट ढेढ:-, ढढाढाढ, ढाशलक. ढल ढीढ:-422010 ढेढ नं:-CVVPK6251P
(9) ढलढेढढ ढरढ ढलढाढा ढलढांक	23/10/2019	
(10) ढलढेढढ ढीढढी ढेढढाढा ढलढांक	31/10/2019	
(11) अढुढढांक, ढंढ ढ ढुढ	7681/2019	
(12) बाढारढाढाढढाढे ढुढांक ढुढढ	146400	
(13) बाढारढाढाढढाढे ढीढढी ढुढढ	24400	
(14) ढेढा		

नोंदणी अंतरढी ढढढढ  
सूढी ढुर. 11 ढढढ  
अरुसल ढर ढुढुढ ढढढढ  
सढ. दुढुढढ ढलढढढढ ढेढ-2  
नाशलक-ढ.

ढुढढाढढाढी ढलढाढ ढेढढेढा  
ढढढीढ:-

ढुढांक ढुढढ अढारढाढाढ-ढुढढढेढेढा  
अढुढेढ :-

(i) within the limits of any Municipal Corporation or any Cantonment area annexed to it.



नरान-२	
क्रमांक ७५५९	दिनांक
६	२०



विभाग क्रमांक १२.२

सरकारी मुल्यांकन रूपये २४,३९,०००/-

आपसांतील किंमत रूपये ३६,००,०००/-

स्टॅम्प ड्युटी रूपये १,४६,४००/-

नोंदणी फी रूपये २४,४००/-

॥ श्री ॥

### साठेखत करारनामा

साठेखत करारनामा आज दिनांक २३ माहे ऑक्टोबर इसवी सन २०१९

रोज बुधवार ते दिवशी नाशिक मुक्कामी...

साबीर सुभान खाटीक	)	
वय- ३८, धंदा- व्यवसाय	)	लिहून घेणार
रा. रूम नं. ११८७, महाराष्ट्र हौसिंग कॉलनी,	)	
सातपुर कॉलनी, सातपुर, नाशिक	)	
पॅन: CVVPK 6251 P	)	
... यांसी ...	)	
श्री. भिमराव गंगाधर पाटील	)	
वय- ७३, धंदा- शेती	)	लिहून देणार
रा. शिवाजीनगर, शिंदोरीरोड, मारुती मंदिरा	)	
जवळ, गंगापुर, नाशिक	)	
पॅन: BJRPP 3290 G	)	

कारणे साठेखत करारनामा लिहून देतात ऐसा जे की-

१. मिळकतीचे वर्णन : तुकडी जिल्हा नाशिक पोट तुकडी तालुका नाशिक पैकी मौजे गंगापुर या गावचे शिवारातील व नाशिक महानगरपालिका हद्दीतील

नस्ता-१
क्र. ७६९/१०११
७ - २३



विनशेती प्लॉट मिळकत यांसी सर्व्हे नंबर १२४/२/३ यापैकी मंजूर ले-आऊट मधील प्लॉट नं. १२ यांसी क्षेत्र ३८४.०० चौ. मी. या मिळकतीपैकी खरेदी घावयाचे उत्तर दिशेकडील निम्मे क्षेत्र १९२.०० चौ. मी. ही मिळकत यांसी चतुःसीमा येणेप्रमाणे

पूर्वेस	-	३० मीटर रोड
पश्चिमेस	-	प्लॉट नंबर १४
दक्षिणेस	-	प्लॉट नंबर १२ पैकी उर्वरित क्षेत्र
उत्तरेस	-	९ मीटर कॉलनीरोड

येणेप्रमाणे चतुःसीमेतील मिळकत जल, तरु, काष्ट, पाषाण, निधी, निक्षेप व तदंगभूत वस्तूंसह आणि जाण्या येण्याच्या वागवहिवाटीच्या हक्कांसहची तसेच सामाईक कॉलनीरोड, ओपनस्पेस वापरण्याचे हक्कांसह दरोबस्त मिळकत.

२. वर कलम १ यात वर्णन केलेली १९२.०० चौ. मी. ही मिळकत लिहुन देणार यांची खरेदी मालकीची असुन त्यांनी सदरची मिळकत श्री. गणेश माधवराव निमसे यांचेपासुन कायम फरोक्त खरेदीखताने दिनांक १५/०७/२०११ रोजी विकत घेतलेली असुन सदरचा दस्त मे. दुय्यम निबंधक साो. नाशिक-१ यांचे कार्यालयात दस्त क्रमांक ६२८०/२०११ अन्वये दिनांक २५/०७/२०११ रोजी नोंदविण्यात आलेला आहे. त्यानुसार लिहुन देणार यांचे नावाची नोंद मिळकतीचे ७/१२ चे उतान्याला झालेली आहे. तेव्हापासुन सदरची मिळकत ही लिहुन देणार यांचे कब्जे वहिवाटीत व उपभोगात आहे. सदर मिळकतीची विक्री करण्याचा अगर विल्हेवाट लावण्याचा त्यांना संपुर्ण हक्क

Commencement certificate



**NASHIK MUNICIPAL CORPORATION**

NO:LND/BP/B1/BP/08/2023

DATE :- 12/04/2023

**SANCTION OF BUILDING PERMISSION  
AND  
COMMENCEMENT CERTIFICATE**

**TO, Mr. Sabir Subhan Khatik & Others,  
C/o. Er. & Stru.Engg. Jayant Nagmotti Of Nashik.**

**Sub -:** Sanction of Building Permission & Commencement Certificate on Plot No. 12 of S.No./G.No. 124/2/3 of Gangapur Shiwar, Nashik.

- Ref -:** 1) Your Application & for Building permission/ Revised Building permission/ Extension of Structure Plan In Dated:30/12/2022 Inward No.B1/BP/91/2022.  
2) Tentative Layout No. 3994, Dt:30/10/1981.  
3) Previous Approved building permission No.LND/BP/B1/30/2022, Dt:17/05/2022.

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

**CONDITIONS (1 to 46)**

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

