

NASIK CITY BRANCH

Nawandar Sankul, 1366, M-1, Racca Colony, Sharanpur Road,, Nasik - 422002.  
Tel: 0253 2991652, 2311652 E-mail: [ubin0532380@unionbankofindia.bank](mailto:ubin0532380@unionbankofindia.bank)

[Rule - 8 (1)]  
POSSESSION NOTICE ISSUED U/S 13(4) OF SARFAESIA, 2002  
(For Immovable property)

Whereas,

The undersigned being the authorized officer of Union Bank of India, Nasik city branch under the Securitisation and Reconstruction of Financial Assets and Enforcement Security Interest (Second) Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 01/06/2023 calling upon the borrower Mr Devidas Hiranman Maule (Borrower) to repay the amount mentioned in the notice being Rs.26,47,569.91 (Rupees Twenty six lakh forty seven thousand five hundred sixty nine and ninety one paise only) within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule 8 of the said rules on this 04th day of October of the year 2023.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Union Bank Of India Nasik city Branch for an amount Rs.26,47,569.91 (Rupees Twenty six lakh forty seven thousand five hundred sixty nine and ninety one paise only) and interest thereon.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available to the borrower to redeem the secured assets:

Description of Immovable Property

All the piece and parcel of property at of situated on Plot no192, in Sr no 453/B2/3/4, cts no 6457/35, Row house no 192, ground +1<sup>st</sup> floor, shri ganesh kuber row house, near Patil Park, Balaji Nagar, Medhage Nagar, Satpur Shiwar Nashik-422012 and bounded as:

On east by: Plot no  
On west by: 12 mtr colony road  
On north by: plot no 191  
On south by: plot no 193

Date: 04/10/2023

Place: Nasik



Sd/-

(Mr. Tushar Chauragade)  
UNION BANK OF INDIA

satrakeshpi@gmail.com

भारतीय डाक

India Post

RN719203640IN IVR:8277719203640

RL JEEVAN PRAKASH S.O <422002>

Counter No:5,05/10/2023,12:01

To:DEVIDAS H.MA,A P GANESH KUBER

PIN:422012, Ashok Nagar S.O (Nashik)

From:UNION BANK ,A P NAVANDAR SA

Wt:20gms

Amt:25.00(Cash)

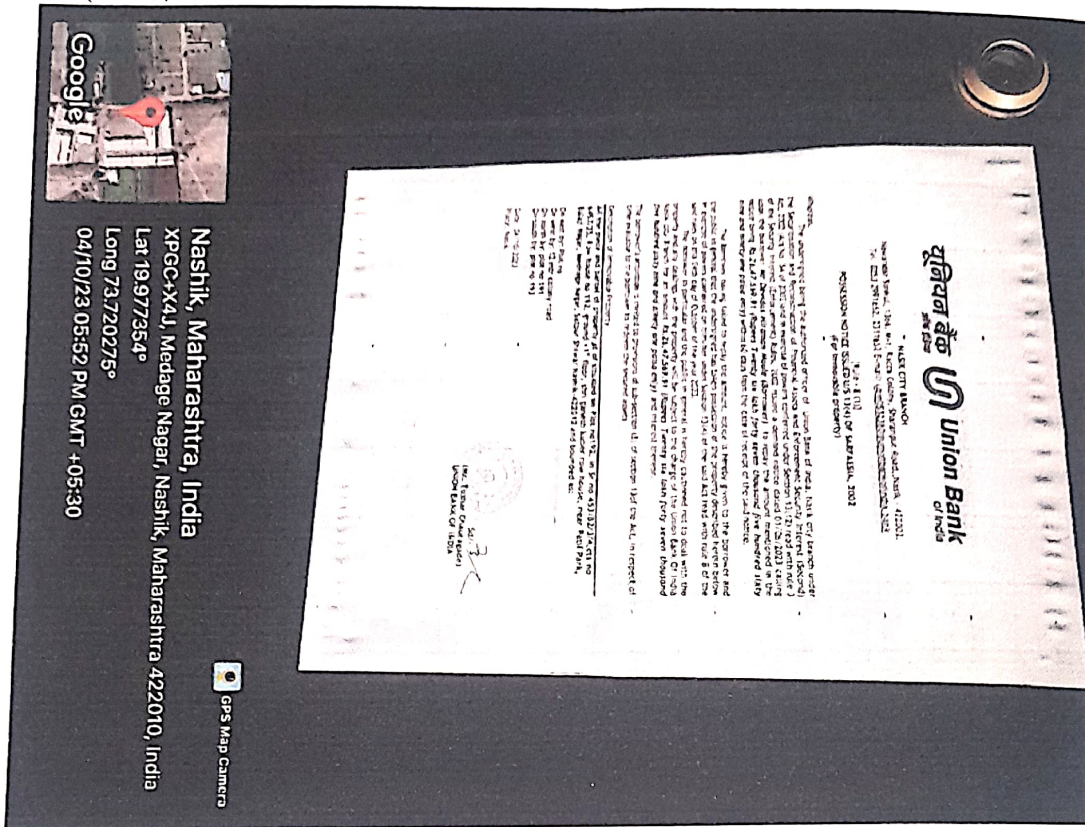
<Track on [www.indiapost.gov.in](http://www.indiapost.gov.in)>

<Tial 12/05/2023> <Hear Make Stay Safe>



Date:- 04/10/2023

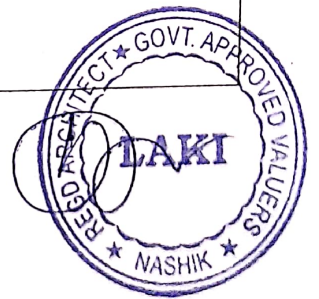
देविदास मौल - HOME Loan - 13(4) Notice





# VALUATION - REPORT

Bank Name	Union Bank Of India, Nashik.
Name of Owner	Mr. Devidas Hiranman Moule.
Property	Residential Row Bunglow No. 192, Ground +1 <sup>st</sup> Floor, "Shri Ganesh Kuber Row Bunglow", On Plot No.192, In S No. 453/B2/3/4, CTS No. 6457/35, Near Patil Park, Balaji Nagar, Medhage Nagar, Satpur Shiwar, Nashik, Tal. & Dist. Nashik- 422012.
Date of valuation	21/08/2020
Govt. value	Rs.18,33,400.00
Market value	Rs.37,38,000.00
Realizable Value	Rs.35,51,100.00
Distress Value	Rs.28,03,500.00
Name of valuer	Laki Architects <b>Ar. Vilas K Sanap</b> B arch, aiaa, fiv, apva, mca Regd architects & Govt approved valuers  <u>Regd. Office</u> Shop No. 6A & 7A, Niwas Plaza, Behind H D F C House, Sharanpur - Trimbak Link Road, Nashik - 422002. Ph. No. 0253-2576807, Mob. No. 9822055985 E mail: vilas_ved@yahoo.co.in
Containts/ No of pages	This Original Report Contains 09 Pages.



# Laki Architects

Regd. Architects & Govt. Approved Valuers.

Shop No. 06 & 07 A, Niwas Plaza, B/H. HDFC House, Sharnapur - Trimbak Link Road,  
Nashik - 422002.

Ph. 0253-2576807, Mob. 9822055985, Mail - vilas\_ved@yahoo.co.in

## VALUATION REPORT (IN RESPECT OF FLATS)

(To be filled in by the Approved Valuer)

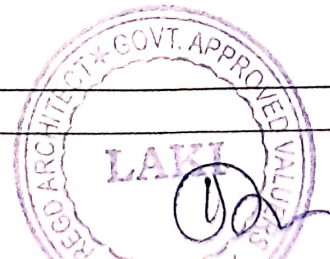
I. GENERAL		
1.	Purpose for which the valuation is made	Loan Purpose
2.	a) Date Of Inspection	20/08/2020.
	b) Date On Which the valuation is made	21/08/2020.
3.	List Of Documents Produced per perusal	
	i) Agreement Copy	No. 3417/2020, Dt. 07/09/2020
	ii) Commencement Certificate Copy	No. LND/BP/B1/249/2019 Dt.11/10/2019.
	iii) Approved Building Plan Copy	No. B1/249/2019 Dt.11/10/2019.
	iv) Completion Certificate Copy	Under Construction
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)	Mr. Devidas Hiram Moule.  Residential Row Bunglow No. 192, Ground +1st Floor, "Shri Ganesh Kuber Row Bunglow", On Plot No.192, In S No. 453/B2/3/4, CTS No. 6457/35, Near Patil Park, Balaji Nagar, Medhage Nagar, Satpur Shiwar, Nashik, Tal. & Dist. Nashik- 422012.
5.	Brief description of the property	Residential Row Bunglow No. 192, Ground +1st Floor, "Shri Ganesh Kuber Row Bunglow", On Plot No.192, In S No. 453/B2/3/4, CTS No. 6457/35, Near Patil Park, Balaji Nagar, Medhage Nagar, Satpur Shiwar, Nashik, Tal. & Dist. Nashik- 422012.
6.	Location of Property	
	a) Plot No. / Survey No.	Plot No.192, In S No. 453/B2/3/4, CTS No. 6457/35
	b) Door No.	Row Bunglow No. 192, Ground +1 <sup>st</sup> Floor.
	c) T.S. No. / Village	Satpur Shiwar.
	d) Ward / Taluka	Tal. Nashik
	e) Mandal / District	Dist. Nashik
7.	Postal address of the property	Residential Row Bunglow No. 192, Ground +1st Floor, "Shri Ganesh Kuber Row Bunglow", On Plot No.192, In S No. 453/B2/3/4, CTS No. 6457/35, Near Patil Park, Balaji Nagar, Medhage Nagar, Satpur Shiwar, Nashik, Tal. & Dist. Nashik- 422012.





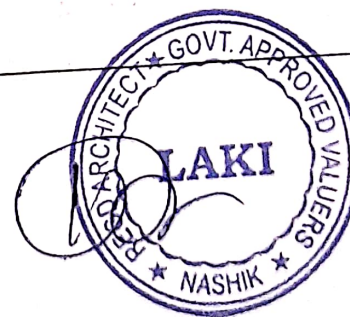
		Nashik- 422012.	
8.	City / Town	Satpur Shiwar.	
	Residential Area	Yes	
	Commercial Area	No	
	Industrial area	No	
9.	Classification of the area		
	i) High / Middle / Poor	Middle Class	
	ii) Urban / Semi Urban / Rural	Urban	
10.	Coming under Corporation Limit / Village Panchayat / Municipality	NMC	
11.	Whether covered under any State / Central Govt. enactments (e.g. Urban Land Ceiling Act) or notified under agency area / scheduled area / cantonment area	N/A	
12.	Boundaries of the property	As Per Documents	As Per Site
	North	Plot No. 191.	Plot No. 191.
	South	12.00 Mtr Road	12.00 Mtr Road
	East	Plot No.	Plot No.
	West	Plot No. 193	Plot No. 193
13.	Dimensions of the site	A	B
		As Per the Deed	Actual
	North	N/A	
	South	N/A	
	East	N/A	
	West	N/A	
14.	Extent of the site	---	
15.	Extent of the site considered for valuation (least of 13 A & 13 B)	<b>B/Up Area- 89.00Sqm i.e. 957.99Sqft.</b>	
16.	Whether occupied by the owner / tenant? If Occupied by tenant, since how long? Rent Received per month.	Under Construction	

<b>II.</b>	<b>APARTMENT BUILDING</b>	
1.	Nature of the Apartment	Good
2.	Location	Near Patil Park, Balaji Nagar, Medhage Nagar, Satpur Shiwar, Nashik, Tal. & Dist. Nashik-422012.
	T.S.No.	--
	Block No.	Residential Row Bunglow No.192.
	Ward No.	--
	Village/ Municipality / Corporation	Satpur Shiwar.
	Door No. Street or Road (Pin Code)	Near Patil Park, Balaji Nagar, Medhage Nagar, Satpur Shiwar, Nashik, Tal. & Dist. Nashik-422012.
3.	Description of the locality Residential / Commercial/Mixed	Residential
4.	Year of Construction	2019





5.	Number of Floors	Ground + 1 <sup>st</sup> Floor
6.	Type of Structure	RCC Structure
7.	Number of Dwelling units in the building	As Per Plan
8.	Quality of Construction	Good
9.	Appearance of the Building	Under Construction
10.	Maintenance of the Building	Under Construction
11.	Facilities Available	
	Lift	No
	Protected Water Supply	Under Construction
	Underground Sewerage	Under Construction
	Car Parking - Open/ Covered	Under Construction
	Is Compound wall existing ?	Under Construction
	Is pavement laid around the Building	Under Construction
<b>III.</b>	<b>FLAT</b>	
1.	The floor on which the flat is situated	Ground + 1 <sup>st</sup> Floor,
2.	Door No. of the Row Bunglow	Row Bunglow No.192.
3.	Specifications of the Row Bunglow	
	Roof	RCC
	Flooring	Under Construction
	Doors	Under Construction
	Windows	Under Construction
	Fittings	Under Construction
	Finishing	Good
4.	House Tax	N/A
	Assessment (Index) No.	N/A
	Tax paid in the name of	N/A
	Tax amount	N/A
5.	Electricity Service Connection no.	N/A
	Meter Card is in the name of	
6.	How is the maintenance of the Row House?	Good
7.	Sale Deed executed in the name of (Notary Copy)	Mr. Devidas Hiram Moule.
8.	What is the undivided area of land as per Sale Deed?	Yes
9.	What is the plinth area of Row House?	N/A
10.	What is the floor space index (app.)	Please Referred Approved Plan
11.	What is the Carpet Area of Row House?	N/A
12.	Is it Posh/ I class / Medium / Ordinary?	Medium
13.	Is it being used for Residential or Commercial purpose?	Residential
14.	Is it Owner-occupied or let out?	Self Occupied.
15.	If rented, what is the monthly rent?	N/A
<b>IV.</b>	<b>MARKETABILITY</b>	
1.	How is the marketability?	Good
2.	What are the factors favoring for an extra Potential Value?	Property is located in fully developed locality
3.	Any negative factors are observed which affect the market value in general?	No





	affect the market value in general?	
<b>V.</b>	<b>RATE</b>	
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)	Row House Rate Rs.41,000.00/Sqm to Rs.42,000.00/Sqm
2.	Assuming it is a new construction, what is the adopted basic composite rate of the flat under valuation after comparing with the specifications & Other factors with the flat under comparison (Give details).	Rs.42000.00/Sqm
3.	Break. up for the rate	
	i) Building + Services	N/A
	ii) Land + Others	N/A
4.	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	Present Govt. Rate For – Row House (As per ready Reckoner Chart No. 20.2) Rs.4,510.00/Sqm.
<b>VI</b>	<b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>	
a.	Depreciated building rate	
	Replacement cost of flat with Services(v (3) i)	N/A
	Age of the building	00Years
	Life of the building estimated	60Years
	Depreciation percentage assuming the salvage value as 10%	N/A
	Depreciated Ratio of the building	N/A
b.	Total composite rate arrived for valuation	
	Depreciated building rate VI (a)	N/A
	Rate for Land & other V (3) ii	Rs.42000.00/Sqm
	Total Composite Rate	Rs.42000.00/Sqm

**Details of Valuation:**

Sr. No.	Description	B/Up Area In Sqm.	Rate per Sqm In Rs.	Estimated value In Rs.
1	Row House B/Up Area	89.00Sqm	Rs.42,000.00	Rs.37,38,000.00
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	--	--	--
	<b>Total</b>	--	--	<b>Rs.37,38,000.00</b>



In Word Rs. Thirty Seven Lacks Thirty Eight Thousand Only.

**Govt. Value Of Property:**

Valuation Of Row House B/Up (As per ready Reckoner Chart No.22.20) Rs.20,600.00/Sqm  
Deprecation 00 to 02 Years 100% = Rs.20,600.00/Sqm X 89.00Sqm= Rs.18,33,400.00


**Govt. Value Of Row House = Rs.18,33,400.00**

Govt. Value	Rs.18,33,400.00 ✓
Market Value	Rs.37,38,000.00 ✓
Realizable Value (95%)	Rs.35,51,100.00 ✓
Distress Value (75%)	Rs.28,03,500.00 ✓
As On Date 60% Work Completed Value	Rs. 22,42,800.00 ✓

**Certificate of Branch Officials**

The undersigned has inspected the property detailed in the Valuation Report dated 21.08.2020 on, 11.08.2020 we are satisfied that the fair and reasonable market value of the property is Rs. 37,00,000/- (Rupees Thirty Seven Lacks only only).

Date: 21.08.2020

  
Signature S. K. Choudhary  
(Name of the Branch Manager With Official Seal)



As a result of my appraisal and analysis, it is my considered opinion that the present market Value of the above property in the prevailing condition with aforesaid specifications is **Rs.37,38,000.00/-** ( In Word Rs. Thirty Seven Lacks Thirty Eight Thousand Only.) The book value of the above property is **Rs.18,33,400.00/-**(In Word Rs. Eighteen Lacks Thirty Three Thousand Four Hundred Only.) And the Distress value **Rs.28,03,500.00/-** (In Word Rs. Twenty Eight Lacks Fifty Three Thousand Five Hundred Only.)





## Declaration

We hereby declare that

1	We have personally inspected the property on Dt. 20/08/2020.
2	We have no direct or indirect interest in the property
3	We have not been convicted of any offense and sentenced to a term of imprisonment
4	This is to certify that the Values of above mentioned property are appropriate as on today & it is based on the information given to me by owner & from local survey and enquiry
5	The information furnished in Part – I, is true and correct to the best of our knowledge and belief. The report contains 09 Pages.

### Remarks:

- 1) B/Up Area Consider From Agreement Copy No. 3417/2020, Dt.07/09/2020
- 2) This Report Is Prepared On The Basis Of Xerox Documents Given By Owner.
- 3) As On Date 60% Work Completed.

### Certificate

This is to Certify that Approved Building Plan (Commencement Plan) the property (No.B1/249/2019 Dt.11/10/2019.) Is genuine & construction of property is as per Approved Building Plan.

Place: Nashik

Date: 21/08/2020.

For LAKI ARCHITECTS

**Ar. Vilas K. Sanap,**  
B arch, aiaa, fiv, apva, mca  
Regd architects & Govt Approved Valuers  
Regd. No. CCIT/1/37/55/08-09

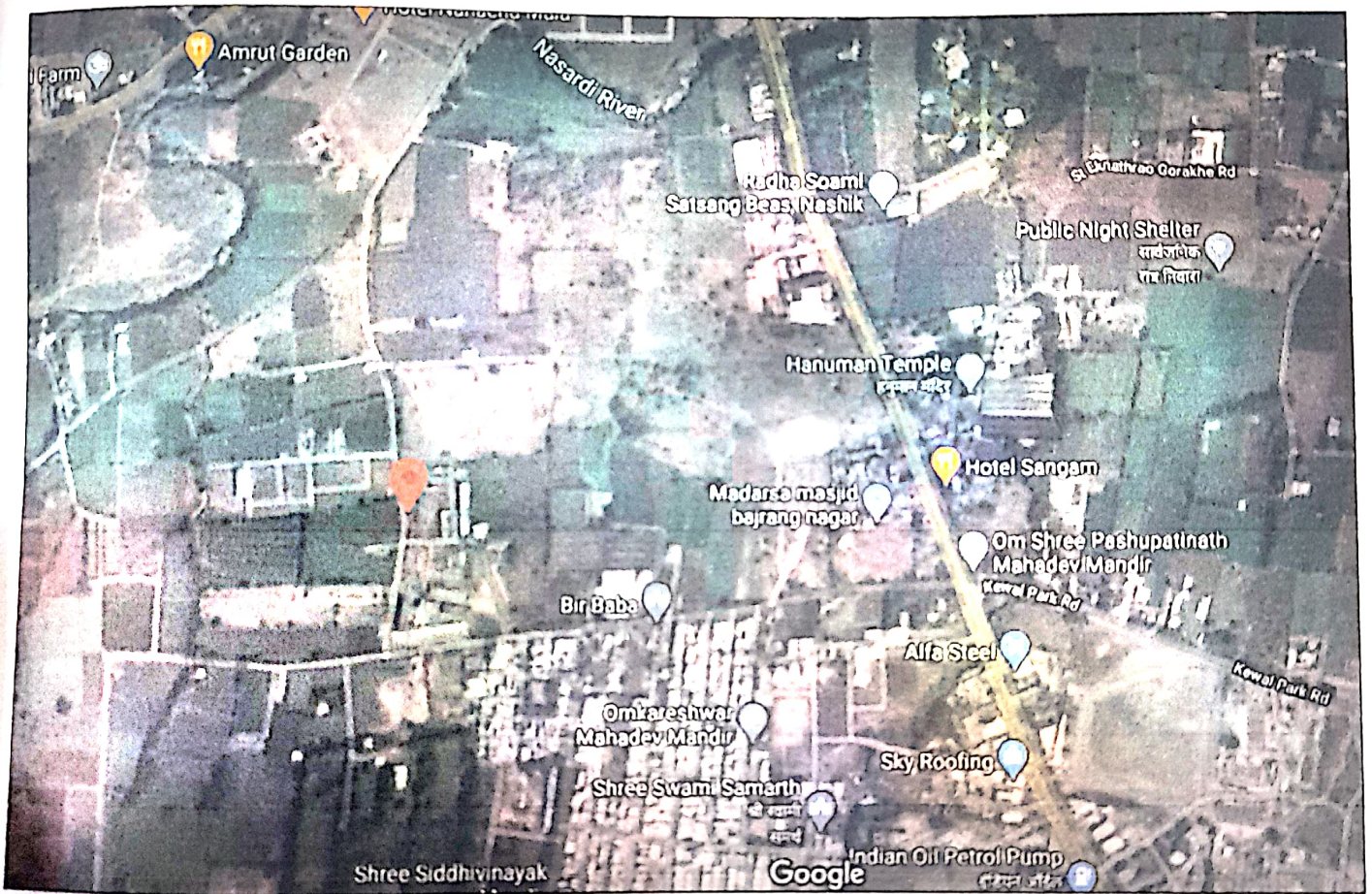




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### Google Map

( Latitude & Longitude – 19.977242,73.720229)



Site Visited By Er. Nikhil Mudhang, Along With Mr. Devidas Moule, Mob. No. 9371897711 & Report Prepared By Er. Kiran Devkar.



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