

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri. Nikhil Dilip Patil & Sau. Saudamini Nikhil Patil (Alias) Saudamini Shashikant Patil.**

Residential Flat No. 09, Fifth Floor, "**Sai Raj Residency**", Revenue Survey No. 647 / 20, Plot No. 44, Final TP
Plot No. 300, Behind Rajiv Gandhi Bhavan, Mankar Sadan Hostel, Racca Colony, Sharanpur Road,
Jejurkar Wadi, Village – Nashik, Taluka – Nashik, District - Nashik, PIN Code – 422 005,
State – Maharashtra, Country – India.

Think Innovate Create

Latitude Longitude: 20°00'00.4"N 73°46'28.2"E

Valuation Prepared for:

Bank of Baroda

Regional Office Nashik Road Branch

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



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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Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
✉ mumbai@vastukala.org



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 09, Fifth Floor, "**Sai Raj Residency**", Revenue Survey No. 647 / 20, Plot No. 44, Final TP Plot No. 300, Behind Rajiv Gandhi Bhavan, Mankar Sadan Hostel, Racca Colony, Sharanpur Road, Jejurkar Wadi, Village – Nashik, Taluka – Nashik, District - Nashik, PIN Code – 422 005, State – Maharashtra, Country – India belongs to **Shri. Nikhil Dilip Patil & Sau. Saudamini Nikhil Patil (Alias) Saudamini Shashikant Patil.**

Boundaries of the property.

Boundaries	Building	Flat
North	Plot No. 46	Side Margin
South	Plot No. 42	Side Margin
East	Adj. Survey No. 646	Flat No. 10 & Common Lobby
West	30 Ft. Colony Road	30 Ft. Colony Road

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 1,78,31,000.00 (Rupees One Crore Seventy Eight Lakh Thirty One Thousand Only)**. As per Site Inspection 71% 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.

Hence certified

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For VASTUKALA CONSULTANTS (I) PVT. LTD.



Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

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 Chief Manager,**Bank of Baroda****Regional Office Nashik Road Branch**

BSNL Building, Datta Mandir Road, Nashik Road,

Nashik -422 101, State - Maharashtra, Country - India.

VALUATION REPORT (IN RESPECT OF FLAT)

I		General	
1.	Purpose for which the valuation is made	:	To assess Fair Market value of the property for Bank Loan Purpose.
2.	a)	Date of inspection	: 26.09.2023
	b)	Date on which the valuation is made	: 26.09.2023
3.	List of documents produced for perusal: i. Copy of Agreement for Sale Vide No. 10577/ 2023 Dated 25.08.2023 ii. Copy of Approved Building Plan Accompanying Commencement No. A1 / BP / 23 dated 26.05.2022 issued by Executive Engineer Town Planning, Nashik Municipal Corporation, Nashik. iii. Copy of Commencement Certificate No. LND / BP / A1 / 23 / 2022 dated 26.05.2021 issued by Nashik Municipal Corporation, Nashik. iv. Copy of RERA Registration Certificate No. P51600026803 dated. 08.09.2021 issued by Maharashtra Real Estate Regulatory Authority		
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)	:	Name of Owner: Shri. Nikhil Dilip Patil & Sau. Saudamini Nikhil Patil (Alias Saudamini Shashikant Patil. Address: Residential Flat No. 09, Fifth Floor, " Sai Raj Residency ", Revenue Survey No. 647 / 20, Plot No. 44, Final TP Plot No. 300, Behind Rajiv Gandhi Bhavan, Mankar Sadan Hostel, Racca Colony, Sharanpur Road, Jejurkar Wadi, Village – Nashik, Taluka – Nashik, District - Nashik, PIN Code – 422 005, State – Maharashtra, Country – India. Contact Person: Mr. Khandare Amurth (Owner Representative) Contact No. +91 9049398690 Joint Ownership
5.	Brief description of the property (Including Leasehold / freehold etc.)	:	The property is a Residential Flat No. 09 is located on Fifth Floor. As per approved Plan, the property is Living Room/ Dinning + Kitchen + 4 Bedrooms + 3 Toilets + Dressing + Utility + 5 Balcony (i.e. 4 BHK + Dining)

			The property is at 12.7 Km. distance from nearest railway station Nashik Road. Landmark: Behind Rajiv Gandhi Bhavan. At the time of inspection, the property was under construction, Extent of completion are as under:
Stage of Construction			
If under construction, extent of completion			
	RCC Footing / Foundation	Completed	RCC Plinth
	Full Building RCC	Completed	Internal Brick work
	External Brickwork	Completed	Internal plastering
	External plastering	Completed	
	Total		71% work completed
5a.	Total Lease Period & remaining period (if leasehold)	:	N.A. as the property is freehold.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Revenue Survey No. 647 / 20, Plot No. 44, Final TP Plot No. 300
	b) Door No.	:	Residential Flat No. 09
	c) T.S. No. / Village	:	Village – Nashik
	d) Ward / Taluka	:	Taluka – Nashik
	e) Mandal / District	:	District – Nashik
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Plan Accompanying Commencement No. A1 / BP / 23 dated 26.05.2022 issued by Executive Engineer Town Planning, Nashik Municipal Corporation.
	g) Approved map / plan issuing authority	:	Nashik Municipal Corporation
	h) Whether genuineness or authenticity of approved map/ plan is verified	:	Yes
	i) Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.	Postal address of the property	:	Residential Flat No. 09, Fifth Floor, " Sai Raj Residency ", Revenue Survey No. 647 / 20, Plot No. 44, Final TP Plot No. 300, Behind Rajiv Gandhi Bhavan, Mankar Sadan Hostel, Racca Colony, Sharanpur Road, Jejurkar Wadi, Village – Nashik, Taluka – Nashik, District - Nashik, PIN Code – 422 005, State – Maharashtra, Country – India.
8.	City / Town	:	Nashik
	Residential area	:	Yes
	Commercial area	:	Yes
	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 Pan Chhayat / Municipality	:	Village – Nashik Nashik Municipal Corporation													
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No													
13.	Dimensions / Boundaries of the Property / Building		As per Actual Site	As per the Agreement												
	North		Plot No. 46	Plot No. 46												
	South	:	Plot No. 42	Plot No. 42												
	East	:	Adj. Survey No. 646	Adj. Survey No. 646												
	West	:	30 Ft. Colony Road	30 Ft. Colony Road												
13.1	Flat		As per Actual Site	As per the Agreement												
	North		Side Margin	Side Margin												
	South		Side Margin	Side Margin												
	East		Flat No. 10 & Common Lobby	Flat No. 10 & Common Lobby												
	West		30 Ft. Colony Road	30 Ft. Colony Road												
13.2	Latitude, Longitude & Co-ordinates of the site	:	20°00'00.4"N 73°46'28.2"E													
14.	Extent of the site	:	Carpet Area in Sq. Ft. = 1377.00 Balcony Area in Sq. Ft. = 292.00 (Area as per site Measurement)													
			<table border="1"> <thead> <tr> <th>Particulars</th> <th>Area in Sq. M.</th> <th>Area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Carpet Area</td> <td>126.39</td> <td>1360.00</td> </tr> <tr> <td>Balcony Area</td> <td>24.26</td> <td>261.00</td> </tr> <tr> <td>Total Area</td> <td>150.65</td> <td>1621.00</td> </tr> </tbody> </table>	Particulars	Area in Sq. M.	Area in Sq. Ft.	Carpet Area	126.39	1360.00	Balcony Area	24.26	261.00	Total Area	150.65	1621.00	
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Carpet Area	126.39	1360.00														
Balcony Area	24.26	261.00														
Total Area	150.65	1621.00														
			(Area as per Agreement for Sale)													
			Built up Area in Sq. Ft. = 1783.00 (Total Carpet area + 10%)													
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	<table border="1"> <thead> <tr> <th>Particulars</th> <th>Area in Sq. M.</th> <th>Area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Carpet Area</td> <td>126.35</td> <td>1360.00</td> </tr> <tr> <td>Balcony Area</td> <td>24.27</td> <td>261.00</td> </tr> <tr> <td>Total Area</td> <td>150.62</td> <td>1621.00</td> </tr> </tbody> </table>	Particulars	Area in Sq. M.	Area in Sq. Ft.	Carpet Area	126.35	1360.00	Balcony Area	24.27	261.00	Total Area	150.62	1621.00	
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Carpet Area	126.35	1360.00														
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Total Area	150.62	1621.00														
			(Area as per Approved Plan)													
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Building is Under Construction													
II	APARTMENT BUILDING															
1.	Nature of the Apartment	:	Residential													

2.	Location	:	
	C.T.S. No.	:	Revenue Survey No. 647 / 20, Plot No. 44, Final TP Plot No. 300
	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation	:	Village – Nashik Nashik Municipal Corporation
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 09, Fifth Floor, " Sai Raj Residency ", Revenue Survey No. 647 / 20, Plot No. 44, Final TP Plot No. 300, Behind Rajiv Gandhi Bhavan, Mankar Sadan Hostel, Racca Colony, Sharanpur Road, Jejurkar Wadi, Village – Nashik, Taluka – Nashik, District - Nashik, PIN Code – 422 005, State – Maharashtra, Country – India.
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	Building is Under Construction
5.	Number of Floors	:	Ground + 6 Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	2 Flats on Fifth Floor
8.	Quality of Construction	:	Building is Under Construction
9.	Appearance of the Building	:	Building is Under Construction
10.	Maintenance of the Building	:	Building is Under Construction
11.	Facilities Available	:	
	Lift	:	Proposed 1 Lift
	Protected Water Supply	:	Proposed Municipal Water supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Basement Car Parking
	Is Compound wall existing?	:	Proposed Yes
	Is pavement laid around the building	:	Proposed Yes
III	FLAT		
1	The floor in which the Flat is situated	:	Fifth Floor
2	Door No. of the Flat	:	Residential Flat No. 09
3	Specifications of the Flat	:	
	Roof	:	R.C.C. Slab
	Flooring	:	Proposed Vitrified tiles flooring
	Doors	:	Proposed Teak Wood door frame with flush door
	Windows	:	Proposed Powder coated aluminum sliding windows
	Fittings	:	Proposed concealed Plumbing with Concealed Electrification
	Finishing	:	Building is Under Construction
	Paint	:	Building is Under Construction
4	House Tax	:	
	Assessment No.	:	Not Yet Applied
	Tax paid in the name of:	:	Not Yet Applied
	Tax amount:	:	Not Yet Applied
5	Electricity Service connection No.:	:	Not Yet Applied
	Meter Card is in the name of:	:	Not Yet Applied

6	How is the maintenance of the Flat?	:	Building is Under Construction												
7	Sale Deed executed in the name of	:	Name of Owner: Shri. Nikhil Dilip Patil & Sau. Saudamini Nikhil Patil (Alias) Saudamini Shashikant Patil.												
8	What is the undivided area of land as per Sale Deed?	:	Details not available												
9	What is the plinth area of the Flat?	:	Built up Area in Sq. Ft. = 1783.00 (Total Carpet area + 10%)												
10	What is the floor space index (app.)	:	As per NMC norms												
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 1377.00 Balcony Area in Sq. Ft. = 292.00 (Area as per site Measurement)												
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12	Is it Posh / I Class / Medium / Ordinary?	:													
13	Is it being used for Residential or Commercial purpose?	:	Proposed Residential purpose												
14	Is it Owner-occupied or let out?	:	Building is Under Construction												
15	If rented, what is the monthly rent?	:	₹ 35,000.00 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 developing area												
3	Any negative factors are observed which affect the market value in general?	:	No												
V	Rate	:													
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 10,500.00 to ₹ 11,500.00 per Sq. Ft. on Carpet Area												
2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 11,000.00 per Sq. Ft. on Carpet Area												
3	Break – up for the rate	:													
	i) Building + Services	:	₹ 2,000.00 per Sq. Ft.												
	ii) Land + others	:	₹ 9,000.00 per Sq. Ft.												
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 58,800.00 per Sq. M. ₹ 5,463.00 per Sq. Ft.												
	Guideline rate obtained (after Depreciation)	:	Building is Under Construction												
5	Registered Value / Draft Agreement (if available)	:	-												

VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	Building is Under Construction
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,000.00 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%	:	Building is Under Construction
	Depreciated Ratio of the building	:	Building is Under Construction
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 9,000.00 per Sq. Ft.
	Total Composite Rate	:	₹ 11,000.00 per Sq. Ft.
	Remarks:		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	1621.00 Sq. Ft.	11,000.00	1,78,31,000.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
1	Present value of the Flat			
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
11	Others			
12	As per current stage of work completion the value of the Flat (if Flat is under construction)			
13	After 100% completion final value of Flat			
	Total Value of the property			1,78,31,000.00

Value of Flat

Fair Market Value of the property	1,78,31,000.00
Realizable value of the property	1,69,39,450.00
Distress Value of the property	1,42,64,800.00
Insurable value of the property (1783.00 Sq. Ft. X ₹ 2,000.00)	35,66,000.00
Guideline value of the property (1783.00 Sq. Ft. X ₹ 5,463.00)	97,40,529.00

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 ₹ 10,500.00 to ₹ 11,500.00 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 ₹ 11,000.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	Not applicable.
i) Saleability	Good
ii) Likely rental values in future in and	₹ 35,000.00 Expected rental income per month after building; completion
iii) Any likely income it may generate	Rental Income

Actual site photographs

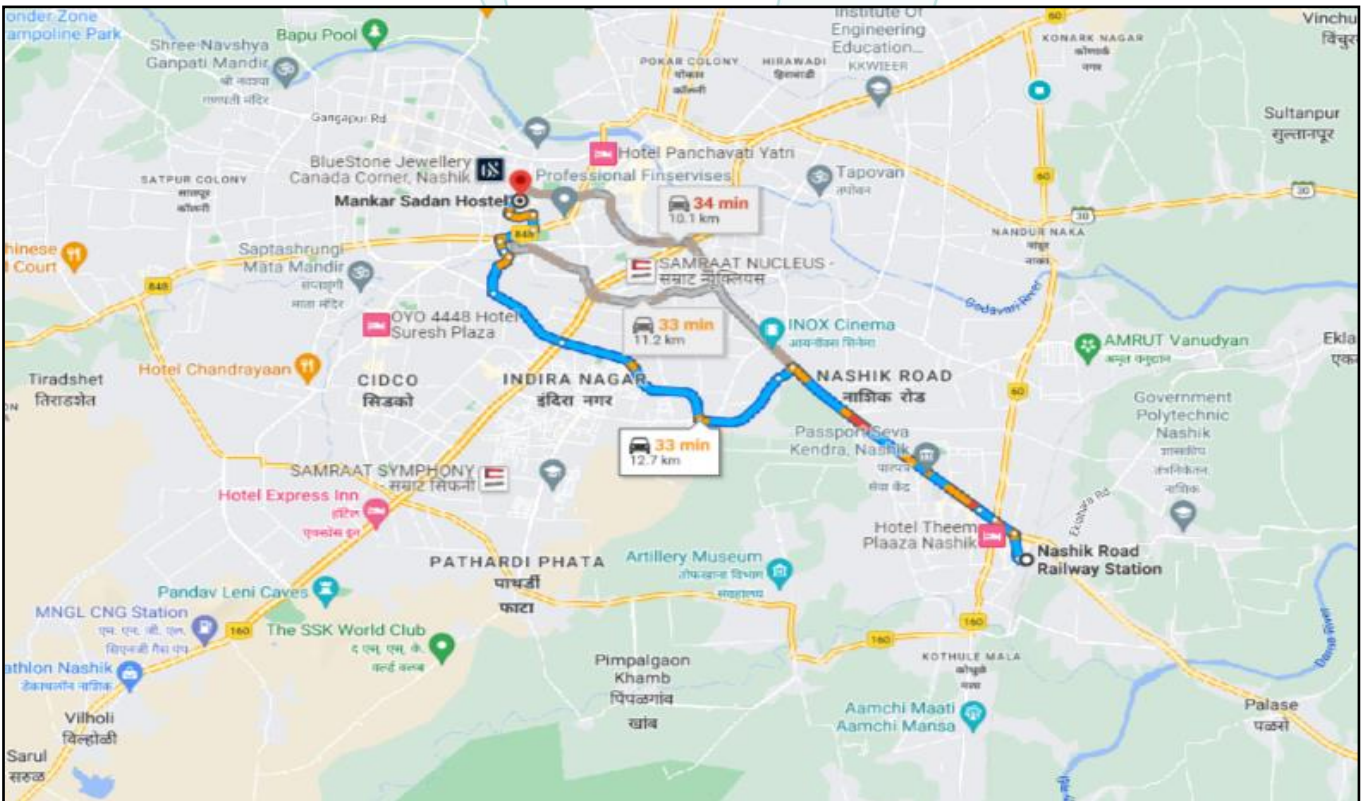
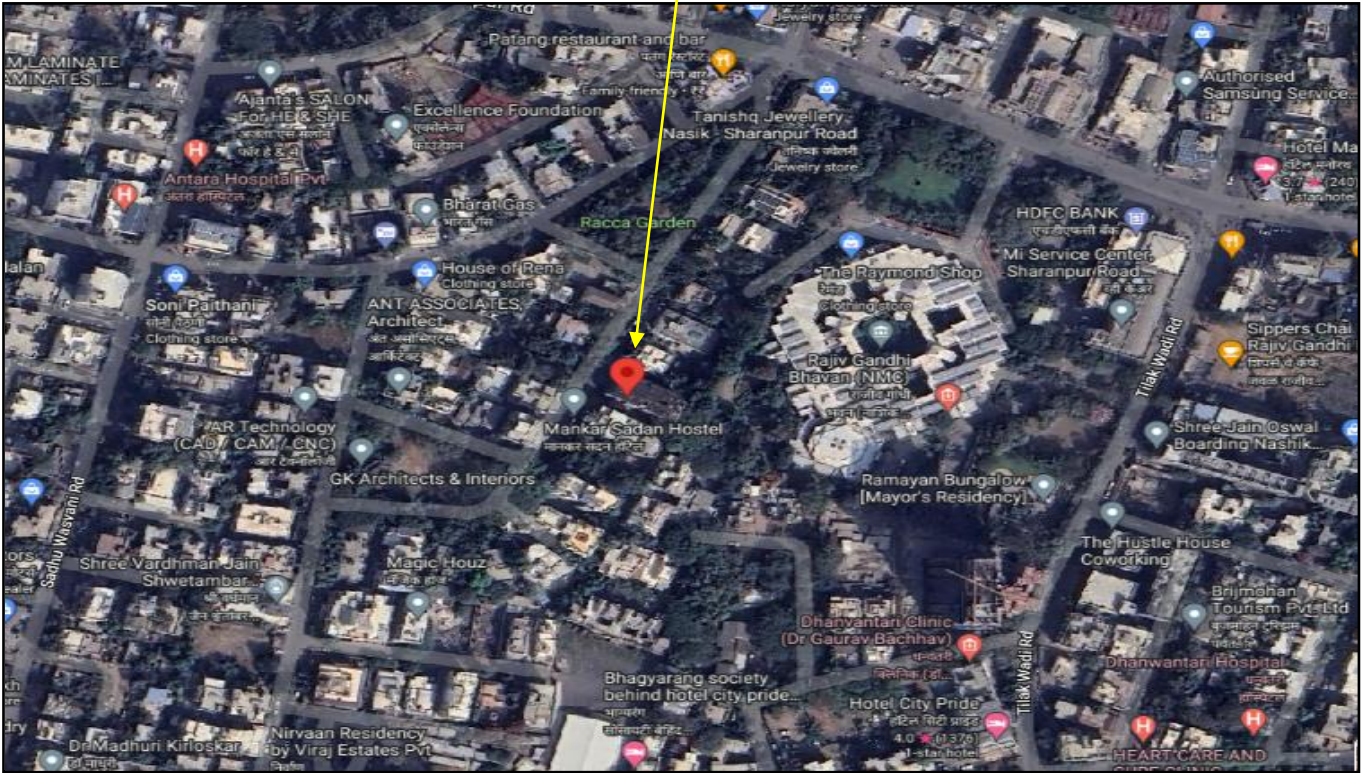


Actual site photographs



Route Map of the property


Site u/r



Latitude Longitude: 20°00'00.4"N 73°46'28.2"E


Note: The Blue line shows the route to site from nearest railway station (Nashik Road – 12.7 Km.)

Ready Reckoner Rate



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

**नोंदणी व मुद्रांक
विभाग**
महाराष्ट्र शासन



Valuation
Home
Help Centre
LOGOUT

Valuation For Influence Area

*** welcome to valu

Location Details

Select Type Development Agreement Tenant Occupied Other

Division Name Nashik Help on Division

District Name नाशिक

Taluka Name नाशिक

Village/Zone Name मौज नाशिक - नगररचन

Attribute इतर

SubZone Name 1.2.4 - रस्ता - चरणपुर

Mahapalika Area Nashik Municipal Cor

Open Land	Residence	Office	Shop	Industry	Unit
40000	56000	64400	91600	0	Square Meter

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Price Indicators

magicbricks
Buy ▾
Rent ▾
Sell ▾
Home Loans ▾

Home > Property in Nashik > Flats for Sale in Nashik > Flats for Sale in Sharanpur Road > 4 BHK > 2423 Sq-ft

₹1.86 Cr Get ₹55,800 cashback on Home Loan

4 BHK 2423 Sq-ft Flat For Sale **Sharanpur Road, Nashik**



2 Photos

4 Beds
4 Baths
1 Covered Parking
Unfurnished

Super Built-Up Area	Developer	Project
2423 sqft ₹7,676/sqft	Perfect Buildcon	Sai Raj
Transaction Type	Status	Lift
New Property	Under Construction	1
Furnished Status	Car Parking	
Unfurnished	1 Covered	

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Home / Nashik / Shreerang Nagar / Apartment for Sale in Shreerang Nagar / 4 BHK Apartment

Last updated: Jan 5, 2023

4 BHK Apartment

By DIVINE SPACE


Natures Divine, Arcit Vihar Wing B, Shreerang Nagar, Nashik

₹2.5 Cr


EMI starts at ₹1.24 Lacs

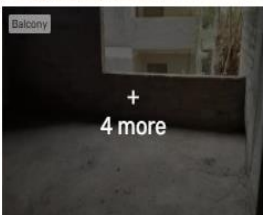
₹6.25 K/sq.ft

Contact Seller



SHARE SAVE





+

4 more

4000 sq.ft Build Up Area

₹6.25 K/sq.ft Avg. Price

4 BHK Configuration

31st Dec, 2023 Possession status

Middle of 7 floors

East facing Facing

Unfurnished Furnishing

Price Indicators

HOUSING.COM Buy In Nashik

Sharanpur X + Add

Download App List Property Free Saved

Home / Nashik / Sharanpur / Nirvaan Residency

Last updated: Apr 4, 2022

Nirvaan Residency

By VIRAJ ESTATES

Racca Colony, Sharanpur Rd, Nashik

Become the first to Rate

Contact Developer

Project Images

SHARE SAVE

Project Images

Project Images

18 more

3, 4, 5 BHK Apartment, Dup...
Configurations

Dec, 2022
Possession Starts

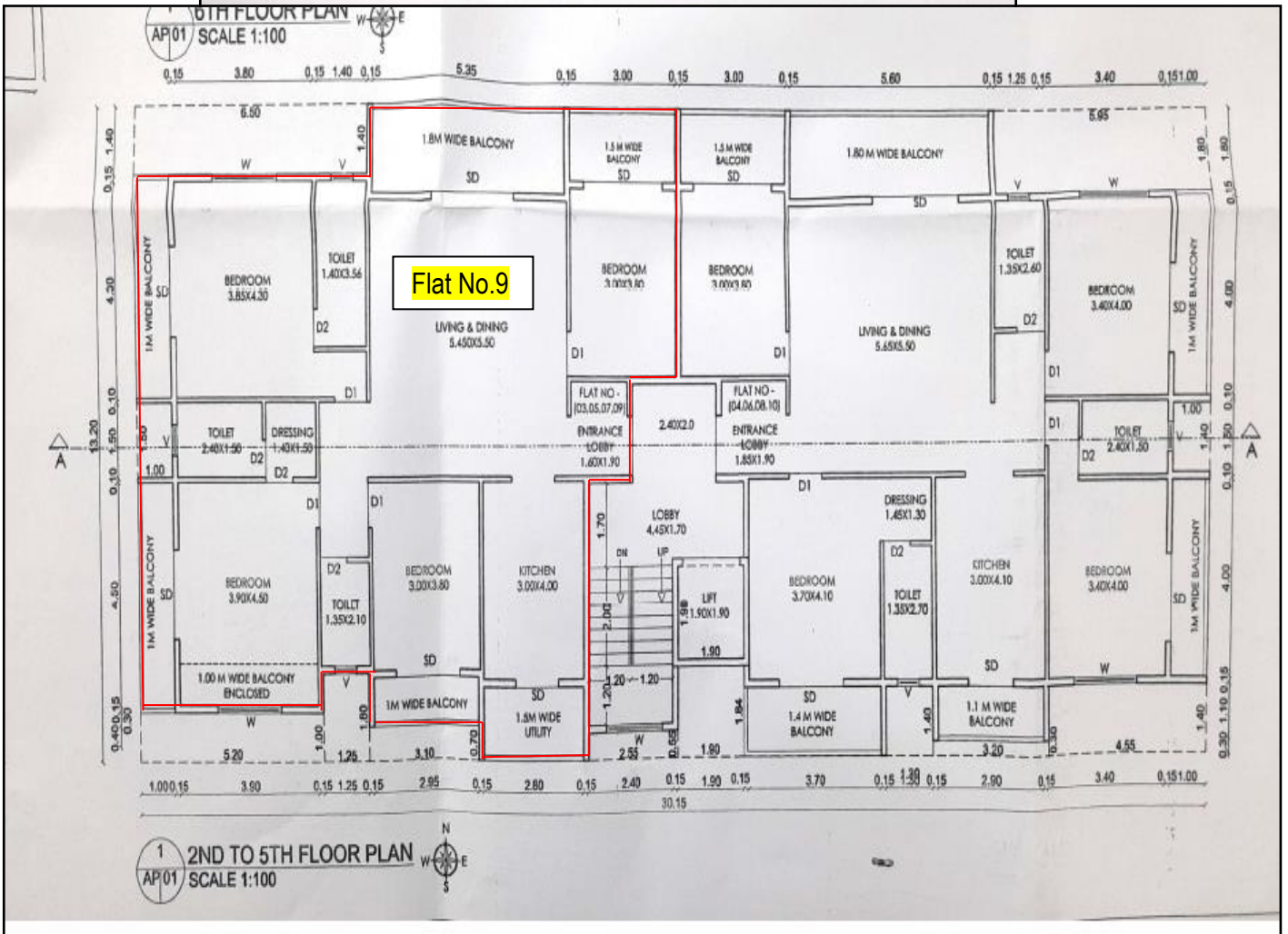
₹7.50 K/sq.ft
Avg. Price

1706.00 sq.ft. - 5196.00 sq...
(Builtup Area)
Sizes

Activate Windows
Go to Settings to activate Windows

Think.Innovate.Create

Approved Plan



Agreement of Sale

नसम-५		
क्र.१०५७७		
२ - ५२		
विनामि क्रमांक	५२	
सरकारी मुल्यांकन रक्कम रु.	94,95,115/-	
मोबदला रक्कम रूपये	1,03,87,000/-	
मुद्रांक शुल्क रक्कम रूपये	8,22,000/-	
नोंदणी फी रक्कम रूपये	30,000/-	

॥ श्री ॥

निवासी सदनिका विक्रीचा करारनामा

(AGREEMENT FOR SALE)

निवासी सदनिका विक्रीचा करारनामा आज तारीख २५ माहे ऑगस्ट इ.स.वी सन २०२३ ते दिवशी नाशिक मुकामी

- श्री.निखिल दिलीप पाटील)
उ.व. ३० वर्ष, धंदा- नोकरी)
Pan No. BYRPP 4128 C)
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Mobile No. 9730669644)
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- सौ. सौदामिनी निखिल पाटील) लिहून घेणार
उर्फ सौदामिनी शशिकांत पाटील)
उ.व. २९ वर्ष, धंदा- नोकरी)
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दोधेही रा. प्लॉट नंबर ९, तुळजाई,)
भाडगांव रोड, अभियंतानगर, उपजिल्हा)
पाचोरा, जिल्हा जळगाव ४२४ २०१)
यांसी

नसम-५		
क्र.१०५७७		
२० - ५२		

असे आहे. आकारकार्ड व पैनकार्डमधील लिहून घेणार नंबर २ याचे नावात फरक आहे. सौदामिनी शशिकांत पाटील व सौ. सौदामिनी निखिल पाटील ही दोन्हीही नावे लिहून घेणार नंबर २ याचीच जखून पोन्हेही नांवाची एकच स्त्री व्यक्ती आहे. ही शक लिहून घेणार नंबर २ हिच मान्य व कबूल आहे.

परिशिष्ट - अ

तुकडी जिल्हा नाशिक, पोट तुकडी तालुका नाशिक, पैकी नाशिक महानगरपालिका इटीतील मौजे नाशिक शिवकातील बिनसेटी प्लॉट मिळकत यांसी रेखेनु सर्टे नंबर ६४७/२०, प्लॉट नंबर ४४ यांसी क्षेत्र ७०२.३४ चौ.मी. यांसी बिनसेटी आकार रूपये १४५४.०० पैसे यांसी फायनल टी.पी. प्लॉट नंबर ३०० यांसी चतुःसिमा -

पूर्वेस	-	लागून सर्टे नंबर ६४६
पश्चिमेस	-	३० फूटी कॉलनी रोड
दक्षिणेस	-	प्लॉट नंबर ४२
उत्तरेस	-	प्लॉट नंबर ४६

येणेप्रमाणे चतुःसिमापूर्वक प्लॉट मिळकत तयारमूल वस्तू, निधी, निक्षेप, जल, तळ, काच, पाषाण, झाडझाडोरा, जाण्यायेण्याचे रस्ते, वागवहिवाट इत्यादींसह दरोबरत मिळकत.

परिशिष्ट - ब

हर नमूद प्लॉट मिळकतीवरील " साई राज " या इमारतीमधील पाचव्या मजल्यावरील निवासी सदनिका नंबर ०९ (नक) यांसी कार्पेट क्षेत्र १२६.३९ चौ.मी., ओपन बाल्कनी क्षेत्र २४.२६ चौ.मी., चांसी चतुःसिमा येणेप्रमाणे-

नसम-५		
क्र.१०५७७		
२१ - ५२		

पूर्वेस	-	प्लॉट नंबर १० व कॉमन लॉबी
पश्चिमेस	-	३० फूटी कॉलनी रोड
दक्षिणेस	-	साईड मार्जिन
उत्तरेस	-	साईड मार्जिन

येणेप्रमाणे चतुःसिमापूर्वक वर्णनाची बांधीव निवासी सदनिका मिळकत, त्यात जाण्यायेण्याचे वागवहिवाटीचे हक्कासह, तसेच सदर प्लॉटला दोन अलॉटेड कार पार्किंग देण्यात येईल, तसेच सामाईक सोयीसुविधा वापरण्याचे हक्क व अधिकारासह दरोबरत मिळकत.

As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particular above property in the prevailing condition with aforesaid specification is **₹ 1,78,31,000.00 (Rupees One Crore Seventy Eight Lakh Thirty One Thousand Only)**. The **Realizable Value** of the above property **₹ 1,69,39,450.00 (Rupees One Crore Sixty Nine Lakh Thirty Nine Thousand Four Hundred Fifty Only)** and the **Distress Value ₹ 1,42,64,800.00 (Rupees One Crore Forty Two Lakh Sixty Four Thousand Eight Hundred Only)**. As per Site Inspection 71% Construction Work is completed

Place: Nashik

Date: 26.09.2023

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

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Encl: Valuation report.

Enclosures

	Declaration from the valuer (Annexure – I)	Attached
	Model code of conduct for valuer (Annexure – II)	Attached

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 Branch Official with seal)

(Annexure – I)

DECLARATION FROM VALUERS

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

- a. The information furnished in my valuation report dated 26.09.2023 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 26.09.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration was purchased by Shri. Nikhil Dilip Patil & Sau. Saudamini Nikhil Patil (Alias), Saudamini Shashikant Patil from M/s. Perfect Buildcon Vide Agreement for Sale Vide No.10577 / 2023 dated 25.08.2023
2.	purpose of valuation and appointing authority	As per bank request, to ascertain the present market value of the property for Bank of Baroda, R.O Nashik Branch.
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Swapnil Wagh – Site Engineer Shobha Kuperkar – Technical Manager Rushikesh Pingle – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 26.09.2023 Valuation Date - 26.09.2023 Date of Report - 26.09.2023
6.	inspections and/or investigations undertaken;	Physical Inspection done on 26.09.2023
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> • Market Survey at the time of site visit • Ready Reckoner rates / Circle rates • Online search for Registered Transactions • Online Price Indicators on real estate portals • Enquiries with Real estate consultants • Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any;	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and residential application in the locality etc.
11.	major factors that were not taken into account during the valuation;	Nil
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **26th September 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

We are not engaged to carry out all possible investigations in relation to the subject property. Where in our report we identify certain limitations to our investigations, this is to enable the reliant party to instruct further investigations where considered appropriate or where we recommend as necessary prior to reliance. Vastukala Consultants India Pvt. Ltd. (VCIPL) is not liable for any loss occasioned by a decision not to conduct further investigations

Assumptions

Assumptions are a necessary part of undertaking valuations. VCIPL adopts assumptions for the purpose of providing valuation advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Total Carpet Area in Sq. Ft = 1621.00** Owned by Name of **Shri. Nikhil Dilip Patil & Sau. Saudamini Nikhil Patil (Alias) Saudamini Shashikant Patil**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is being owned by Name of Owner: **Shri. Nikhil Dilip Patil & Sau. Saudamini Nikhil Patil (Alias) Saudamini Shashikant Patil.** For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring

Total Carpet Area in Sq. Ft = 1621.00

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 Flat and properties that are typically traded on a unit basis.

In case of inadequate recent transaction activity in the subject micro-market, the appraiser would collate details of older transactions. Subsequently, the appraiser would analyse rental / capital value trends in the subject micro-market in order to calculate the percentage increase / decrease in values since the date of the identified transactions. This percentage would then be adopted to project the current value of the same.

Where reliance has been placed upon external sources of information in applying the valuation methodologies, unless otherwise specifically instructed by Client and/or stated in the valuation, VCIPL has not independently verified that information and VCIPL does not advise nor accept it as reliable. The person or entity

to whom the report is addressed acknowledges and accepts the risk that if any of the unverified information in the valuation is incorrect, then this may have an effect on the valuation.

Not a Structural Survey

We state that this is a valuation report and not a structural survey

Other

All measurements, areas and ages quoted in our report are approximate

Legal

We have not made any allowances with respect to any existing or proposed local legislation relating to taxation on realization of the sale value of the subject property. VCIPL is not required to give testimony or to appear in court by reason of this appraisal report, with reference to the property in question, unless arrangement has been made thereof. Further, no legal advice on any aspects has been obtained for the purpose of this appraisal exercise

Property specific assumptions

Based on inputs received from the client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **Total Carpet Area in Sq. Ft = 1621.00**

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.

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.

16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

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

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

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

Remuneration and Costs.

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

Occupation, employability and restrictions.

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

Place: Nashik
Date: 26.09.2023

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Sharadkumar B. Chalikwar
Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. (N) CCIT/1-14/52/2008-09
Encl: Valuation report.

Auth. Sign.

Think.Innovate.Create