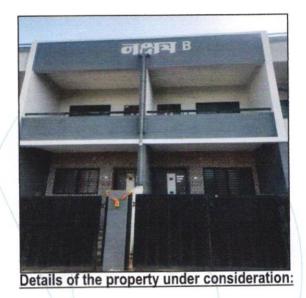
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Valuation Report of the Immovable Property



Name of Proposed Purchaser: Shri.Dnyaneshwar Pundlik Dokmane & Sau.Pratibha Dnyaneshwar Dokmane

Name of Owner: Shri.Wagish Kumar Ramchandra Mishra

Residential Row House No.3, Ground + First Floor, Gat No.2003, Plot No.85+86, Near Sai Baba Mandir, Sai Dham , At - Ozar Mig , Taluka- Niphad & District - Nashik, PIN Code - 422 206, State - Maharashtra, Country - India.

Latitude Longitude: 20°05'02.2"N 73°55'26.7"E

Valuation Done for:

Bank of Baroda **Regional Office**

BSNL Building, Datta Mandir Road, Nashik Road, Nashik, PIN - 422 101, 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 Thane

P Delhi NCR P Nashik

Pune Nanded

Rajkot Raipur Ahmedabad 9 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

CIN: U74120MH2010PTC207869 MSME Reg. No.: UDYAM-MH-18-0083617 An ISO 9001:2015 Certified Company



Valuation Report Prepared For: BOB / Regional Office / Shri.Dnyaneshwar Pundlik Dokmane (006272/2304459) Page 2 of 26

Vastu/Nashik/01/2024/006272/2304459 11/8-161-CCBS Date: 11.01.2024

VALUATION OPINION REPORT

This is to certify that the property bearing Residential Row House No.3, Ground + First Floor, Gat No.2003, Plot No.85+86, Near Sai Baba Mandir, Sai Dham, At - Ozar Mig, Taluka- Niphad & District - Nashik, PIN Code - 422 206, State - Maharashtra, Country - India. belongs to Shri.Wagish Kumar Ramchandra Mishra . Name of Proposed Purchaser: Shri.Dnyaneshwar Pundlik Dokmane & Sau.Pratibha Dnyaneshwar Dokmane

Boundaries of the property.

Boundaries	Row House / Plot	
North	Row House No.2	
South	Row House No.4	
East	Plot No.101 & 102	
West	Side Marginal Space & 7.5-Meter-wide Colony Road	
A.		

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 ₹ 28,41,000.00 (Rupees Twenty-Eight Lakh Forty-One Thousand 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.

Sharadkumar Digitally signed by Sharadkumar B. Challikwar B. Chalikwar

DN: cn=Sharadkumar B. Chalikwai o=Vastukala Consultants (I) Pvt. Ltd

ou=CMD, email=cmd@vastukala.c Date: 2024.01.11 13:18:49 +05'30'

Auth. Sign.

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report.



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 :

Aurangabad Pune Mumbai Nanded Thane

P Delhi NCR P Nashik

Indore

Rajkot Raipur 🖓 Ahmedabad 9 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

Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.

To,

The Chief Manager,

Bank of Baroda

Regional Office

3SNL Building, Datta Mandir Road, Nashik Road,

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

VALUATION REPORT (IN RESPECT OF ROW HOUSE)

1	General	
1.	Purpose for which the valuation is made	: To assess Fair Market value of the property for Bank Loan Purpose.
2.	a) Date of inspection	11.01.2024
	b) Date on which the valuation is made	: 11.01.2024
3.	Shri.Dnyaneshwar Pundlik Dokma Purchaser) ii. Copy of Commencement Certific Metropolitan Region Development iii. Copy of Occupancy Certificate Region Development Authority, Nas	No.510 dated.22.02.2022 issued by Nashik Metropolitan shik No.984 Dated. 18.09.2019, issued by Nashik Metropolitan shik si : Name of Proposed Purchaser:
	Think.Inno	Shri.Wagish Kumar Ramchandra Mishra
5.	Brief description of the property (Includi	ng : Residential Row House No.3 is Situated on Ground



		_	
			As per Approved Plan , The composition of Row House is: Ground Floor – Hall + Kitchen + WC+ Bath + Passage+ Staircase+ Open Space. First Floor – 2 Bedroom + WC+ Bath + Passage+ Staircase+ Balcony (i.e.2BHK) The property is at 21.5 Km. travelling distance from page of railway station Nachik Board
		1	nearest railway station Nashik Road. Landmark: Near Sai Baba Mandir
Total	Lease Period & remaining period (if	1:	N.A. as the property is freehold.
leasel	hold)		
Locati	ion of property	:	\
a)	Plot No. / Survey No.	:	Gat No.2003,Plot No.85+86
b)	Door No.	:	Residential Row House No.3
c)	T.S. No. / Village	÷	At - Ozar Mig
d)	Ward / Taluka	:	Taluka- Niphad
e)	Mandal / District	:	District - Nashik
f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Plan No.984 Dated. 18.09.2019, issued by Nashik Metropolitan Region Development Authority, Nashik
g)	Approved map / plan issuing authority	:	Nashik Metropolitan Region Development Authority, Nashik
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
Posta		v C	Residential Row House No.3, Ground + First Floor, Gat No.2003, Plot No.85+86, Near Sai Baba Mandir, Sai Dham, At - Ozar Mig, Taluka- Niphad & District - Nashik, PIN Code - 422 206, State - Maharashtra, Country - India
City /	Town	:	Nashik
-		:	Yes
		:	No
		:	No
		:	
			Middle Class
-		:	Urban
Comir	ng under Corporation limit / Village	:	At - Ozar Mig Nashik Metropolitan Region Development Authority,
	leasel Locati a) b) c) d) e) f) g) h) i) Posta City / Resid Comn Indus: Class i) High ii) Urb Comir	leasehold) Location of property a) Plot No. / Survey No. b) Door No. c) T.S. No. / Village d) Ward / Taluka e) Mandal / District f) Date of issue and validity of layout of approved map / plan g) Approved map / plan issuing authority h) Whether genuineness or authenticity of approved map/ plan is verified i) Any other comments by our empanelled valuers on authentic of	Location of property a) Plot No. / Survey No. b) Door No. c) T.S. No. / Village d) Ward / Taluka e) Mandal / District f) Date of issue and validity of layout of approved map / plan g) Approved map / plan issuing authority h) Whether genuineness or authenticity of approved map/ plan is verified i) Any other comments by our empanelled valuers on authentic of approved plan Postal address of the property City / Town Residential area Commercial area Industrial area Classification of the area i) High / Middle / Poor ii) Urban / Semi Urban / Rural Coming under Corporation limit / Village:





			Nashik		
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No		
13.	Dimensions / Boundaries of the Property / Row House / Plot		Actual	As per Agreement	
	North	:	Row House No.2	Row House No.2	
	South	:	Row House No.4	Row House No.4	
	East	:	Plot No.101 & 102	Plot No.101 & 102	
	West	:	Side Marginal Space	Side Marginal Space & 7.5	
			& 7.5 Meter wide	Meter wide Colony Road	
		/	Colony Road		
13.1	Dimensions / Boundaries of the property	_	Actual	As per Agreement	
	North		- \	i i	
	South				
-	East		-	-	
	West		-	-	
13.2	Latitude, Longitude & Co-ordinates of the site	:	20°05'02.2"N 73°55'26.7"E		
13.3	Whether Boundaries Matching with Actual		Yes		
14.	Extent of the site		Carpet Area in Sq.Ft = 790.00 (Area as per Site Measurement) Built Up Area in Sq. Ft. = 947.00 (Area as per Notarized Agreement)		
15.	Extent of the site considered for Valuation (least of 13A& 13B)	/	1		
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Vacant		
ll :	APARTMENT BUILDING				
1.	Nature of the Apartment NINK, INNO	V:(Residential C 116	2	
2.	Location	:			
	C.T.S. No.	:	Gat No. 2003,Plot No.8	85+86	
	Block No.	:	-		
	Ward No.	:	-		
	Village / Municipality / Corporation	:	At - Ozar Mig Nashik Metropolitan Region Development Authori Nashik		
	Door No., Street or Road (Pin Code)	:	: Residential Row House No.3,Ground + First Fl Gat No.2003,Plot No.85+86,Near Sai Baba Mar Sai Dham , At - Ozar Mig , Taluka- Niphad & Distr Nashik,PIN Code – 422 206, State – Maharash Country – India		





	Commercial / Mixed		
4.	Year of Construction	:	2022 (As per Occupancy Certificate)
5.	Number of Floors	:	Ground + First Floor
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	6 Row Houses
8.	Quality of Construction	:	Good
9.	Appearance of the Building	:	Good
10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	N.A
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Covered Parking
	Is Compound wall existing?	1	Yes
	Is pavement laid around the building	:	Yes
III	ROW House	\Box	
1	The floor in which the Row House is situated	:	Ground + First Floor
2	Door No. of the Row House	:	Residential Row House No.3
3	Specifications of the Row House	:	2BHK
	Roof	Ė	R.C.C. Slab
	Flooring	:	Vitrified tile flooring
	Doors	:	Teak Wood door framed with flush doors
	Windows	:	Aluminum Sliding windows
	Fittings	:	Concealed plumbing, Concealed C.P.Fitting Wiring
	Finishing	:	Cement Plastering
4	House Tax	:	
	Assessment No.	./	Details Not Available
	Tax paid in the name of:	1	Details Not Available
	Tax amount:	:	Details Not Available
5	Electricity Service connection No.:	:	Details Not Available
<u></u>	Meter Card is in the name of:		Details Not Available
6	How is the maintenance of the Row House?	1	Good
7	Sale Deed executed in the name of	VC	Name of Proposed Purchaser:
,	Care poor executed in trie liquid by [1] [1]	. 4	Shri.Dnyaneshwar Pundlik Dokmane &
			Sau.Pratibha Dnyaneshwar Dokmane
			oud. Tutiblia bilyanesiiwai bokillalie
			Name of Owner:
	E 1000		Shri.Wagish Kumar Ramchandra Mishra
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 Up Area in Sq. Ft. = 947.00 (Area as per Notarized Agreement)
10	What is the floor space index (app.)	:	As per NMC norms
11	What is the Carpet Area of the Row House?	:	Carpet Area in Sq.Ft = 790.00 (Area as per Site Measurement)
			7.5





13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Vacant
15	If rented, what is the monthly rent?	:	₹ 6,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No
٧	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 properties in the areas)	:	₹ 2,500.00 to ₹ 3,500.00 per Sq. Ft. on Built Up Area
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).	·	3,000.00 per Sq. Ft. on Built Up Area
3	Break – up for the rate	:	
	i) Building + Services	:	₹2,000.00 per Sq. Ft.
	ii) Land + others	:	₹1,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's	:,	₹ 25,600.00 per Sq. M.
	office (an evidence thereof to be enclosed)		₹ 2,378.00 per Sq. Ft.
	Guideline rate (After Depreciation)		N.A. as the age of the property is below 5 years
5	Registered Value (if available)	:	- /
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
а	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)	V.C	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	01 Year
	Life of the building estimated	:	59 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	:	-
b	Total composite rate arrived for Valuation	:	-
	Depreciated building rate VI (a)	1	₹ 2,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹1,000.00 per Sq. Ft.
	Total Composite Rate	:	₹ 3,000.00 per Sq. Ft.
	Remark : -		1





Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Row House	947.00 Sq. Ft.	3000.00	28,41,000.00
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	10	19	
11	As per current stage of work completion the value of the Row House (if Row House is under construction)	(- 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
12	After 100% completion final value of Row House	\	V to	y 74 Z
	Total Value of the property			28,41,000.00

Value of Row House

value of Now House			
Fair Market Value of the property			28,41,000.00
Realizable value of the property	- Transfer	Ted or all the allow	26,98,950.00
Distress Value of the property	-	1	22,72,800.00
Insurable value of the property (947.00 Sq. Ft. X ₹ 2,000.00)		/	18,94,000.00
Guideline value of the property (947.00 Sq. Ft. X ₹ 2,378.00)	/	76	22,51,966.00

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Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month.

In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential Row House, where there are typically many comparables 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 ₹ 2,500.00 to ₹ 3,500.00 per Sq. Ft. on Built Up 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 commercial and residential application in the locality etc. We estimate ₹ 3,000.00 per Sq. Ft. on Built Up Area for valuation.

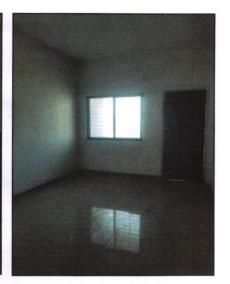
Impendi	ng threat of acquisition by government for road	There is no threat of acquisition by Govt. CRZ
widening	g / publics service purposes, sub merging &	Provisions not applicable.
applicab	ility of CRZ provisions (Distance from sea-cost /	2
tidal leve	el must be incorporated) and their effect on	2
i)	Saleability	Good
ii)	Likely rental values in future in and	₹ 6,000.00 Expected rental income per month
iii)	Any likely income it may generate	Rental Income



Actual site photographs











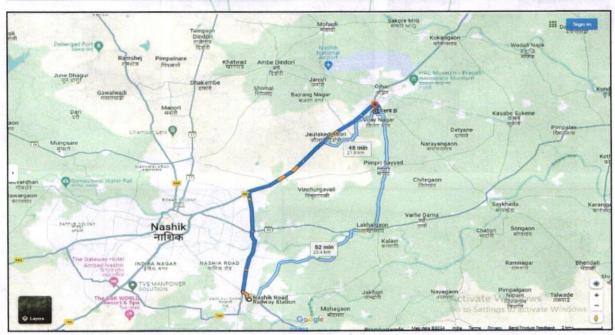






Route Map of the property Site u/r





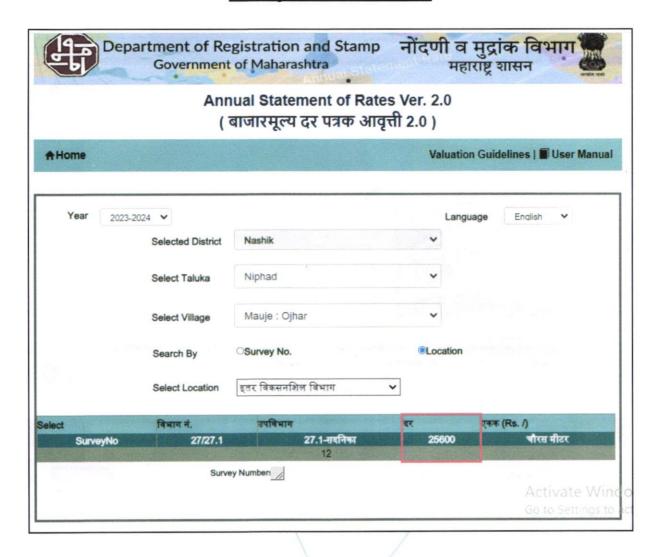
Latitude Longitude: 20°05'02.2"N 73°55'26.7"E

Note: The Blue line shows the route to site from nearest railway station (Nashik Road - 21.5 Km.)





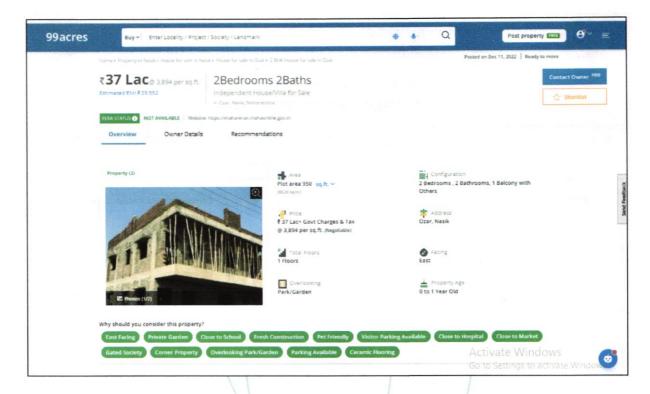
Ready Reckoner Rate

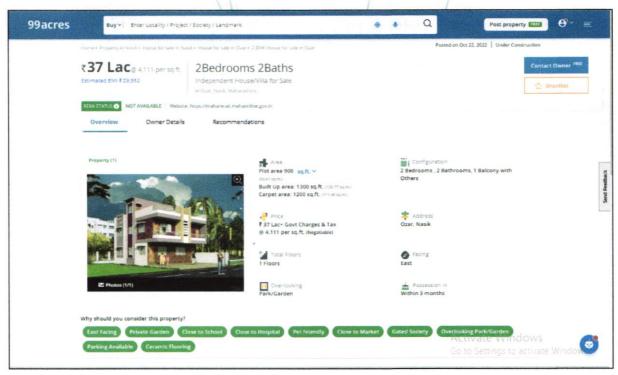


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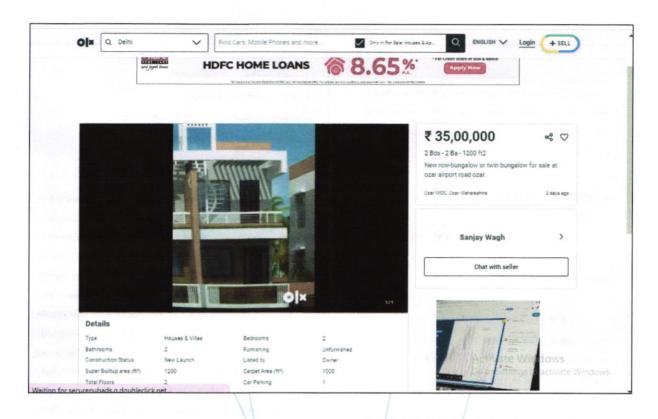
Price Indicators







Price Indicators



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Notarized Agreement

ओझरगांच तालुका निकाउ जिल्हा नाशिक येथील नगरपरीषद हददीतील निवासी बिन शेती प्लॉट व त्यावरील आरसीसी स्वरूपांचे से डाउस वे बांधीय मिळकतीचे फरोक्त खरेदीने देण्याचे टरपुन त्या बावतचा किमत रुपये २३,००,०००/ - अक्षरी तेवीस लाख रुपये मात्र वा बिनक्छता सानेखन कराउनामा

१.ब्री.जानेश्वर पुंडलिक डोकमाने, उ.व. ५१ वर्ष

घंदा -रखापार आ.र्न. \$109 2817 2890

२.सी.प्रतिभा ज्ञानेश्वर ढोकमाने, उ.व.४ ९ वर्ष धंदा -गृहीणी आ.मं. ३५०४ (८६) ४५५४

रा.मोहाडी ता.दिंडोरी जि.नाशिक

-: यांसी :-

श्री.वागिश कुमार समबंद्र मिश्रा, उ.व.५७ वर्षे धंदा-नोकरी रा. श्रीकृष्णनगर, ओझर मिग ता.,निफाड पॅन नं. AHTPM:1416C ति नारिक

तिहन घेणार

कारमे आम्ही (लिट्टन देणार)तुमचे (खिट्टन धेणार)लाभात खालील मिळकतीचा साठेखत करारनामा लिहन देती की,

 पिळकतीचे वर्णन :- तुळडी जिल्हा नाशिक पोट तुकडी तालुके निफाड पैकी ओब्रर गांव येथील नगरंपरीषद हददीतील निवासी विनशेती प्लॉट व त्यावरील बांबीय से हाउस चे खरूपातील मिळकत

गट नं.२००३ ,प्लॉट नं.८५/८६,वांसी एकुण क्षेत्रफळ ४४५,०० ची.मि.वर एकुण ६ रो हाउस वे दुप्तेक्स प्रकारे आरसीसी स्वरूपाचे बांचकाम केलेले असुन त्यास रो हाउस नं.१ ते ६ दिलेले असुन त्वापैकी तुम्हास खरेदीने दिलेले से हाउस क्र.३(तीन) करीता प्लॉट चे क्षेत्रफळ ७०.६५ ची.मि. तसेव यावरील रो हाउस चे बांधीव क्षेत्रफळ ८८.०० यो.मि.असून त्यामध्ये तळमजला पहीला मजला पोर्च ,टेरेससह मिळकत तुन्हास कायमस्वरूपी करोक्त खरेदीनेदेणेची ठ रलेली आहे.

बांसी चतुःसीमा :- रो हाउस नं.३ व्या चतुःसिमा

पूर्व :- प्लॉट नं १०१ व १०२

पश्चिम :- साईड भाजिन स्पेस व लागून ७.५ मिटर संदीचा कॉलनी रोड

दक्षिण :- याच प्लॉटवरील से हाउस नं.४

उरतर :-याच प्लॉटवरील रो हाजस नं.२

२)ळलम १ वात वर्णन केलेले निवासी विनशेती प्लॉट चे स्वरूपातील मिळकल ही लिहुन देणार श्री, वाणिशकुमार रामचंद्र मिश्रा व संमती देणार अ.क. १ व २ वॉचे प्रत्येकाचे स्वतंत्र खरेदी मालकी ची हक्काची, कब्जाची व वहिवाटीची अशी असुन सदरस्या मिलकतीच्या रेकॉर्ड ऑक राईटस् सदरी महसूल स्वात्यामध्ये ७ / १२ में उलारेवर मालक व कब्जेदार म्हणून श्री.वागिशकुमार रामचंद्र मिश्रा व संमती देणार यांचे नावाची नोंद आहे. सदर मिळकतीची विल्हेवाट लावण्याचा अगर डेव्हलप करण्याचा श्री.वागिशकमार रामचंद्र मिश्रा व संमती देणार यांना पुर्णपणे कायदेशीर इक्क व अधिकार असुन त्वाकरीता सदर मिळकात विकसीत करणेकामी तसेव श्री वागिशकुमार रामबंद्र मिश्रा व संमती देणार यांना त्यांचे अर्थिक अडपणी सोडविणेकामी पेशाची गरज लागल्याने व श्री.वागिशकुमार रामबंद्र मिश्रा व संमती देणार यांना बांधकाम खर्च करणे शवच नसलेने य त्याबायत कोण्डोही कारसे झान नसलेने समर्थ विरुष्ठकॉन चे भागीदार १.श्री.नितिन हरीश्चंद्र अजिमरे२.श्री.रवि दुर्वीस इंगोले ३. श्री, मनोज महादेव काळोखे ४. श्री. किरण अंबादास करतुरे व ५. श्री. संजव बिरीजानंद सिंग विकसक है. बांधकाम व्यावसायीक असलेवाबत माहीती मिळालेने सदस्बी प्लॉट बी मिळकत ही श्री.वागिशकुमार रामचंद्र मिश्रा व संगती देणार यांनी विकसिता करणेकामी समर्थ विरुडकॉन चे भागीदार १.श्री.नितिन हरीश्वंद्र अजमिरे२.श्री.रवि दुर्वास इंगोले ३, श्री, मनोज महादेव काळोखे ४, श्री, फिरण अंबादास कस्तुरे व ५. श्री, संजय विशेजानंद सिंह यांना काही अटी व शर्ली घालुन विकसनास दिलेली आहे.

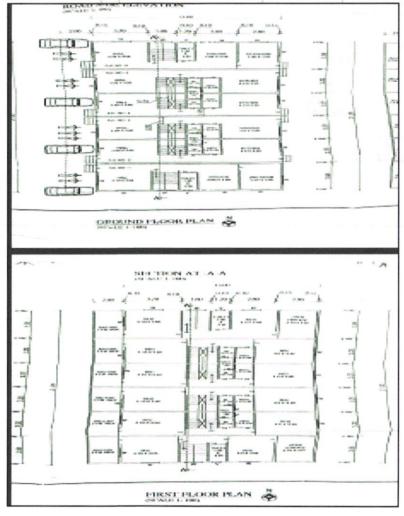
त्यानसार सदर प्लॉट मं.८५/८६ वे एकण ४७५,०० ची.,मि.इतके क्षेत्रावर एकुण १ ते ६ रो हाउस से बांधकाम करून स्वापेकी रो हाउस मं. १, ५ व ६ हे विकसक समर्थ बिल्डकॉन चे भागीदार यांना मालकी हक्काने देणेचे ठरलेले असुन उर्वरीत ३ रो हाउस पैकी रो हाउस नं.३ हा सदर दस्त लिहुन देशार श्री.वागिशकुमार रामचंद्र मिश्रा वांना ,री हारस नं.४ भी.सुनित कुमार शिवशंकालाल श्रीवास्तव यांना व रो हाउस नं.५ हा श्री.जितेंद्र कुमार विरवल पनिया यांना मालकी हक्काने दिलेले आहेत.स्वानुसार गांवी नगरपरीषद रेकॉर्डला ज्याचे त्याचे नावे स्वतंत्रपणे दासाल झालेले आहे.त्यानुसार सदर दस्ताचा भाग असलेले री हाउस क्र. ३ हे विक्री करणेचा व स्वकम स्किररणेचा संपूर्ण हरक व अधिकार हर सदर दस्त

Me



Approved Plan

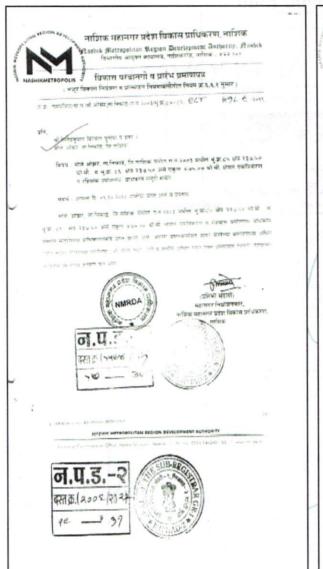


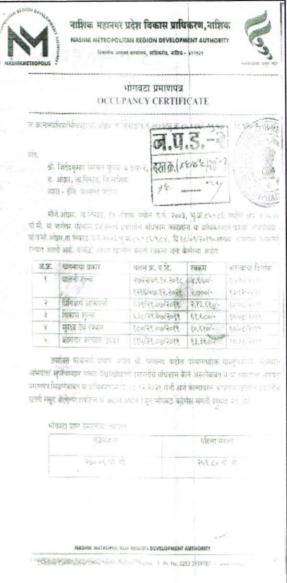






Commencement Certificate & Occupancy Certificate





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As a result of my appraisal and analysis, it is my considered opinion that the Fair Market Value for this particular above property in the prevailing condition with aforesaid specification is ₹ 28,41,000.00 (Rupees Twenty-Eight Lakh Forty-One Thousand Only). The Realizable Value of the above property ₹26,98,950.00 (Rupees Twenty-Six Lakh Ninety-Eight Thousand Nine Hundred Fifty Only) and the Distress value ₹ 22,72,800.00 (Rupees Twenty-Two Lakh Seventy-Two Thousand Eight Hundred Only).

Place: Nashik Date: 11.01.2024

For VASTUKALA	CONSULTAN	NTS (I) PVT. LTD
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Sharadkumar Digitally signed by Sharadkumar B. Chalikwar DN: cn=Sharadkumar B. Chalikwar DN: cn=Sharadkumar B. Chalikwar ON: cn=Sharadkumar B. Chalikwar DN: cn=Sharadkumar B. cn=Sharadkumar B. cn=Sharadkumar B. cn=Sharadkumar B. cn=Sharadkumar B. cn=Shar

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report

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

The undersig	gned 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
	Think.In poly vate.Create
Date	
	Signature (Name Branch Official with seal)





(Annexure - III)

DECLARATION FROM VALUERS

- I, Manoj Chalikwar son of Shri. Baburao Chalikwar declare that:
- a. The information furnished in my valuation report dated 11.01.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative have personally inspected the property on 11.01.2024. The work is not sub - contracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure IV A signed copy of same to be taken and kept along with this declaration)

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- i. I am Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.





Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration is Purchased by Shri.Dnyaneshwar Pundlik Dokmane & Sau.Pratibha Dnyaneshwar Dokmane from Shri.Wagish Kumar Ramchandra Mishra as per Notarized Agreement
2.	purpose of valuation and appointing authority	As per client request, to ascertain the present market value of the property for Bank of Baroda, Regional Office. to assess value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Swapnil Wagh – Site Engineer Binu Surendran – Technical Manager Chintamani Chaudhari – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 11.01.2024 Valuation Date - 11.01.2024 Date of Report - 11.01.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on - 11.01.2024
7.	nature and sources of the information used or relied upon;	 Market Survey at the time of site visit Ready Reckoner rates / Circle rates Online search for Registered Transactions Online Price Indicators on real estate portals Enquiries with Real estate consultants Existing data of Valuation assignments carried out by us
8.	procedures adopted in carrying out the valuation and valuation standards followed;	Sales Comparison Method
9.	restrictions on use of the report, if any; Think.Inno	This valuation is for the use of the party to whom it is addressed and for no other purpose. No responsibility is accepted to any third party who may use or rely on the whole or any part of this valuation. The valuer has no pecuniary interest that would conflict with the proper valuation of the property.
10.	major factors that were taken into account during the valuation;	current market conditions, demand and supply position, Residential Row House size, location, upswing in real estate prices, sustained demand for Residential Row House, all-round development of commercial and residential application in the locality etc.
11.	major factors that were not taken into account during the valuation;	Nil
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached





Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on 11th January 2024 and does not take into account any unforeseeable developments which could impact the same in the future.

Our Investigations

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

Assumptions

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

Information Supplied by Others

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

Future Matters

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

Map and Plans

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

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Row House, admeasuring 947.00 Sq. Ft. Built Up Area owned by Shri.Wagish Kumar Ramchandra Mishra Name of Proposed Purchaser: Shri.Dnyaneshwar Pundlik Dokmane & Sau.Pratibha Dnyaneshwar Dokmane.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 owned by Shri.Wagish Kumar Ramchandra Mishra Name of Proposed Purchaser: Shri.Dnyaneshwar Pundlik Dokmane & Sau.Pratibha Dnyaneshwar Dokmane For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

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

Area

Based on the information provided by the Client, we understand that the Residential Row House, admeasuring 947.00 Sq. Ft. Built Up Area

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 Think.Innovate.Create

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what Purchasers 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





Valuation Report Prepared For: BOB / Regional Office / Shri.Dnyaneshwar Pundlik Dokmane (006272/2304459) Page 23 of 26 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 947.00 Sq. Ft. Built Up Area

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.
- 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.





(Annexure - II)

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.
- 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.
- 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.
- 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





Valuation Report Prepared For: BOB / Regional Office / Shri.Dnyaneshwar Pundlik Dokmane (006272/2304459) Page 26 of 26

advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

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

Occupation, employability and restrictions.

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

Place:Nashik

Date: 11.01.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar

B. Chalikwar

Digitally signed by Sharadkumar B. Chal DN: cn=Sharadkumar B. Chalikwar, o=Vastukala Consultants (I) Pvt. Ltde ou=CMD, email=cmd@vastukala.org, o Date: 2024.01.11 13:19:21 +05'30'

Director

Auth. Sidn.

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report

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