

VALUATION REPORT

OF PROPERTY:

MR. ANANT GAJANAN HARKARE.
RESIDENTIAL BUNGALOW NAME AS "ANUPAM", ON PLOT NO. 10,
SURVEY NO. 194/5/113-23, AT - OPP. SWAMI SAMARTHA SWADHYAY KENDRA,
VIJAY NAGAR, NEW ADGAON NAKA, PANCHAVTI,
OFF MUMBAI - AGRA HIGHWAY, NASHIK, TAL. & DIST. - NASHIK.



SHIVAJI D. PINGALE

B.E(CIVIL), M.I.E., F.I.V.

GOVT. REGD. VALUER, 34 AB REGN. NO. CCIT/I/-44-28
IBBI REGD NO-IBBI/RV/02/2019/12252

Flat No. 5 RamkrushnaAppt, Near JanlaxmiBank, Opp Bosco Center, Gangapur Road,
Nashik-422013. Cell: 9890278671, E-Mail. er.shivajipingale@gmail.com

TO,
THE CHIEF MANAGER,
BANK OF BARODA,
NASHIK CITY BRANCH,NASHIK.

Date-19/06/2023

Subject: Submission of Valuation Report for

Name of The Borrower	Mr.AnantGajananHarkare. Residential Bungalow Name As “Anupam”, On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami SamarthaSwadhyay Kendra, Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai –Agra Highway, Nashik, Tal. & Dist.- Nashik.
Address of Property	Mr.AnantGajananHarkare. Residential Bungalow Name As “Anupam”, On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami SamarthaSwadhyay Kendra,Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai –Agra Highway, Nashik, Tal. & Dist.- Nashik.

Sir,
Please find herewith Valuation Report as mentioned in the subject line.
We assure you our best services in future also.
With Regards,
Thanking You,

Yours' Sincerely,

For SHIVAJI D. PINGALE
GOVT. REGD. VALUER
REGN. NO. CCIT/34AB/CAT-1/44-28

TO,
THE CHIEF MANAGER,
BANK OF BARODA,
NASHIK CITY BRANCH,NASHIK.

Date- 19/06/2023

VALUATION REPORT OF RESIDENTIAL BUNGALOW.

Valuation of The Property Belonging To	Mr. Anant Gajanan Harkare. Residential Bungalow Name As “Anupam”, On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami Samartha Swadhyay Kendra, Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai –Agra Highway, Nashik, Tal. & Dist.- Nashik.
Purpose	For Obtaining Fair Market Value of Property.
Valuation As On	19/06/2023
Address of Property	Mr. Anant Gajanan Harkare. Residential Bungalow Name As “Anupam”, On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami Samartha Swadhyay Kendra, Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai –Agra Highway, Nashik, Tal. & Dist.- Nashik.
The Market Value Is	Rs. 02,62,63,000.00 (Rs. Two Crore Sixty Two Lakhs Sixty Three Thousand Only)
The Realizable Value Is	Rs. 02,36,37,000.00 (Rs. Two Crore Thirty Six Lakhs Thirty Seven Thousand Only)
The Distressed Sale Value	Rs. 02,12,73,000.00 (Rs. Two Crores Twelve Lakhs Seventy Three Thousand Only).
Government Value Of	Rs.01,07,39,000.00. (Rs. One Crore Seven Lakhs Thirty Nine Thousand Only).
SHIVAJI D. PINGALE GOVT. REGD. VALUER 34 AB REGN. NO. CCIT/I/-44-28/2009-10 IBBI REGN. NO.- IBBI/RV/02/2019/12252	

Annexure-I

Summary Valuation Report On Properties Owned By Mr. Anant Gajanan Harkare.

Sr.No.	Particulars	Details/Information
1	Name Of The Branch	Bank of Baroda, Nashik City Branch, Nashik.
2	Name Of The Borrower	Mr. Anant Gajanan Harkare. Residential Bungalow Name As “Anupam”, On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami SamarthaSwadhyay Kendra, Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai – Agra Highway, Nashik, Tal. & Dist.- Nashik.
3	Name Of The Valuer	ShivajiD.Pingale, Govt. Regd. ValuerRegn. No. CCIT/34ab/CAT-I/44-28
4	Date Of Visit By Valuer	16/06/2023
5	Description Of Property	Residential Bungalow.
a)	Name Of The Owner/Mortgagor	Mr. Anant Gajanan Harkare. Residential Bungalow Name As “Anupam”, On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami Samartha Swadhyay Kendra, Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai – Agra Highway, Nashik, Tal. & Dist.- Nashik.
b)	Extent of Area (In Sqm.)	Area ofPlot = 321.25sqm. B/Up Area of1 st Floor= 96.19sqm. B/Up Area of 2 nd Floor = 68.16sqm. Total B/Up Area = 164.35sqm.
c)	Area Considered for Valuation Purpose	Area of Plot = 321.25sqm. Total B/Up Area = 164.35sqm.
d)	P.No./Survey No./Gut No.	Plot No. 10, Survey No. 194/5/113-23.
e)	Type Of Property	Free-Hold Property
f)	Nature Of Property	Residential Bungalow.
g)	In Possession Of	Owner Occupied.
h)	Location	Off Mumbai –Agra Highway, Nashik, Tal. & Dist.- Nashik.
i)	Boundaries	Identified
j)	Age Of Building	17 Years
k)	Future Life Of Building	43 Years.
The Market Value the Property Is		Rs. 02,62,63,000.00 (Rs. Two Crore Sixty Two Lakhs Sixty Three Thousand Only)
The Realizable Value Of The Property Is		Rs. 02,36,37,000.00 (Rs. Two Crore Thirty Six Lakhs Thirty Seven Thousand Only)
The Distressed Sale Value Of The		Rs. 02,12,73,000.00 (Rs. Two Crores Twelve Lakhs Seventy Three Thousand Only).
Government Value Of		Rs.01,07,39,000.00. (Rs. One Crore Seven Lakhs Thirty Nine Thousand Only).
Place: NASHIK Date: 19/06/2023		SHIVAJI D. PINGALE GOVT. REGD. VALUER 34 AB REGN. NO. CCIT/I/-44-28/2009-10

TO,
CHIEF MANAGER,
BANK OF BARODA,
NASHIK CITY BRANCH,NASHIK.

Date- 19/06/2023

VALUATION REPORT OF RESIDENTIAL BUNGALOW.

I		GENERAL	
1.	Purpose for which the valuation is made	For Obtaining Fair Market Value of Property.	
2.	a)	Date of inspection	16/06/2023
	b)	Date on which the valuation is made	19/06/2023
3.	List of documents produced for perusal		
	a)	Commencement Certificate	
	b)	Sale Deed	
	c)	N.A. Order Given by.	
	d)	Completion Certificate	
4.	Name of the owners and them Address with phone no.	Mr. Anant Gajanan Harkare. Residential Bungalow Name As "Anupam", On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami Samartha Swadhyay Kendra, Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai -Agra Highway, Nashik, Tal. & Dist.- Nashik.	
5.	Brief description of the property	The property under valuation is Flat belonging to Mr. Anant Gajanan Harkare. Residential Bungalow Name As "Anupam", On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami Samartha Swadhyay Kendra, Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai -Agra Highway, Nashik, Tal. & Dist.- Nashik. The surrounding of property is well developed. Infrastructure facilities such as roads, water supply, drainage, electricity etc. are available in this area.	
5a	Total Lease period & remaining period (if lease hold)	No.	
6.	Location of property		
	a)	plot no./Survey No.	Plot No. 10, Survey No. 194/5/113-23.
	b)	Door No	Plot No. 10, Survey No. 194/5/113-23.
	c)	T.S. No. / Village	Off Mumbai -Agra Highway, Nashik, Tal. & Dist.- Nashik.
	d)	Ward/ Taluka	Nashik.
	e)	Mandal/ District	Nashik.

7.	Postal address of the property	Residential Bungalow Name As “Anupam”, On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami Samartha Swadhyay Kendra, Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai –Agra Highway, Nashik, Tal. & Dist.- Nashik.	
8	City/Town	Off Mumbai –Agra Highway, Nashik, Tal. & Dist.-Nashik.	
	Residential Area	Yes	
	Commercial Area	No	
	Industrial Area	No	
9	Classification of the area		
	i)High/Middle/poor	Middle class area.	
	ii)Urban/ Semi Urban/ Rural	Urban	
10	Coming under Corporation limit/ Village Panchayat/Municipality	Nashik Municipal Corporation.	
11	Whether covered under any state/ Central Govt. enactments (e.g.; Urban Agency area/ scheduled area/Cantonment area.	N.A.	
12	In case it is an agricultural land, any Conversion to Bungalow site plots is contemplated	N.A.	
13	Boundaries of the property	Bungalow	Bungalow
		As per Agreement	As per Actual
	North	Bungalow No. 09.	Bungalow No. 09.
	South	Survey No. 194/3.	Survey No. 194/3.
	East	Bungalow No. 12.	Bungalow No. 12.
	West	Bungalow No. 08.	Bungalow No. 08.
		Both Boundaries Are Matched.	
13.2	Latitude, Longitude & Co-ordinates of Bungalow	20.014102. 73.813022.	
14	Extent of the site	Area of Plot = 321.25 sqm. B/Up Area of 1 st Floor = 96.19 sqm. B/Up Area of 2 nd Floor = 68.16 sqm. Total B/Up Area = 164.35 sqm.	
15	Extent of the site considered for Valuation (least of 14a & 14b)	Area of Plot = 321.25 sqm. Total B/Up Area = 164.35 sqm.	
16	Whether occupied by the owner/ Tenant? If occupied by tenant, since how long? Rent received per month.	Owner occupied	
II	CHARACTERSTICS OF THE SITE		
1	Classification of locality	Middle class locality.	
2	Development of surrounding area	Developed area.	
3	Possibility to frequent flooding/ submerging	No.	
4	Feasibility to the civic amenities like School, Hospital, Bus Stop, Market etc.	All amenities nearby.	

5	Level of land with topographical conditions	Level land
6	Shape of land	Regular shape.
7	Type of use to which it can be put	Residential
8	Any usage restriction	No
9	Is plot in town planning approved layout?	Yes
10	Corner plot or intermittent plot?	Intermitted plot.
11	Road facilities	Available.
12	Type of road available at present.	Asphalt finish Road.
13	Width of road –is it below 20 ft. or more than 20 ft.	12.00m. Wide Road
14	Is it a Land – Locked Land?	No
15	Water potentiality	Bore well.
16	Underground sewerage system	Yes
17	Is power supply available at the site?	Yes
18	Advantages of the site	
19	Special remarks, if any like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (distance from sea-coast/ tidal level must be incorporated)	No.
Part – A = Valuation of land		
1	Size of plot	Area of Plot = 321.25 sqm.
	North & South	---
	East & West	----
2	Total extent of the plot	Area of Plot = 321.25 sqm.
3	Prevailing market rate (along with details / reference of at least two latest deals/ transactions with respect to adjacent properties in the areas)	Rs. 58620/Sqm
4	Guideline rate obtained from the Registrar's Office (an evidence thereof to be enclosed)	Area of Plot = 321.25sqm X 26000sqm= Rs. 83,52,500.00. B/Up Area = 164.35 sqm X 21780 = Rs. 35,79,543.00 After Depreciation Govt. Valuation Is = Rs. 01,07,38,839.00. Total Govt. Valuation Is = Rs. 01,07,39,000.00.
5	Assessed/ adopted rate of valuation	Rs. 58620/Sqm
6	Estimated value of land	Area of Plot = 321.25sqm X 58620 sqm. Rs. 01,88,31,675.00
Part – B = Valuation of Building		
1	Technical details of the Bungalow	

a)	Type of Bungalow (Residential/ commercial/ Industrial)	Residential
b)	Type of construction (Load bearing/ R.C.C./ Steel Framed)	R.C.C Framed Structure
c)	Year of construction	2006.
d)	Number of floors and height of each floor including basement, if any	Ground Floor + 1 floor.
e)	Plinth area floor- wise	B/Up Area of Ground +1 st Floor = 164.35sqm.
f)	Condition of the building	
	i) Exterior – Excellent m Good, Normal, Poor	Good
	ii) Interior – Excellent m Good, Normal, Poor	Good
g)	Date of issue and validity of layout of approved map/ plan	Nashik Municipal Corporation
h)	Approved map/ plan issuing authority.	Nashik Municipal Corporation. LND/BP/C1/701/18543. Dated. – 22/06/2018.
i)	Whether genuineness or authenticity of approved map/ plan is verified	Yes
j)	Any other comments on authenticity of approved plan and construction as per the approved plan.	Residential House is constructed as per plan sanctioned by, Nashik Municipal Corporation. LND/BP/C1/701/18543. Dated. – 22/06/2018.
k)	NA Order	Collector of Nashik 1602/90. Dated. – 11/11/1992.
l)	Completion Certificate	Nashik Municipal Corporation. NARAVI/PANCH/006217. Dated. – 30/05/2006.
m)	Sale Deed	NSN3-1562-2014. Dated. – 25/02/2014.

DETAILS OF VALUATION

Sr. No.	Particulars of item	Built-up Area	Height of Bldg	Age of Building	Estimated replacement rate of construction Rs.	Replacement cost Rs.	Depreciation Rs.	Net value after depreciation Rs.
01	Ground +1 st Floor	164.35 sqm	3.50m	17 Years	27000 sqm	44,37,450.00	02,21,872.00	42,15,578.00
Say Rs.42,15,578.00								

Part C- (Extra items)**(Amount in Rs.)**

1.	Portico	-----
2.	Ornamental front door	
3.	Sit out/ Verandah with steel grills	
4.	Overhead water tank	Rs. 02,75,000.00
5.	Extra steel/ collapsible gates	
	Total	Rs. 02,75,000.00

Part D- (Amenities)**(Amount in Rs.)**

1.	Wardrobes	Rs. 03,75,000.00
2.	Glazed tiles in Kitchen	
3.	Kitchen Arrangements	Rs. 04,75,000.00
4.	Marble/ ceramic tiles flooring	
5.	Interior decoration	Rs. 07,75,000.00
6.	Architectural elevation works	
7.		
8.	Aluminum works	
9.	Aluminum hand rails	
10.	False ceiling With Electrification	Rs. 04,15,000.00
	Total	Rs. 20,40,000.00

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

1.	Separate toilet room	
2.	Separate lumber room	
3.	Separate water tank/ sump	
4.	Trees, gardening	
	Total	

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

1.	Water supply arrangements	
2.	Drainage arrangements	
3.	Compound wall	Rs. 04,00,000.00
4.	C.B. deposits, fittings etc.	
5.	Pavement	Rs. 05,00,000.00
	Total	Rs. 09,00,000.00

Total abstract of the entire property.

Part -A	Land	Rs. 01,88,31,675.00
Part -B	Construction	Rs. 42,15,578.00
Part -C	Extra items	Rs. 02,75,000.00
Part -D	Extra Amenities	Rs. 20,40,000.00
Part -E	Miscellaneous	
Part -F	Services	Rs. 09,00,000.00
	Total	Rs. 02,62,62,253.00
	Say Rs.	Rs. 02,62,63,000.00

Fair market value	Rs. 02,62,63,000.00 (Rs. Two Crore Sixty Two Lakhs Sixty Three Thousand Only)
Realizable value	Rs. 02,36,37,000.00 (Rs. Two Crore Thirty Six Lakhs Thirty Seven Thousand Only)
Distress value	Rs. 02,12,73,000.00 (Rs. Two Crores Twelve Lakhs Seventy Three Thousand Only).
Value as per Circle rate	Rs.01,07,39,000.00. (Rs. One Crore Seven Lakhs Thirty Nine Thousand Only).

DESCRIPTION OF VALUATION:

*The property under valuation is Residential Bungalow Belonging to.

Mr. Anant Gajanan Harkare. Residential Bungalow Name As “Anupam”, On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami Samartha Swadhyay Kendra, Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai –Agra Highway, Nashik, Tal. & Dist.- Nashik.

*I have visited site on 16/06/2023 with **Mr. Anant Gajanan Harkare** Property Situated Off Mumbai –Agra Highway, Nashik, Tal. & Dist.- Nashik.

* RCC Framed & Brick Wall Structure of Ground Floor + 1st Floor Is as Per Plan Sanction by Nashik Municipal Corporation. Vide Letter No. LND/BP/C1/701/18543. Dated. – 22/06/2018.

*The surrounding of property is well developed. Infrastructure facilities such as roads, water supply, drainage, electricity etc. are available in this area.

*Location of above said property is Located in Heart of City. Banks, market, school, hospitals, are very near to this property.

*Market approach method is used for valuation purposed. Moreover, factors such as demand supply, marketability, locational attribute, accessibility, infrastructural facilities, and proposed specifications/ amenities have been considered.

*Enquiry from the land owner, developers and local real estate agents for comparable sale values is adopted.

*Sale instances for comparison are available within same project and in vicinity.

*Prevailing market rates are in range of Rs. 55000/- sqm to 60000/- per sqm for Plot with similar properties and projects.

*Considering all above-mentioned factors, as per my opinion reasonable rate should be Rs.58620/- Sqm.

As a result of my appraisal and analysis, it is my considered opinion that the present fair market value of the above property in the prevailing condition with aforesaid specifications is

Fair market value	Rs. 02,62,63,000.00 (Rs. Two Crore Sixty Two Lakhs Sixty Three Thousand Only)
Realizable value	Rs. 02,36,37,000.00 (Rs. Two Crore Thirty Six Lakhs Thirty Seven Thousand Only)
Distress value	Rs. 02,12,73,000.00 (Rs. Two Crores Twelve Lakhs Seventy Three Thousand Only).
Value as per Circle rate	Rs.01,07,39,000.00. (Rs. One Crore Seven Lakhs Thirty Nine Thousand Only)

Place: Nashik
Date: 19/06/2023

SHIVAJI D. PINGALE
GOVT. REGD. VALUER
34 AB REGN. NO. CCIT/I/-44-28/2009-10
IBBI REGN. NO.- IBBI/RV/02/2019/12252

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 Rs. 02,62,63,000.00 (Rs. Two Crore Sixty Two Lakhs Sixty Three Thousand Only)

(Name of the Branch Manager with Official seal)

Annexure-II
Format - E
DECLARATION FROM VALUERS

I hereby declare that-

- a. The information furnished in my valuation report dated 19/06/2023 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 have personally inspected the property on 16/06/2023, 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 Standard (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 III- A signed copy of same to be taken and kept along with this declaration)
- i. I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- j. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

Place: NASHIK
Date: 19/06/2023

SHIVAJI D. PINGALE
GOVT. REGD. VALUER
REGN. NO. CCIT/34AB/CAT-I/44-28
IBBI REGD NO-IBBI/RV/02/2019/12252

Sr No.	Particulars	Valuer comment
1	Background Information of The Asset Being Valued;	Mr. Anant Gajanan Harkare. Residential Bungalow Name As "Anupam", On Plot No. 10, Survey No. 194/5/113-23, At- Opp. Swami Samartha Swadhyay Kendra, Vijay Nagar, New Adgaon Naka, Panchavti, Off Mumbai – Agra Highway, Nashik, Tal. & Dist.- Nashik.
2	Purpose of Valuation and Appointing Authority	To ascertain the FMV (Fair market Value) of the property
3	Identity of The Valuer And Any Other Experts Involved in The Valuation;	Shivaji D. Pingale. REGN. NO. CCIT/34AB/CAT-I/44-28
4	Disclosure of Valuer Interest or Conflict, If Any;	No. interest
5	Date of Appointment, Valuation Date and Date of Report;	15/06/2023 19/06/2023
6	Inspections And/or Investigations Undertaken;	Details attached
7	Nature and Sources of The Information Used or Relied Upon;	Local enquiry and Data collected on site
8	Procedures Adopted in Carrying Out the Valuation and Valuation Standards Followed;	As Per standards as applicable.
9	Restrictions on Use of The Report, If Any;	For Bank of Baroda, Only.
10	Major Factors That Were Taken into Account During the Valuation;	As Applicable
11	Caveats, Limitations and Disclaimers to The Extent They Explain or Elucidate the Limitations Faced by Valuer, Which Shall Not Be for The Purpose Of Limiting His Responsibility For The Valuation Report.	Details Not Available

Place: NASHIK
Date: 19/06/2023

SHIVAJI D. PINGALE
GOVT. REGD. VALUER
REGN. NO. CCIT/34AB/CAT-I/44-8

MODEL CODE OF CONDUCT FOR VALUERS

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

All valuersempanelled with bank shall strictly adhere to the following code of conduct:
Integrity and Fairness.

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall Endeavour⁰ 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
2041172 21/10/2020 12:14

“Confidential For Internal Circulation Only”

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 clients needs.

18. As an independent valuer, the valuer shall not charge success fee (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).

19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

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

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his/its decisions and actions.

22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorized by the authority, the registered valuers organization 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 organization with which he/it is registered, or any other statutory regulatory body.

2041172 21/10/2020 12:14

“Confidential For Internal Circulation Only”

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.

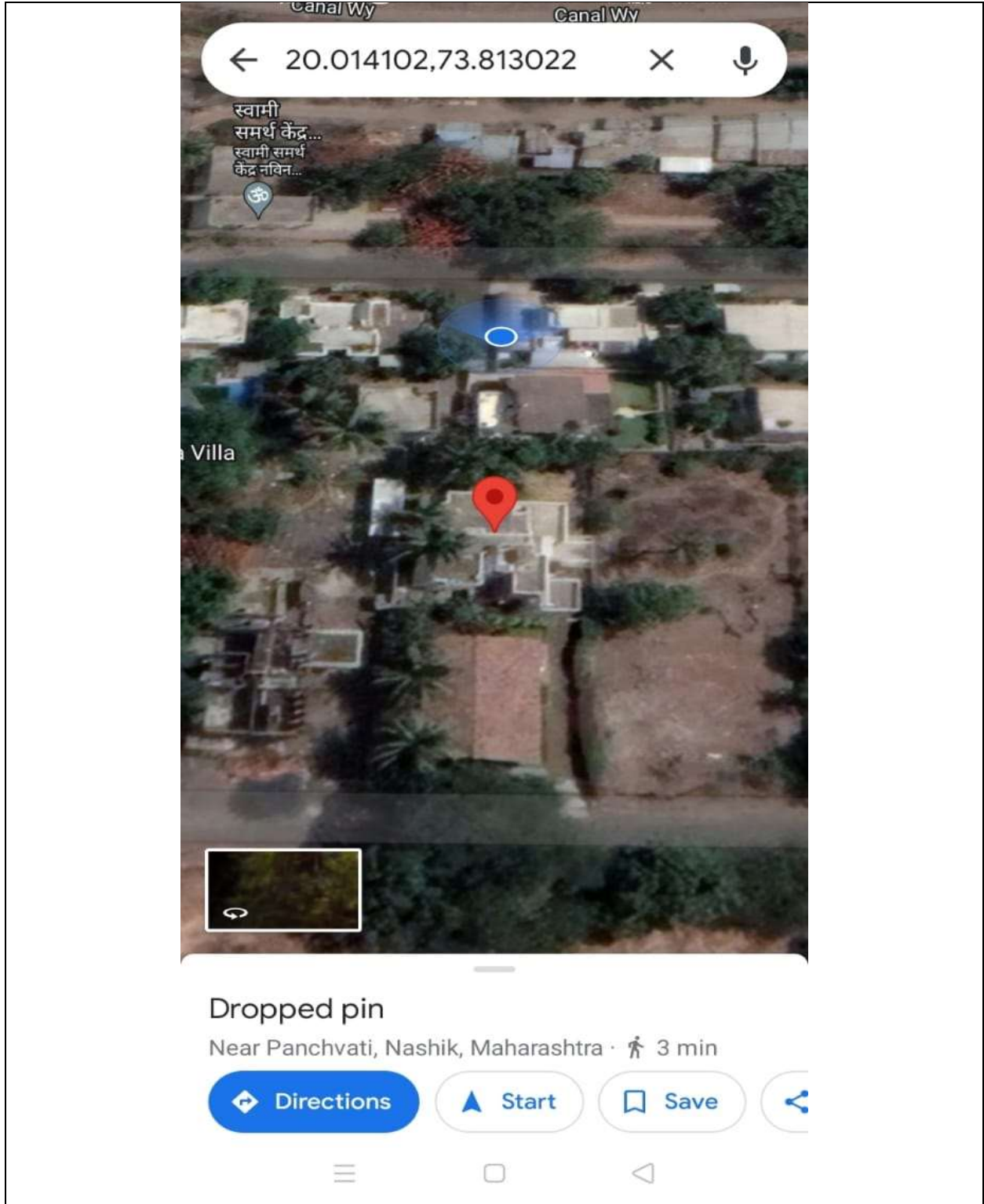
29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.

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

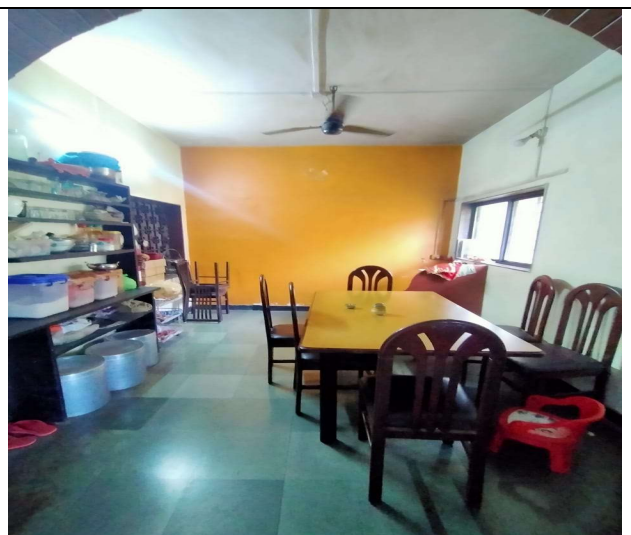
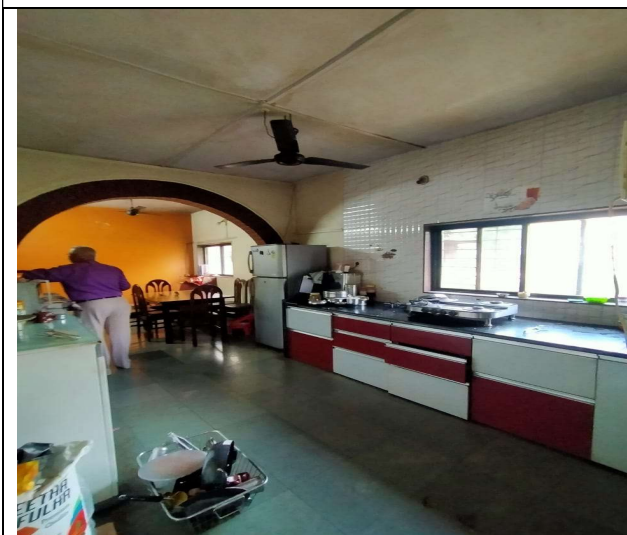
Place: NASHIK
Date: 19/06/2023

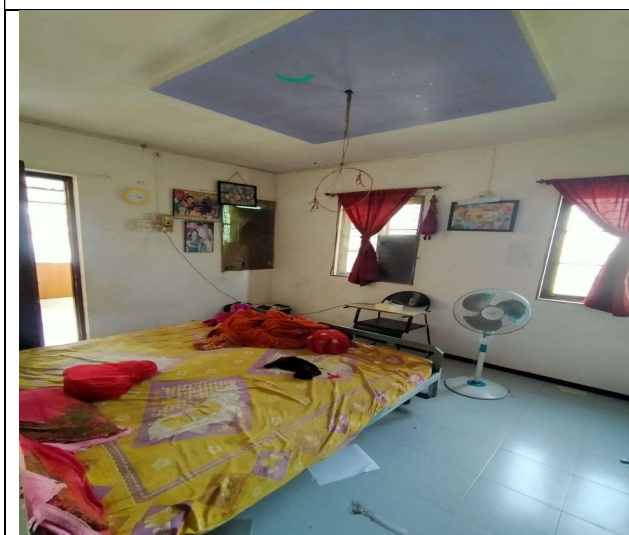
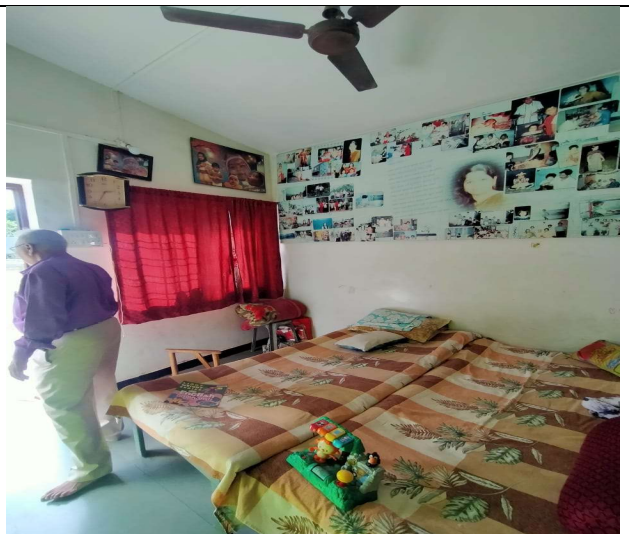
SHIVAJI D. PINGALE
GOVT. REGD. VALUER
REGN. NO. CCIT/34AB/CAT-I/44-28
IBBI REGD NO-IBBI/RV/02/2019/12252

LOCATION PLAN.



PROPERTY PHOTOS:






NA ORDER NO.

C.C. for Plot No. 10 of S.No. 194/5/1/13-23 of Nashik Shiwar.


27. Provision of rain water harvesting shall be made at site as per rule no 33 of DCPR and also as per Hon. Commissioner order No./TP/Vas/392/2017 dt.05/6/2017 NOC shall be produced from Rain water harvesting cell in plot area more than 5000 sqm
28. NMC shall not supply water for construction purpose.
29. This permission is given on the basis of conditions mentioned in Hon. Labour Commissioner letter No. vide letter No: Nahapra-112010/pr.No.212/kam-2 Date: 30/12/2010 From Ministry of Labour Dept. & the Conditions mentioned should be strictly observed.
30. N.A. order No.1602/90 Dt:11/11/1992 submitted with the application.
31. A) Rs.2730+7890/- is paid for development charges w.r.to the proposed Construction vide R.No./B.No.21/0233 & 66/675 Dt:4/4/2006 & 16/3/2018
B) Rs.-/- is paid for development charges w.r.to the proposed land development. Vide R.No./B.No.-- Dt:--
32. Tree plantation shall be made as per the guidelines of Tree Officer of N.M.C. & NOC Shall be obtained before occupation certificate.
Rs.1000/- Deposited vide R.No./B.No.14/848 Dt:4/4/2006
33. Drainage connection charges Rs.1000/- is paid vide R.No./B.No.53/6611 Dt:4/4/2006
34. This permission is given on the basis of affidavit given by applicant Dt:28/2/2018 for disposal of excavated/debris material on his own at the prescribed site.
35. This permission is given on the basis of affidavit given by applicant Dt:28/2/2018 regarding NMC supplied water and any public source of water should not be used for construction purpose. Also after obtaining occupancy certificate decision of NMC regarding drinking water supply connection shall be binding on applicant.



Executive Engineer
Town Planning Department
Nashik Municipal Corporation, Nashik.

No. LND / BP / C1 / 701 / 18543
Nashik, Dt.22/03/2018
Copy to : Divisional Officer

COMMENCEMENT CERTIFICATE.

**NASHIK MUNICIPAL CORPORATION**
NO.LND/BP/ C1/701/ 18543
DATE :- 22 103 /2018

**SANCTION OF BUILDING PERMISSION
AND
COMMENCEMENT CERTIFICATE**

TO, **Shri. Anant Gajanan Harkare**
C/o. Ar. & Stru.Engg. Ram Anerao of Nashik

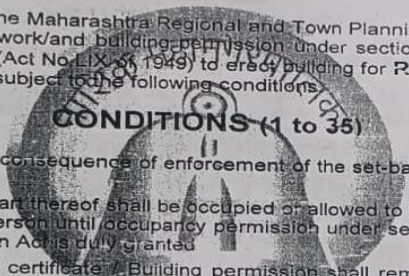
Sub :- Sanction of Building Permission & Commencement Certificate on Plot No. 10 of
S.No. 194/5/1/13-23 of Nashik Shiwar.

Ref :- 1) Your Application & for Building permission/ Revised Building permission/ Extension of
Structure Plan **Dated:7/3/2018** Inward **No.C1/BP/14769**
2) Final Layout/Tentative layout **No. NSK/74 Dt:4/4/1969**
3) Previous Approved building permission **No. Panchvati/C1/14 Dt:7/4/2006**
4) Previous Occupancy certificate **No.Panchvati/6217 Dt:30/5/2006**

section 45 & 69 of the Maharashtra Regional and Town Planning Act 1966 (Mah. of 1966)
to carry out development work and building permission under section 253 of The Maharashtra
Municipal Corporation Act (Act No. LXI of 1949) to erect building for **Residential** Purpose as per
plan duly amended in — subject to the following conditions

CONDITIONS (1 to 35)

1. The land vacated in consequence of enforcement of the set-back rule shall form part of Public Street.
2. No new building of part thereof shall be occupied or allowed to be occupied or permitted to be used by any person until occupancy permission under sec. 263 of the Maharashtra Municipal Corporation Act is duly granted.
3. The commencement certificate / Building permission shall remain valid for a period of one year commencing from date of its issue & thereafter it shall become invalid automatically unless otherwise renewed in stipulated period. Construction work commenced after expiry of period for which commencement certificate is granted will be treated as unauthorized development & action as per provisions laid down in Maharashtra Regional & Town Planning Act 1966 & under Maharashtra Municipal Corporation Act, 1949 will be taken against such defaulter which should please be clearly noted.
4. This permission does not entitle you to develop the land which does not vest in you.
5. The date of commencement of the construction work should be intimated to this office **WITHIN SEVEN DAYS**
6. Permission required under the provision of any other Act, for the time being in force shall be obtained from the concerned authorities before commencement of work [viz under Provision of Urban Land Ceiling & Regulation Act & under appropriate sections of Maharashtra Land Revenue Code 1966.].
7. After completion of plinth, certificate of planning authority to the effect that the plinth is constructed as per sanctioned plan should be taken before commencement of superstructure.
8. Building permission is granted on the strength of affidavit & indemnity bond with reference to the provisions of Urban Land [Ceiling & Regulation] Act, 1976. In case a statement made in affidavit & indemnity bond found incorrect or false the permission shall stand cancelled.
9. The balconies, ottas & verandas should not be enclosed and merged into adjoining room or rooms unless they are counted into built up area of FSI calculation as given on the building plan. If the balconies, ottas & verandas are covered or merged into adjoining room the construction shall be treated as unauthorized and action shall be taken.
10. At least **FIVE** trees should be planted around the building in the open space of the plot. Completion certificate shall not be granted if trees are not planted in the plot as provided under section 19 of the reservation of Tree Act, 1975.


T
R
PLOT
R
LATION ARE
COVERED

AREA STATEMENT & BOUNDRIES.

nk of Baroda,
 MS, Mumbai Naka, Nashik

Subject: Title Opinion Report for residential unit bearing **Plot No. 10** measuring 321.25 SqMtrs, along with existing residential construction having built-up area of 149.29 SqMtrs & carpet area of 109.59 SqMtrs erected and proposed construction having built-up area of 15.06 SqMtrs being erected thereon, out of **Survey No. 194/5/1/13-23**, situated at **Nashik**, Tal.Dist. Nashik, within the limits of Nashik Municipal Corporation, Nashik...

Sir,

As per your instructions I am herewith furnishing non-encumbrance, certifying & submitting the Title-cum-Opinion Report about the clear & marketable title to the above property to be mortgaged for securing the credit facility/ies granted / to be granted to **Mr Abhijeet Anant Harkare, Mr Sachin Anant Harkare, Mr Amit Jayant Harkare & Mr Anant Gajanan Harkare.**


1. Description of the property proposed to be mortgaged with boundaries:
 All that piece & parcel of residential unit bearing **Plot No. 10** measuring 321.25 SqMtrs, along with existing residential construction having built-up area of 149.29 SqMtrs & carpet area of 109.59 SqMtrs erected and proposed construction having built-up area of 15.06 SqMtrs being erected thereon, out of **Survey No. 194/5/1/13-23**, situated at **Nashik**, Tal.Dist. Nashik, within the limits of Nashik Municipal Corporation, Nashik and Block No. 8A bounded as under...

On or towards:

East	: Bungalow No. 12
West	: Bungalow No. 08
South	: Survey No. 194/3
North	: Bungalow No. 09

2. Nature of property (Whether Agricultural, Non-Agricultural, Commercial, Residential, Industrial. If Non-Agricultural, the reference and date of conversion order from Competent Authority should also be mentioned) Residential

3. Name of the mortgagor / owner and status in the Account i.e. Borrower or Guarantor and whether Sole Proprietor, Partner, Director, Karta or Trustee. In case the mortgagor is Partner / Trustee / Director who is mortgaging the prop- **Mr Abhijeet Anant Harkare, Mr Sachin Anant Harkare, Mr Amit Jayant Harkare & Mr Anant Gajanan Harkare - Joint**



EASR RATE.

विक्रय:नासिक		विभाग :मौजे नासिक - चावडाण ,म. र. वो. क. - 1 व 2 वगळता उर्वरित (नासिक महानगरपालिका)				वर्ष:2022 - 23	
संज्ञा क्र./ विभाग क्र.	मुल्यदर विभागाचा वर्णनीव	सुर्वी क्षेत्रीय	निचारी इन्साल	वरच्या भूखेत्यावरील कार्यालय/बावसाचीक	प्राप्त मजल्यावरील दुकाने/ बावसाचीक	शेडॉरिक्त क्षेत्र	मोजनापनावे एकक
प्रति चौ.मी. चे दर रज्यात							
1.3.35	नविन मुंबई अड्डा मार्ग दुधा अड्ड्यावर मातंग ते कॅनाल पर्यंत - रहिवाश व तल्लम विभागातील मिळकती सव्हे नंबर 133 A/2, 166, 188, 193, 193 A, 194, 195, 197, 197 B, 198, 199, 281, 282, 283, 284, 287, 289 / 2	26000	44000	50600	62500	-	चौ. मीटर
1.3.36	नविन मुंबई अड्डा मार्ग कॅनालच्या पूर्वेस अड्ड्यावक्या पश्चिम हद्दवीपर्वतचा रस्ता - रहिवाश व तल्लम विभागातील मिळकती सव्हे नंबर 241, 250, 251, 252, 253, 259	23200	41300	47490	57300	-	चौ. मीटर
1.3.37	नविन मुंबई अड्डा मार्गापासून उत्तरेस व दक्षिणेस जाणारा हद्दवीवरील 18 मी रेंज रस्ता - रहिवाश व तल्लम विभागातील मिळकती सव्हे नंबर 254, 255, 256/2 to 6/2, 256/2 to 6/3, 256/2 to 6/4, 256/2 to 6/5, 256/2 to 6/7, 256/2 to 6/8, 256/2p, 256/4, 256/5, 256/6, 325 ५	11200	33200	38180	41500	-	चौ. मीटर
1.3.38	नासिकच्या उत्तर दिशेपासून नविन मुंबई अड्डा मार्गाकडे येणा-या रस्तावरील मिळकती (नात्यापर्यंत) व दक्षिणेस कॅनालपर्यंतचा रस्ता - रहिवाश व तल्लम विभागातील मिळकती सव्हे नंबर 163, 164, 221, 227, 228, 229, 230, 231, 233, 234	13650	36400	41880	45500	-	चौ. मीटर
1.3.38A	नवीन मुंबई अड्डा मार्गापासून दक्षिणेकडे व उत्तरेकडे जाणा-या 30 मी.वि.ओ.रस्तावरील रहिवाश व तल्लम विभागातील मिळकती(नात्यापासून ते कॅनाल पर्यंत हाफनेचा वेक्टर) सव्हे नंबर 238, 243, 244, 256pt, 258, 263, 269, 270	15450	38300	44040	49850	-	चौ. मीटर
1.3.39	मेरी ब्रुन सुर्वेस येणारा व नविन मुंबई अड्डा मार्गास मिळणारा रस्ता.व दक्षिणेस औरंगाबाद रस्तास जोडणारा रस्ता - रहिवाश व तल्लम विभागातील मिळकती सव्हे नंबर 70, 71, 72, 73, 74, 75, 114, 118, 159, 200, 202, 203, 204, 205, 212, 213, 214, 215, 216, 223, 224, 248, 249, 261 ५, 265, 267, 268, 274, 275, 289, 332	14800	37500	43120	46570	-	चौ. मीटर
1.3.40	विभाग क्र. 1.3.38 व 1.3.39 सा जोडणारा 18 मी रेंज रस्तावरील रहिवाश व तल्लम विभागातील मिळकती सव्हे नंबर 262, 264	13200	36000	41400	45000	-	चौ. मीटर
1.3.41	औरंगाबाद रस्तावरील रहिवाश मिळकती. सव्हे नंबर 271, 272, 277, 278, 285, 287 A, 288 / 3, 292, 333	16300	39000	44120	49800	-	चौ. मीटर
1.3.42	अड्ड्यास नात्यापासून उत्तरेस मेरीकडे जाणारा 30मी रेंज रस्ता - रहिवाश व तल्लम विभागातील मिळकती (कॅनालपर्यंतचा)	14500	37200	42780	46700	-	चौ. मीटर

Wednesday, March 30, 2022

Page 5 of 11