

PROFORMA INVOICE

| | | |
|--|---|--|
| Vastukala Consultants (I) Pvt Ltd B1-001,U/B FLOOR, BOOMERANG,CHANDIVALI FARM ROAD, ANDHERI-EAST 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org | Invoice No. PG-2749/23-24 | Dated 4-Oct-23 |
| Buyer (Bill to) State Bank of India RACC Nashik Branch RBO.2, The Wave Building, 1st Floor, Opposite Shell Petrol Pump, Pathardi Road, Nashik – 422 010, GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27 | Delivery Note | Mode/Terms of Payment AGAINST REPORT |
| | Reference No. & Date. | Other References |
| | Buyer's Order No. | Dated |
| | Dispatch Doc No. 004165/2302834 | Delivery Note Date |
| | Dispatched through | Destination |
| Terms of Delivery | | |

| SI No. | Particulars | HSN/SAC | GST Rate | Amount |
|--------------|--|---------|----------|-----------------|
| 1 | VALUATION FEE <i>(Technical Inspection and Certification Services)</i> | 997224 | 18 % | 1,500.00 |
| | CGST | | | 135.00 |
| | SGST | | | 135.00 |
| Total | | | | 1,770.00 |

Amount Chargeable (in words)

E. & O.E

Indian Rupee One Thousand Seven Hundred Seventy Only

| HSN/SAC | Taxable Value | Central Tax | | State Tax | | Total Tax Amount |
|--------------|-----------------|-------------|---------------|-----------|---------------|------------------|
| | | Rate | Amount | Rate | Amount | |
| 997224 | 1,500.00 | 9% | 135.00 | 9% | 135.00 | 270.00 |
| Total | 1,500.00 | | 135.00 | | 135.00 | 270.00 |

Tax Amount (in words) : **Indian Rupee Two Hundred Seventy Only**

Remarks:

"Shri.Sagar Ahilaji Jadhav & Shri.Manoj Ahilaji Jadhav, Sau.Shobha Ahilaji Jadhav - Residential Row House on Plot No.1 to 4/4, Ground + First Floor, "Manan Mahira Row House", Survey No.206/3/1/4 to 6, Plot No.1 to 4/1 to 4 , Behind Mahadev Mandir,Near Potdar International School, Pathardi Phata, Pandav Lene Road, Pathardi Gaon, Village – Pathardi, Taluka & District - Nashik, PIN Code - 422 010, State - Maharashtra, Country - India.

Company's Bank Details

Bank Name : **ICICI Bank Ltd - Nashik**

A/c No. : **345505001235**

Branch & IFS Code : **Nashik - Adgaon Naka & ICIC0003455**



UPI Virtual ID : vastukalaconsul@icici

Company's PAN : **AADCV4303R**

Declaration

NOTE – AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.
 MSME Registration No. - 27222201137

for Vastukala Consultants (I) Pvt Ltd

Authorised Signatory

This is a Computer Generated Invoice



Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri.Sagar Ahilaji Jadhav &
Shri.Manoj Ahilaji Jadhav,
Sau.Shobha Ahilaji Jadhav.**

Residential Row House on Plot No.1 to 4/4, Ground + First Floor, "**Manan Mahira Row House**",
Survey No.206/3/1/4 to 6, Plot No.1 to 4/1 to 4, Behind Mahadev Mandir, Near Potdar International School,
Pathardi Phata, Pandav Lene Road, Pathardi Gaon, Village – Pathardi, Taluka & District - Nashik,
PIN Code - 422 010, State - Maharashtra, Country - India.

Think Innovate Create
Longitude Latitude: 19°56'18.3"N 73°45'40.8"E

Valuation Done for: **State Bank of India RACC Nashik Branch**

RBO.2, The Wave Building, 1st Floor, Opposite Shell Petrol Pump,
Pathardi Road, Nashik – 422 010, State – Maharashtra, Country – India.



Nashik : 4, 1st Floor, Madhusha Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)
E-mail : nashik@vastukala.org, Tel. : +91 253 4068262 / 9890380564

Our Pan India Presence at :

- | | | | |
|-----------|------------|-----------|--------|
| Mumbai | Aurangabad | Pune | Rajkot |
| Thane | Nanded | Indore | Raipur |
| Delhi NCR | Nashik | Ahmedabad | Jaipur |

- Regd. Office** : B1-001, U/B Floor, Boomerang,
Chandivali Farm Road, Andheri (East),
Mumbai - 400 072, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

Valuation Report Prepared For: SBI/ RACC Nashik Branch / Shri.Sagar Ahilaji Jadhav (004165/2302834) Page 2 of 24

Vastu/Nashik/10/2023/004165/2302834
04/9-31-CCVBS
Date: 04.10.2023

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Row House on Plot No.1 to 4/4, Ground + First Floor, "Manan Mahira Row House", Survey No.206/3/1/4 to 6, Plot No.1 to 4/1 to 4, Behind Mahadev Mandir, Near Potdar International School, Pathardi Phata, Pandav Lene Road, Pathardi Gaon, Village - Pathardi, Taluka & District - Nashik, PIN Code - 422 010, State - Maharashtra, Country - India belongs **Shri.Sagar Ahilaji Jadhav & Shri.Manoj Ahilaji Jadhav, Sau.Shobha Ahilaji Jadhav**
Boundaries of the property.

| | Plot | Row House |
|-------|-----------------------|---|
| North | Plot No.1 to 4/5 | Row House on Plot No.1 to 4/5 |
| South | Plot No.1 to 4/3 | Row House on Plot No.1 to 4/3 |
| East | Plot No.1 to 4/31 | Side Marginal Space & Plot No.1 to 4/31 |
| West | 12.00-Meter-Wide Road | 12.00-Meter-Wide 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 **₹ 41,20,200.00 (Rupees Forty-One Lakh Twenty Thousand Two Hundred Only)**.

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Encl: Valuation report.

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: cn=PL, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admin,
2.5.4.20=9822b6c4fad35dc03e0cf39c2e6991700e3855a11331
15279b17a18b26552, postalCode=400069, st=Maharashtra,
serialNumber=41256a366a0e2896502255, email=manoj@vastukala.com,
4e38f2c29a327b623f6, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.04 16:00:20 +05'30'

Auth. Sign.



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

Our Pan India Presence at :

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- Pune
- Indore
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- Rajkot
- Raipur
- Jaipur

- Regd. Office : B1-001, U/B Floor, Boomerang, Chandivai Farm Road, Andheri (East), Mumbai - 400 072, (M.S.), INDIA
- TeleFax : +91 22 28371325/24
- mumbai@vastukala.org

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

To,

The Assistant General Manager,**State Bank of India****RACC Nashik Branch**RBO.2, The Wave Building, 1st Floor, Opposite Shell Petrol Pump,

Pathardi Road, Nashik – 422 010, State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF ROW HOUSE)

| I | General | |
|----|--|--|
| 1. | Purpose for which the valuation is made | : To assess Fair Market value of the property for Banking Purpose. |
| 2. | a) Date of inspection | : 04.10.2023 |
| | b) Date on which the valuation is Made | : 04.10.2023 |
| 3. | List of documents produced for perusal: i) Copy of Agreement Vide No.2769/2023 Dated.10.03.2023. ii) Copy of Approved Plan accoupaining Occupancy Certificate vide No.Nashik/B2/OC/27/2023 dated 29.05.2023 issued by Executive Engineer Town Planning Department Nashik Municipal Corporation iii) Copy of Commencement Certificate Vide No.LND/BP/Risk Based /B2/1004/ 2022 Dated. 09.02.2022, issued by Nashik Municipal Corporation iv) Copy of Building Occupancy Certificate vide No. Nashik/B2/OC/27/2023 dated 29.05.2023, issued by Nashik Municipal Corporation. | |
| 4. | Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership) | : Shri.Sagar Ahilaji Jadhav & Shri.Manoj Ahilaji Jadhav, Sau.Shobha Ahilaji Jadhav Address: Residential Row House on Plot No.1 to 4/4, Ground + First Floor, “ Manan Mahira Row House ”, Survey No.206/3/1/4 to 6, Plot No.1 to 4/1 to 4, Behind Mahadev Mandir,Near Potdar International School, Pathardi Phata, Pandav Lene Road, Pathardi Gaon, Village – Pathardi, Taluka & District - Nashik, PIN Code - 422 010, State - Maharashtra, Country - India Contact Person: Shri.Manoj Ahilaji Jadhav (Owner) Contact No.: + 91 9663752660 |
| 5. | Brief description of the property (Including Leasehold / freehold etc.) | : The property is a residential Row House located on Ground + First Floor. |



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Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

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| | | | <p>The composition of residential Row House is as under:</p> <table border="1"> <thead> <tr> <th>Floor</th> <th>Composition</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>Hall + Kitchen + WC + Bath+ Passage + Staircase</td> </tr> <tr> <td>First Floor</td> <td>2 Bedrooms + WC + Bath+ Passage + Staircase.</td> </tr> <tr> <td>Porch</td> <td></td> </tr> <tr> <td>Front Open Space</td> <td></td> </tr> <tr> <td>Back Side Open Space</td> <td></td> </tr> </tbody> </table> <p>The property is at 11 KM. distance from nearest Railway Station</p> <p>Landmark: Behind Mahadev Mandir, Near Potdar International School</p> | Floor | Composition | Ground Floor | Hall + Kitchen + WC + Bath+ Passage + Staircase | First Floor | 2 Bedrooms + WC + Bath+ Passage + Staircase. | Porch | | Front Open Space | | Back Side Open Space | |
|----------------------|---|---|--|-------|-------------|--------------|---|-------------|--|-------|--|------------------|--|----------------------|--|
| Floor | Composition | | | | | | | | | | | | | | |
| Ground Floor | Hall + Kitchen + WC + Bath+ Passage + Staircase | | | | | | | | | | | | | | |
| First Floor | 2 Bedrooms + WC + Bath+ Passage + Staircase. | | | | | | | | | | | | | | |
| Porch | | | | | | | | | | | | | | | |
| Front Open Space | | | | | | | | | | | | | | | |
| Back Side Open Space | | | | | | | | | | | | | | | |
| 6. | Location of property | : | | | | | | | | | | | | | |
| | a) Plot No. / Survey No. | : | Survey No.206/3/1/4 to 6, Plot No.1 to 4/1 to 4 | | | | | | | | | | | | |
| | b) Door No. | : | Residential Row House on Plot No.1 to 4/4 | | | | | | | | | | | | |
| | c) C.T.S. No. / Village | : | Village – Pathardi | | | | | | | | | | | | |
| | 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 Plan accoupaning Occupancy Certificate vide No.Nashik/B2/OC/27/2023 dated 29.05.2023 issued by Executive Engineer Town Planning Department 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 Row House on Plot No.1 to 4/4, Ground + First Floor, “Manan Mahira Row House” , Survey No.206/3/1/4 to 6, Plot No.1 to 4/1 to 4, Behind Mahadev Mandir, Near Potdar International School, Pathardi Phata, Pandav Lene Road, Pathardi Gaon, Village – Pathardi, Taluka & District - Nashik, PIN Code - 422 010, State - Maharashtra, Country - India | | | | | | | | | | | | |
| 8. | City / Town | : | Village- Pathardi | | | | | | | | | | | | |
| | Residential area | : | Yes | | | | | | | | | | | | |
| | Commercial area | : | No | | | | | | | | | | | | |
| | Industrial area | : | No | | | | | | | | | | | | |
| 9. | Classification of the area | : | | | | | | | | | | | | | |
| | i) High / Middle / Poor | : | Middle Class | | | | | | | | | | | | |



| | ii) Urban / Semi Urban / Rural | : | Urban | | | | | | | | | | | | |
|----------------------|---|---|---|-------|------------------------|--------------|--------|-------------|--------|------------|-------|------------------|--------|----------------------|-------|
| 10. | Coming under Corporation limit / Village Panchayat / Municipality | : | Village – Pathardi 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 | | | | | | | | | | | | |
| 12. | Boundaries of the property | | | | | | | | | | | | | | |
| | Plot | | As per actual site As per document | | | | | | | | | | | | |
| | North | | Plot No.1 to 4/5 Plot No.1 to 4/5 | | | | | | | | | | | | |
| | South | | Plot No.1 to 4/3 Plot No.1 to 4/3 | | | | | | | | | | | | |
| | East | | Plot No.1 to 4/31 Plot No.1 to 4/31 | | | | | | | | | | | | |
| | West | | 12.00-Meter-Wide Road 12.00-Meter-Wide Road | | | | | | | | | | | | |
| | Boundaries of the property | | | | | | | | | | | | | | |
| | Row House | | As per actual site As per document | | | | | | | | | | | | |
| | North | | Row House on Plot No.1 to 4/5 Row House on Plot No.1 to 4/5 | | | | | | | | | | | | |
| | South | | Row House on Plot No.1 to 4/3 Row House on Plot No.1 to 4/3 | | | | | | | | | | | | |
| | East | | Side Marginal Space & Plot No.1 to 4/31 Side Marginal Space & Plot No.1 to 4/31 | | | | | | | | | | | | |
| | West | | 12.00-Meter-Wide Road 12.00-Meter-Wide Road | | | | | | | | | | | | |
| 13 | Dimensions of the site | - | | | | | | | | | | | | | |
| | | | A B | | | | | | | | | | | | |
| | | | As per site As per Document | | | | | | | | | | | | |
| | North | : | - - | | | | | | | | | | | | |
| | South | : | - - | | | | | | | | | | | | |
| | East | : | - - | | | | | | | | | | | | |
| | West | : | - - | | | | | | | | | | | | |
| 14. | Extent of the site | : | Carpet area as per measurement are as under: | | | | | | | | | | | | |
| | | | <table border="1"> <thead> <tr> <th>Floor</th> <th>Carpet area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>368.00</td> </tr> <tr> <td>First Floor</td> <td>311.00</td> </tr> <tr> <td>Porch Area</td> <td>72.00</td> </tr> <tr> <td>Front Open Space</td> <td>178.00</td> </tr> <tr> <td>Back Side Open Space</td> <td>53.00</td> </tr> </tbody> </table> | Floor | Carpet area in Sq. Ft. | Ground Floor | 368.00 | First Floor | 311.00 | Porch Area | 72.00 | Front Open Space | 178.00 | Back Side Open Space | 53.00 |
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| Front Open Space | 178.00 | | | | | | | | | | | | | | |
| Back Side Open Space | 53.00 | | | | | | | | | | | | | | |
| | | | Carpet Area in Sq.Ft =763.00 (Area as per Agreement) | | | | | | | | | | | | |
| | | | Built Area in Sq.Ft = 916.00 (Carpet Area as per Agreement + 20%) | | | | | | | | | | | | |
| 14.1 | Latitude, Longitude & Co-ordinates of Row House | : | 19°56'18.3"N 73°45'40.8"E | | | | | | | | | | | | |
| 15. | Extent of the site considered for Valuation | : | Carpet Area in Sq.Ft =763.00 | | | | | | | | | | | | |



| | (least of 13A& 13B) | (Area as per Agreement) |
|----------------------------------|--|---|
| 16 | Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month. | : Owner Occupied |
| II APARTMENT BUILDING | | |
| 1. | Nature of the Apartment | : Residential |
| 2. | Location | : |
| | S. No. | : Survey No.206/3/1/4 to 6, Plot No.1 to 4/1 to 4 |
| | Block No. | : - |
| | Ward No. | : - |
| | Village / Municipality / Corporation | : Village – Pathardi Nashik Municipal Corporation |
| | Door No., Street or Road (Pin Code) | : Residential Row House on Plot No.1 to 4/4, Ground + First Floor, “Manan Mahira Row House” , Survey No.206/3/1/4 to 6, Plot No.1 to 4/1 to 4, Behind Mahadev Mandir,Near Potdar International School, Pathardi Phata, Pandav Lene Road, Pathardi Gaon, Village – Pathardi, Taluka & District - Nashik, PIN Code - 422 010, State - Maharashtra, Country - India |
| 3. | Description of the locality Residential / Commercial / Mixed | : Residential |
| 4. | Year of Construction | : 2023 (As Per Building Occupancy Certificate) |
| 5. | Number of Floors | : Ground + First Floor |
| 6. | Type of Structure | : R.C.C. Framed Structure |
| | Number of Dwelling units in the Row House | : 4 Row Houses |
| | Quality of Construction | : Good |
| | Appearance of the Row House | : Good |
| | Maintenance of the Row House | : Good |
| | Facilities Available | : |
| | Lift | : No |
| | Protected Water Supply | : Municipal Water supply |
| | Underground Sewerage | : Connected to Municipal Sewerage System |
| | Car parking - Open / Covered | : Covered Parking |
| | Is Compound wall existing? | : Yes |
| | Is pavement laid around the building | : Yes |
| III Residential Row House | | |
| 1 | The floor in which the Row House is situated | : Ground + First Floor |
| 2 | Door No. of the Row House | : Residential Row House on Plot No.1 to 4/4 |
| 3 | Specifications of the Row House | : |
| | Roof | : R.C.C. Slab |
| | Flooring | : Vitrified tiles flooring |
| | Doors | : Teak Wood door frame with flush shutters |
| | Windows | : Powder coated Aluminum sliding windows |
| | Fittings | : Concealed Plumbing with C.P. fittings & Electrical |



| | | | wiring | | | | | | | | | | | | |
|----------------------|--|---|---|-------|------------------------|--------------|--------|-------------|--------|------------|-------|------------------|--------|----------------------|-------|
| | Finishing | : | Cement Plastering | | | | | | | | | | | | |
| 4 | House Tax | : | | | | | | | | | | | | | |
| | Assessment No. | : | Details Not Provided | | | | | | | | | | | | |
| | Tax paid in the name of: | : | Details Not Provided | | | | | | | | | | | | |
| | Tax amount: | : | Details Not Provided | | | | | | | | | | | | |
| 5 | Electricity Service connection No.: | : | Details Not Provided | | | | | | | | | | | | |
| | Meter Card is in the name of: | : | Details Not Provided | | | | | | | | | | | | |
| 6 | How is the maintenance of the Row House? | : | Good | | | | | | | | | | | | |
| 7 | Sale Deed executed in the name of | : | Shri.Sagar Ahilaji Jadhav & Shri.Manoj Ahilaji Jadhav, Sau.Shobha Ahilaji Jadhav | | | | | | | | | | | | |
| 8 | What is the undivided area of land as per Sale Deed? | : | Details not available | | | | | | | | | | | | |
| 9 | What is the plinth area of the Row House? | : | Built Area in Sq.Ft = 916.00 (Carpet Area as per Agreement + 20%) | | | | | | | | | | | | |
| 10 | What is the floor space index (app.) | : | As per Nashik Municipal Corporation norms | | | | | | | | | | | | |
| 11 | What is the Carpet area of the Row House? | : | Carpet area as per measurement are as under: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Floor</th> <th>Carpet area in Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>368.00</td> </tr> <tr> <td>First Floor</td> <td>311.00</td> </tr> <tr> <td>Porch Area</td> <td>72.00</td> </tr> <tr> <td>Front Open Space</td> <td>178.00</td> </tr> <tr> <td>Back Side Open Space</td> <td>53.00</td> </tr> </tbody> </table> <p>Carpet Area in Sq.Ft =763.00 (Area as per Agreement)</p> | Floor | Carpet area in Sq. Ft. | Ground Floor | 368.00 | First Floor | 311.00 | Porch Area | 72.00 | Front Open Space | 178.00 | Back Side Open Space | 53.00 |
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| Front Open Space | 178.00 | | | | | | | | | | | | | | |
| Back Side Open Space | 53.00 | | | | | | | | | | | | | | |
| 12 | Is it Posh / I Class / Medium / Ordinary? | : | Medium Class | | | | | | | | | | | | |
| 13 | Is it being used for Residential or Commercial purpose? | : | Residential purpose | | | | | | | | | | | | |
| 14 | Is it Owner-occupied or let out? | : | Owner Occupied | | | | | | | | | | | | |
| 15 | If rented, what is the monthly rent? | : | ₹ 8,000.00 Expected rental income per month | | | | | | | | | | | | |
| IV | MARKETABILITY | : | | | | | | | | | | | | | |
| 1 | How is the marketability? | : | Good | | | | | | | | | | | | |
| 2 | What are the factors favoring 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 Row House with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals / transactions with respect to adjacent | : | ₹ 4,500.00 to ₹ 6,000.00 per Sq. Ft. on Carpet area | | | | | | | | | | | | |



| | | | |
|-----------|--|---|--|
| | properties in the areas) | | |
| 2 | Assuming it is a new construction, what is the adopted basic composite rate of the Row House under valuation after comparing with the specifications and other factors with the Row House under comparison (give details). | : | ₹ 5,400.00 per Sq. Ft. on Carpet area |
| 3 | Break – up for the rate | : | |
| | I. Building + Services | : | ₹ 2,000.00 per Sq. Ft. |
| | II. Land + others | : | ₹ 3,400.00 per Sq. Ft. |
| 4 | Guideline rate obtained from the Registrar's Office | : | ₹ 36,000.00 per Sq. M. i.e. ₹ 3,344.00 per Sq. Ft. |
| 4A | Guideline rate obtained from the Registrar's Office (after Depreciation) | | N.A. as the age of the property is below 5 years |
| 4B | Registered Value (if available) | | Purchase Value – ₹29,01,000.00 Document No.2769/2023 Agreement Dated.10.03.2023 |
| 5 | In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given | : | It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus, the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs. |
| VI | COMPOSITE RATE ADOPTED AFTER DEPRECIATION | | |
| a | Depreciated building rate | : | N.A. as the age of the property is below 5 years |
| | Replacement cost of Row House with Services (v(3)i) | : | ₹ 2,000.00 per Sq. Ft. |
| | Age of the building | : | New Construction |
| | Life of the building estimated | : | 60 years Subject to proper, preventive periodic maintenance & structural repairs. |
| | Depreciation percentage assuming the salvage value as 10% | : | N.A. as the age of the property is below 5 years |
| | Depreciated Ratio of the building | : | N.A. as the age of the property is below 5 years |
| 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 | : | ₹ 3,400.00 per Sq. Ft. |
| | Total Composite Rate | : | ₹ 5,400.00 per Sq. Ft. |
| | Remarks: | | |



Details of Valuation:

| Sr. No. | Description | Qty. | Rate per unit (₹) | Estimated Value (₹) |
|---------|--|----------------|-------------------|---------------------|
| 1 | Present value of the Row House | 763.00 Sq. Ft. | 5,400.00 | 41,20,200.00 |
| 2 | Terrace Area | | | |
| 3 | Open Terrace Area | | | |
| 4 | Car Parking | | | |
| 5 | Showcases | | | |
| 6 | Kitchen arrangements | | | |
| 7 | Superfine finish | | | |
| 8 | Interior Decorations | | | |
| 9 | Electricity deposits / electrical fittings, etc. | | | |
| 10 | Extra collapsible gates / grill works etc. | | | |
| 11 | Potential value, if any | | | |
| 12 | Others | | | |
| | Present Market Value of the property | | | 41,20,200.00 |
| | Realizable Value of the property | | | 39,14,190.00 |
| | Distress sale value of the property | | | 32,96,160.00 |
| | Insurable value of the property (916.00 Sq. Ft. x ₹ 2,000.00) | | | 18,32,000.00 |
| | Guideline value of the property (as per Agreement) | | | 29,01,000.00 |

Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrived 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 comparable, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing

properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Row House, where there are typically many comparable available to analyze. As the property is a Residential Row House, we have adopted Sale Comparison Approach Method for the purpose of valuation. The Price for similar type of property in the nearby vicinity is in the range of ₹ 4,500.00 to ₹ 6,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, Row House size, location, upswing in real estate prices, sustained demand for Residential Row House, all-round development of residential and Commercial application in the locality etc. We estimate ₹ 5,400.00 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 | N.A. |
| i) Saleability | Good |
| ii) Likely rental values in future | ₹ 8,000.00 expected rental income per month |
| iii) Any likely income it may generate | Rental Income |

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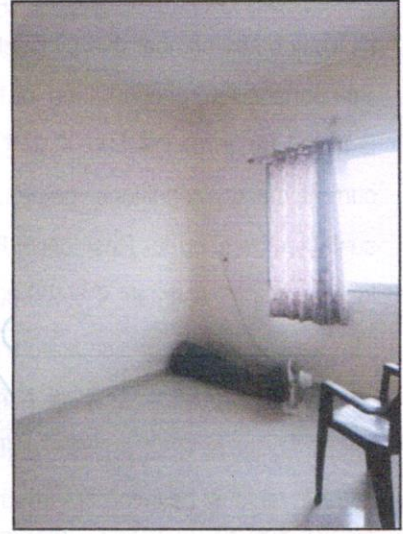
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Actual site Photographs

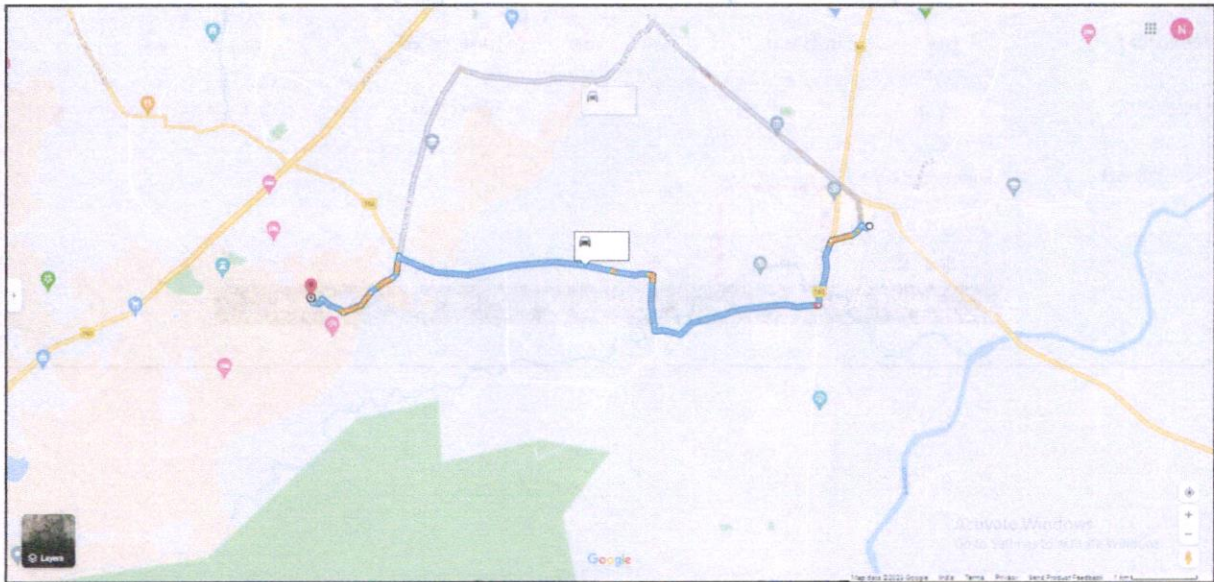
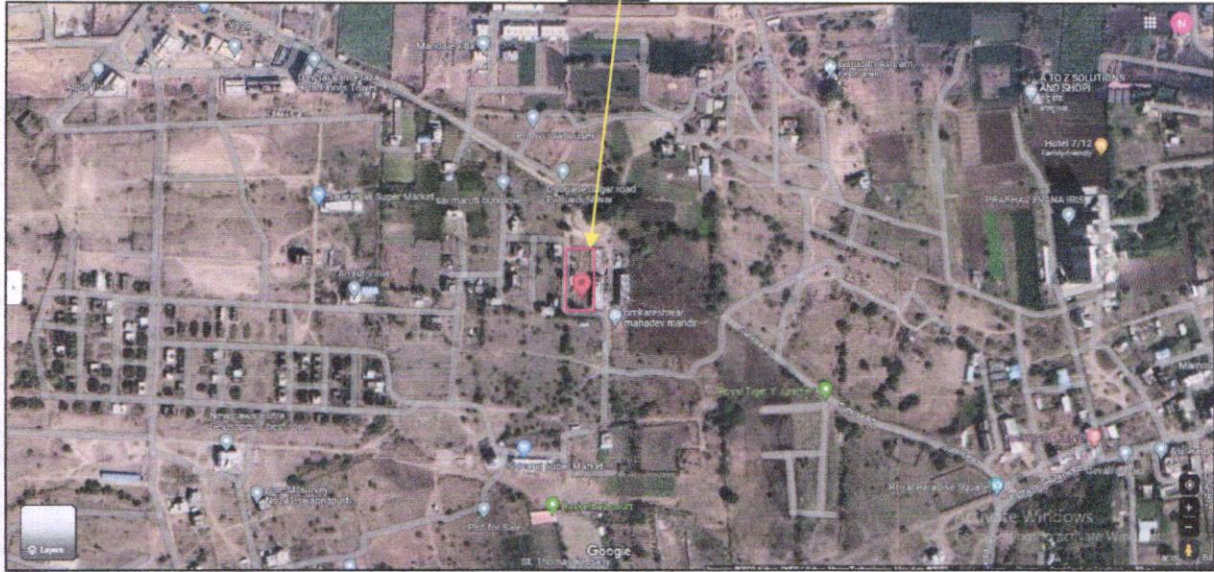


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Route Map of the property

Site u/r



Longitude Latitude: 19°56'18.3"N 73°45'40.8"E

Note: The Blue line shows the route to site from nearest Railway Station (Nashik – 11 KM.)



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Valuation For Influence Area

Location Details

Select Type Development Agreement Tenant Occupied Other

Division Name [Help on Division](#)

District Name Taluka Name Village/Zone Name

Attribute SubZone Name

Mahapalika Area

| Open Land | Residence | Office | Shop | Industry | Unit |
|-----------|-----------|--------|-------|----------|--------------|
| 13200 | 26000 | 41400 | 45000 | 0 | Square Meter |

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Get ₹ 18,000 cashback on Home Loan ONLY ON MAGICBRICKS

3 BHK For Sale in [Pathardi Phata, Nashik](#)

3 Beds
 2 Baths
 1 Balcony
 Semi-Furnished

Carpet Area
1000 sqft *
± 6,000/sqft

Facing
East

Type Of Ownership
Freehold

Transaction Type
Resale

Furnished Status
Semi-Furnished

Age Of Construction
10 to 15 years

Status
Ready to Move

Car Parking
1 Open

East Facing Property

+12 Photos

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[Home](#) > [Property in Nashik](#) > [Villas in Nashik](#) > [Vila in Pathardi Phata](#) > 4 BHK > 100 Sqm

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Get ₹ 51,000 cashback on Home Loan ONLY ON MAGICBRICKS

4 BHK For Sale in [Pathardi Phata, Nashik](#)

4 Beds
 3 Baths
 2 Balconies
 Semi-Furnished

Carpet Area
2000 sqft *
± 8,500/sqft

Furnished Status
Semi-Furnished

Transaction Type
Resale

Age Of Construction
15 to 20 years

Status
Ready to Move

As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications is **₹41,20,200.00 (Rupees Forty-One Lakh Twenty Thousand Two Hundred Only)**.

Place: Nashik

Date: 04.10.2023

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

**MANOJ BABURAO
CHALIKWAR**
Director

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admin,
2.5.4.20=9822b6c4fad35dc03e0cf39e26865913490c3c3d413
33115279b17a18b5652, postalCode=400069, st=MAHARASHTRA,
serialNumber=41a56a566ab8cc80402a353a7c5cfcb3731b4
2e394e28f2e29a327b625bf, cn=MANOJ BABURAO
CHALIKWAR
Date: 2023.10.04 16:00:58 +05'30'

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

The undersigned has inspected the property detailed in the Valuation Report dated _____

on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____
_____ only).

Date

Signature
(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

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

(Annexure – I)

DECLARATION-CUM-UNDERTAKING

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

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- c. The information furnished in my valuation report dated 04.10.2023 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative have personally inspected the property on 04.10.2023. The work is not sub - contracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the bank.
- f. I have not been depanelled / delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Income-tax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty

- n. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and
- o. My PAN Card number as applicable is AERPC9086P.
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- s. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable. The valuation report is submitted in the prescribed format of the bank.
- t. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V - A signed copy of same to be taken and kept along with this declaration)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am the Director of the company, who is competent to sign this valuation report.
- x. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS / LOS) only.
- y. Further, I hereby provide the following information.



Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **04th October 2023** and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

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

Assumptions

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

Information Supplied by Others

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

Future Matters

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

Map and Plans

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

Site Details

Based on inputs received from Client's representative and site visit conducted, we understand that the subject property is Residential Row House, admeasuring area **Carpet Area in Sq. Ft. = 763.00** Owned by **Shri.Sagar Ahilaji Jadhav & Shri.Manoj Ahilaji Jadhav, Sau.Shobha Ahilaji Jadhav** Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

Property Title

Based on our discussion with the Client, we understand that the subject property is being Owned by **Shri.Sagar Ahilaji Jadhav & Shri.Manoj Ahilaji Jadhav, Sau.Shobha Ahilaji Jadhav**. 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 Row House, admeasuring area **Carpet Area in Sq. Ft. = 763.00**.

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 / Exiting 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 Row House 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 Row House, admeasuring area **Carpet Area in Sq. Ft. = 763.00.**

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.

Miscellaneous

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

For VASTUKALA CONSULTANTS (I) PVT. LTD.

MANOJ BABURAO
CHALIKWAR

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

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

Digitally signed by MANOJ BABURAO CHALIKWAR
DN: c=IN, o=VASTUKALA CONSULTANTS (I) PRIVATE LIMITED,
ou=admin,
2.5.4.20-9822b6c4fad35dc03e0c710e2680917456c3d3dd41331
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serialNumber=41a5a5664ab8c19386225599c3e04c11bd2e3
94e282e29a327bc25bfc, cn=MANOJ BABURAO CHALIKWAR
Date: 2023.10.04 16:01:10 +05'30'

Auth. Sign.

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