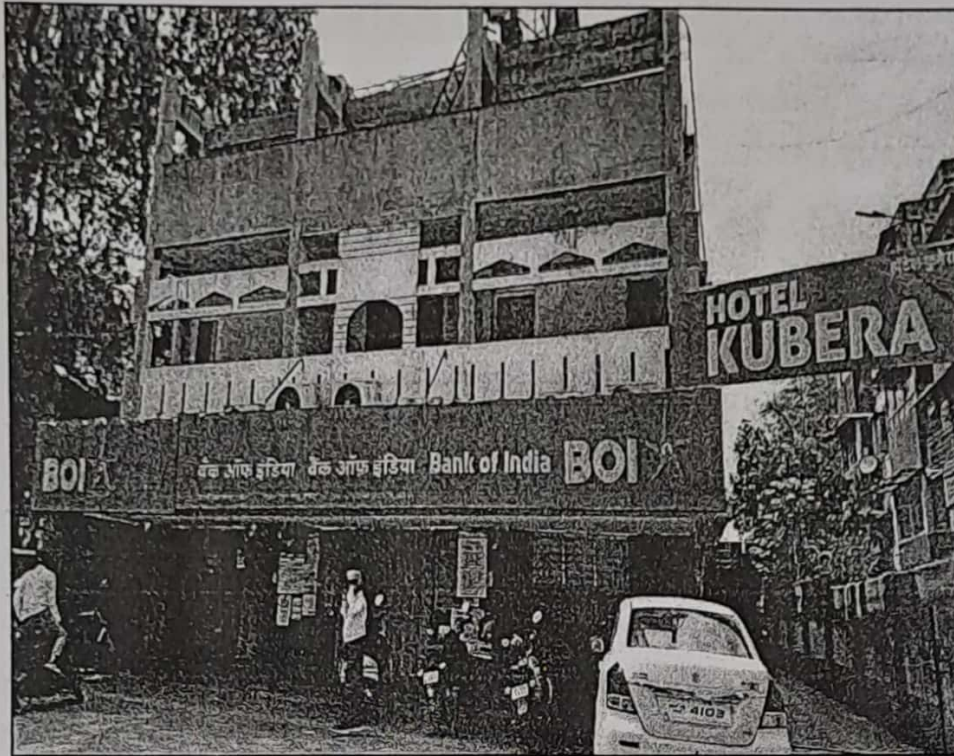


Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Deelip Murlidhar Rahane**

Commercial Existing Building "**Hotel Kubera**" Plot No. 2, City Survey No. 6707, Final Plot No. 190,
T. P. S. No. 2, Near Trimbak Naka Road, Old Agra Road, Shivaji Udyan, Village - Nashik,
Taluka & Dist - Nashik, Pin Code – 422 002, State - Maharashtra, Country - India

Longitude Latitude: 19°59'52.4"N 73°46'52.4"E

Valuation Done for:

Union Bank of India

Nashik City Branch

Navondar Sankul, 1366, M-1 Racca Colony, Sharanpur Road

Nashik – 422 002, State - Maharashtra, Country - India

VALUATION OPINION REPORT

This is to certify that the property bearing Commercial Existing Building "Hotel Kubera" Plot No. 2, City Survey No. 6707, Final Plot No. 190, T. P. S. No. 2, Near Trimbak Naka Road, Old Agra Road, Shivaji Udyan, Village - Nashik, Taluka & Dist - Nashik, Pin Code – 422 002, State - Maharashtra, Country - India belongs to **Mr. Deelip Murlidhar Rahane**.

Boundaries of the property.

Boundaries	Building
North	Bela Vista Heights
South	Ram Drug House & HP Petrol Pump
East	Old Agra Road
West	Internal Road & Thakkar Bazar Complex

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 **₹ 17,62,59,000.00 (Rupees Seventeen Crore Sixty Two Lakh Fifty Nine 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.

VALUATION REPORT (IN RESPECT OF COMMERCIAL HOTEL)

I General	
1.	Purpose for which the valuation is made : To assess Fair Market value of the property for Bank Loan Purpose.
2.	a) Date of inspection : 18.03.2023
	b) Date on which the valuation is made : 23.03.2023
3.	List of documents produced for perusal :
	<ul style="list-style-type: none"> i) Copy of Sale Deed dated 13.10.1977 between Mr. Deelip Murlidhar Rahane (the Purchaser) AND Mr. Dinkar Waman Warty & Smt. Malati Dinkar Warty (the Seller) ii) Copy of Sale Deed dated 03.04.1978 between Mr. Deelip Murlidhar Rahane (the Purchaser) AND Mr. Dinkar Waman Warty & Smt. Malati Dinkar Warty (the Seller) iii) Copy of Deed of Sale date 23.04.1966 iv) Copy of Occupancy Certificate vide No. 488 dated 12.11.1990 issued by Nashik Municipal Corporation v) Copy of Approved Plan No. 177 / Nashik date 14.06.2004 issued by Nashik Municipal Corporation. vi) Copy of Commencement Certificate vide No. LND / WS / BP / 870 / 2880 dated 07.02.1986 issued by Nashik Municipal Corporation. vii) Copy of N. A. Order No. NA / SR / 1246 / 1985 / Nashik date 19.11.1985 issued by Asstt. Collector Nashik Division, Nashik viii) Copy of Electricity Bill No. 049012141253 in the name of Mr. Deelip Murlidhar Rahane issued by MSEDCL ix) Copy of Property Tax Index No. 70600238 date 25.04.2022 in the name of Rahane D. M. x) Copy of Property Tax Receipt date 18.10.2022 in the name of Rahane D. M.
4.	<p>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. Deelip Murlidhar Rahane</p> <p>Address: Commercial Existing Building "Hotel Kubera", Plot No. 2, City Survey No. 6707, Final Plot No. 190, T. P. S. No. 2, Near Trimbak Naka Road, Old Agra Road, Shivaji Udyan, Village - Nashik, Taluka & Dist - Nashik, Pin Code - 422 002, State - Maharashtra, Country - India.</p> <p>Contact Person: Mr. Pankaj Rahane (Owner's Relative - Mobile No. 9822075356)</p> <p>Sole Ownership</p>

5.	Brief description of the property (Including Leasehold / freehold etc.)	:																												
<p>The property is a Commercial Existing Building "Hotel Kubera", Plot No. 2, City Survey No. 6707, Final Plot No. 190, T. P. S. No. 2, Near Trimbak Naka Road, Old Agra Road, Shivaji Udyan, Village - Nashik, Taluka & Dist - Nashik, Pin Code - 422 002, State - Maharashtra, Country - India. At present the building consists of Basement + Ground + 1st + 2nd floors / Terrace. It is a R.C.C. Framed Structure with G. I. Sheet roofing on 2nd floor. It is located at about 9.5 Km. travelling distance from Nashik Road Railway Station.</p> <p>As per Site Inspection/ Approved plan, Structure Area is as per Composition and specification of the property is as follows:</p> <table border="1"> <thead> <tr> <th>Description</th> <th>Specification</th> </tr> </thead> <tbody> <tr> <td>RCC Framed Structure of Basement + Ground + 1st + 2nd Floor / Terrace Floors.</td> <td></td> </tr> <tr> <td>Basement Floor - 2 Rooms + Hall + W.C. + Bath</td> <td rowspan="3">Partly Vitrified tiles, Ceramic tile & Mosaic Tiles Flooring, Wooden door frame with M.S. Gate, Aluminum Sliding Window with M. S. Grills, Concealed wiring & plumbing</td> </tr> <tr> <td>Ground Floor - 11 Rooms + Reception area + Waiting area + Store Room + Bath + Toilets + Passage + Staircase.</td> </tr> <tr> <td>First Floor - 14 Rooms + Toilets + Balcony + Passage _ Staircase.</td> </tr> <tr> <td>Second Floor - 3 Rooms + Bath + W.C.</td> <td>Waterproofing broken tiles with G. I. Sheet roofing, Wooden frame window & Conduit wiring & plumbing</td> </tr> </tbody> </table> <p>As per approved building plan, the Built up area is as below and considered for the purpose of valuation:</p> <table border="1"> <thead> <tr> <th rowspan="2">Floors</th> <th colspan="2">Built up Area</th> </tr> <tr> <th>Sq. M.</th> <th>Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Basement Floor</td> <td>290.69</td> <td>3129.00</td> </tr> <tr> <td>Ground Floor</td> <td>397.62</td> <td>4280.00</td> </tr> <tr> <td>First Floor</td> <td>393.76</td> <td>4238.00</td> </tr> <tr> <td>Second Floor</td> <td>78.10</td> <td>841.00</td> </tr> </tbody> </table>				Description	Specification	RCC Framed Structure of Basement + Ground + 1st + 2nd Floor / Terrace Floors.		Basement Floor - 2 Rooms + Hall + W.C. + Bath	Partly Vitrified tiles, Ceramic tile & Mosaic Tiles Flooring, Wooden door frame with M.S. Gate, Aluminum Sliding Window with M. S. Grills, Concealed wiring & plumbing	Ground Floor - 11 Rooms + Reception area + Waiting area + Store Room + Bath + Toilets + Passage + Staircase.	First Floor - 14 Rooms + Toilets + Balcony + Passage _ Staircase.	Second Floor - 3 Rooms + Bath + W.C.	Waterproofing broken tiles with G. I. Sheet roofing, Wooden frame window & Conduit wiring & plumbing	Floors	Built up Area		Sq. M.	Sq. Ft.	Basement Floor	290.69	3129.00	Ground Floor	397.62	4280.00	First Floor	393.76	4238.00	Second Floor	78.10	841.00
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6.	Location of property	:																												
a)	Plot No. / Survey No.	:	Plot No. 2, Final Plot No. 190, Survey No. 645-A/1, 1A/2/2																											
b)	Door No.	:	-																											
c)	C.T.S. No. / Village	:	City Survey No. 6707, Village - Nashik																											
d)	Ward / Taluka	:	Taluka - Nashik																											
e)	Mandal / District	:	Nashik Municipal Corporation																											
f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Plan No. 177 / Nashik date 14.06.2004 issued by Nashik Municipal Corporation.																											
g)	Approved map / plan issuing authority	:																												
h)	Whether genuineness or authenticity of approved map/ plan is verified	:	Yes																											
i)	Any other comments by our empanelled valuers on authentic of	:	No																											

approved plan			
7.	Postal address of the property	Commercial Existing Building "Hotel Kubera" Plot No. 2, City Survey No. 6707, Final Plot No. 190, T. P. S. No. 2, Near Trimbak Naka Road, Old Agra Road, Shivaji Udyan, Village - Nashik, Taluka & Dist - Nashik, Pin Code - 422 002, State - Maharashtra, Country - India	
8.	City / Town	Nashik	
	Residential area	No	
	Commercial area	Yes	
	Industrial area	No	
9.	Classification of the area		
	i) High / Middle / Poor	Middle Class	
	ii) Urban / Semi Urban / Rural	Urban	
10.	Coming under Corporation limit / Village Panchayat / Municipality	Village - Nashik Nashik Municipal Corporation	
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	No	
12.	Boundaries of the property (Building)	As per Site	As per Documents
	North	Bela Vista Heights	CTS No. 6707 (part) Bela Vista Heights
	South	Ram Drug House & HP Petrol Pump	Property of Mr. Tapkire CTS No. 6710, 6712
	East	Old Agra Road	CTS No. 6707 (part)
	West	Internal Road & Thakkar Bazar Complex	CTS No. 6690
12.1	Boundaries of the property	As per Site	As per Approved Plan
	North	Parking & Road	CTS No. 6707 (pt), Bela Vista Heights
	South	Marginal Space	HP Petrol Pump CTS No. 671-6712
	East	Marginal Space	Old Agra Road
	West	Marginal Space	CTS No. 6690
13	Dimensions of the site	N. A. as property under consideration is a Commercial Hotel in a building.	
		A As per the Deed	B Actuals
	North	-	-
	South	-	-
	East	-	-
	West	-	-

14.	Extent of the site	:	Built up area as per Approved Plan		
			Floors	Sq. M.	Sq. Ft.
			Basement	290.69	3129.00
			Ground	397.62	4280.00
			First	393.76	4238.00
			Second	78.10	841.00
14.1	Latitude, Longitude & Co-ordinates of Hotel	:	19°59'52.4"N 73°46'52.4"E		
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Built up area as per Approved Plan		
			Floors	Sq. M.	Sq. Ft.
			Basement	290.69	3129.00
			Ground	397.62	4280.00
			First	393.76	4238.00
			Second	78.10	841.00
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Floors		Ownership
			Ground Floor		Partly Owner occupied & Partly Tenant Occupied
			First & Second Floor		Owner Occupied
II APARTMENT BUILDING					
1.	Nature of the Apartment	:	Commercial		
2.	Location	:			
	C.T.S. No.	:	City Survey No. 6707, Village - Nashik		
	Block No.	:	-		
	Ward No.	:	-		
	Village / Municipality / Corporation	:	Village – Nashik Nashik Municipal Corporation		
	Door No., Street or Road (Pin Code)	:	Commercial Existing Building "Hotel Kubera" Plot No. 2, City Survey No. 6707, Final Plot No. 190, T. P. S. No. 2, Near Trimbak Naka Road, Old Agra Road, Shivaji Udyan, Village - Nashik, Taluka & Dist - Nashik, Pin Code – 422 002, State - Maharashtra, Country - India		
3.	Description of the locality Residential / Commercial / Mixed	:	Commercial		
4.	Year of Construction	:	1990 (As per Occupancy Certificate)		
5.	Number of Floors	:	Basement + Ground + 1st + 2nd Floor / Terrace Floors		
6.	Type of Structure	:	R.C.C. Framed Structure		
7.	Number of Dwelling Hotels in the building	:	-		
8.	Quality of Construction	:	Normal		
9.	Appearance of the Building	:	Normal		
10.	Maintenance of the Building	:	Normal		
11.	Facilities Available	:			
	Lift	:	No Lift		
	Protected Water Supply	:	Municipal Water supply		
	Underground Sewerage	:	Connected to Municipal Sewerage System		
	Car parking - Open / Covered	:	Open Car parking		
	Is Compound wall existing?	:	Yes		
	Is pavement laid around the building	:	No		

III HOTEL																				
1	The floor in which the Hotel is situated	: Basement + Ground + 1st + 2nd Floor / Terrace Floors																		
2	Door No. of the Hotel	: Commercial																		
3	Specifications of the Hotel	:																		
	Roof	: R.C.C. Slab																		
	Flooring	: As per Brief Description																		
	Doors	:																		
	Windows	:																		
	Fittings	:																		
	Finishing	:																		
4	House Tax	:																		
	Assessment No.	: Index No. 70600238																		
	Tax paid in the name of:	: Rahane D. M.																		
	Tax amount:	: ₹ 70,632.00																		
5	Electricity Service connection No.:	: Electricity Bill No. 049012141253																		
	Meter Card is in the name of:	: Mr. Deelip Murlidhar Rahane																		
6	How is the maintenance of the Hotel?	: Normal																		
7	Sale Deed executed in the name of	: Mr. Deelip Murlidhar Rahane																		
8	What is the undivided area of land as per Sale Deed?	:																		
9	What is the plinth area of the Hotel?	: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th colspan="3">Built up area as per Approved Plan</th> </tr> <tr> <th>Floors</th> <th>Sq. M.</th> <th>Sq. Ft.</th> </tr> </thead> <tbody> <tr> <td>Basement</td> <td>290.69</td> <td>3129.00</td> </tr> <tr> <td>Ground</td> <td>397.62</td> <td>4280.00</td> </tr> <tr> <td>First</td> <td>393.76</td> <td>4238.00</td> </tr> <tr> <td>Second</td> <td>78.10</td> <td>841.00</td> </tr> </tbody> </table>	Built up area as per Approved Plan			Floors	Sq. M.	Sq. Ft.	Basement	290.69	3129.00	Ground	397.62	4280.00	First	393.76	4238.00	Second	78.10	841.00
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10	What is the floor space index (app.)	: As per NMC norms																		
11	What is the Carpet Area of the Hotel?	: Internal site inspection not allowed																		
12	Is it Posh / I Class / Medium / Ordinary?	: Medium																		
13	Is it being used for Residential or Commercial purpose?	: Commercial purpose																		
14	Is it Owner-occupied or let out?	: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Floors</th> <th>Ownership</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>Partly Owner occupied & Partly Tenant Occupied</td> </tr> <tr> <td>First & Second Floor</td> <td>Owner Occupied</td> </tr> </tbody> </table>	Floors	Ownership	Ground Floor	Partly Owner occupied & Partly Tenant Occupied	First & Second Floor	Owner Occupied												
Floors	Ownership																			
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First & Second Floor	Owner Occupied																			
15	If rented, what is the monthly rent?	: ₹ 2,67,000.00 (Ground Floor) Expected rental income per month ₹ 1,06,000.00 (First Floor) Expected rental income per month ₹ 12,000.00 (Second Floor) 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																		
V Rate																				
1	After analyzing the comparable sale instances, what is the composite rate for a similar Hotel with same specifications in the adjoining locality? - (Along with details / reference of at - least two latest deals /	: <table border="1" style="margin-left: 20px;"> <tbody> <tr> <td style="text-align: center;">Basement Floor</td> </tr> <tr> <td style="text-align: center;">₹ 5,000.00 to ₹ 7,000.00 per Sq. Ft. on Built Up Area</td> </tr> <tr> <td style="text-align: center;">Ground Floor</td> </tr> </tbody> </table>	Basement Floor	₹ 5,000.00 to ₹ 7,000.00 per Sq. Ft. on Built Up Area	Ground Floor															
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Ground Floor																				

	transactions with respect to adjacent properties in the areas)		₹ 22,000.00 to ₹ 28,000.00 per Sq. Ft. on Built Up Area
			First Floor
			₹ 12,000.00 to ₹ 15,000.00 per Sq. Ft. on Built Up Area
			Second Floor
			₹ 7,000.00 to ₹ 10,000.00 per Sq. Ft. on Built Up Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Hotel under valuation after comparing with the specifications and other factors with the Hotel under comparison (give details).	:	₹ 6,500.00 per Sq. Ft. on Built Up Area (Basement) ₹ 26,000.00 per Sq. Ft. on Built Up Area (Ground) ₹ 13,000.00 per Sq. Ft. on Built Up Area (First) ₹ 8,000.00 per Sq. Ft. on Built Up Area (Second)
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,000.00 per Sq. Ft.
	II. Land + others	:	
			Floors Rate Per Sq. Ft.
			Basement ₹ 5,800.00
			Ground ₹ 24,000.00
			First ₹ 11,000.00
			Second ₹ 6,000.00
4	Guideline rate obtained from the Registrar's Shop (an evidence thereof to be enclosed)	:	₹ 99,200.00 per Sq. M. i.e. ₹ 9,216.00 per Sq. Ft.
	Guideline rate after Depreciation	:	₹ 85,868.00 per Sq. M. i.e. ₹ 7,977.00 per Sq. Ft.
	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates are fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus, it differs from place to place and Location, Amenities per se as evident from the fact that even RR Rates Decided by Government Differ.
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	
	Replacement cost of Hotel with Services (v(3)i)	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	33 years
	Life of the building estimated	:	27 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	49.50%
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 1,010.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	
			Floors Rate Per Sq. Ft.
			Basement ₹ 5,800.00
			Ground ₹ 24,000.00
			First ₹ 11,000.00
			Second ₹ 6,000.00
	Total Composite Rate	:	
			Floors Rate Per Sq. Ft.
			Basement ₹ 4,000.00 (70% loading)
			Ground ₹ 25,000.00

		First	₹ 12,000.00
		Second	₹ 7,000.00
Remarks:			
1. For the purpose of valuation, we have considered the Built up area as per Approved Plan.			

Details of Valuation:

Sr. No.	Description	Hotel	Qty.	Rate per Shop (₹)	Estimated Value (₹)
1	Present total value of the Hotel	Basement	3129.00 Sq. Ft.	4,000.00	1,25,16,000.00
		Ground	4280.00 Sq. Ft.	25,000.00	10,70,00,000.00
		First	4238.00 Sq. Ft.	12,000.00	5,08,56,000.00
		Second	841.00 Sq. Ft.	7,000.00	58,87,000.00
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				
Total Value of the Property					17,62,59,000.00
The realizable value of the property					15,86,33,100.00
Distress value of the property					14,10,07,200.00
Insurable value of the property (12488.00 Sq. Ft. X 2,000.00)					2,49,76,000.00
Guideline value of the property (12488.00 Sq. Ft. x 7977.00)					9,96,16,776.00

Justification for price / rate

The Market Value of the property is based on facts of markets discovered by us during our enquiries, however the government rate value in this case is less than the market value arrived by us. We are of the opinion that the value arrive by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index I & II 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

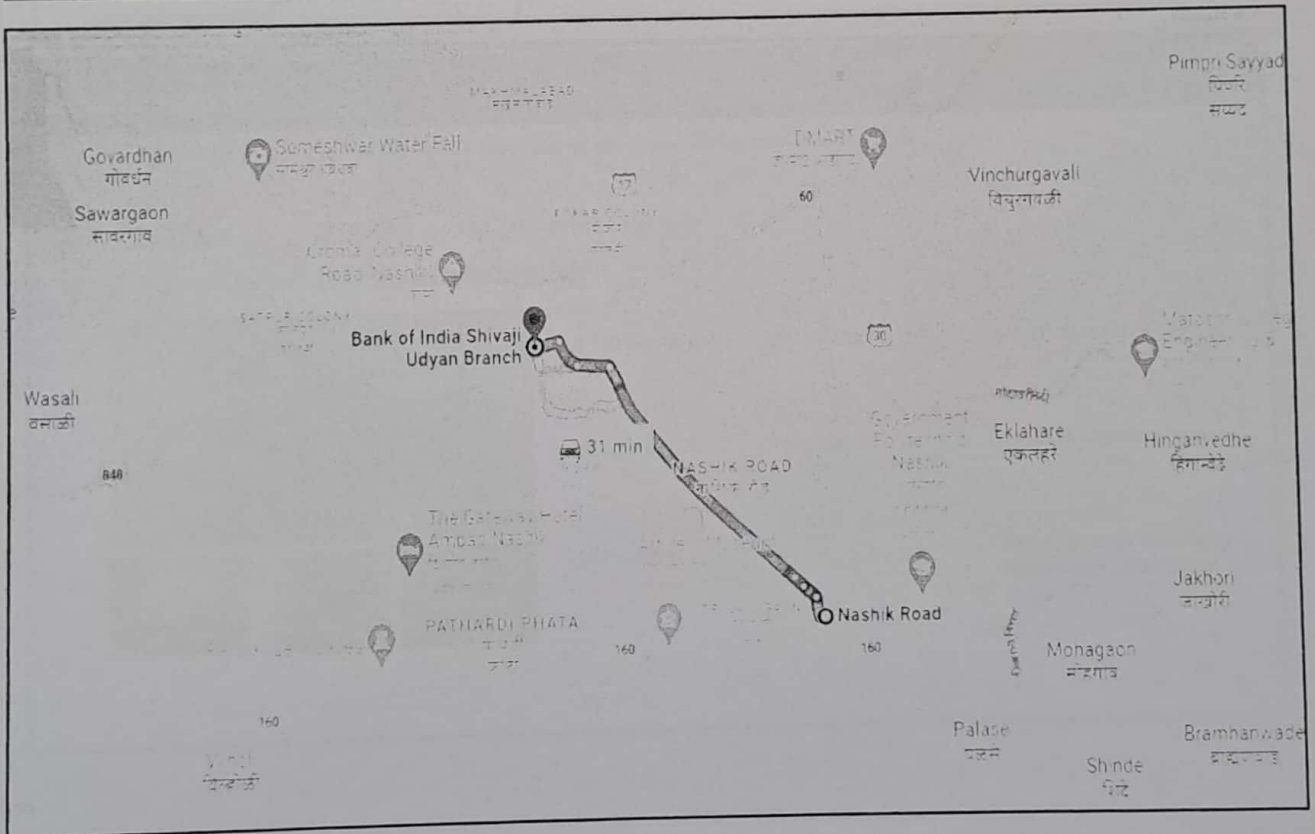
Method of Valuation / Approach

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 Commercial Hotel, where there are typically many comparables available to analyze. As the property is a Commercial Hotel, 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 {{(As per refer to Column -Rate (V-1))} on Built Up Area Considering the rate with attached report, current market conditions, demand and supply position, Hotel size, location, upswing in real estate prices, sustained demand for Commercial Hotel, all round development of Commercial application in the locality etc. We estimate {{(As per refer to Column - Composite Rate Adopted After Depreciation (VI - B))}on Built Up Area for valuation after depreciation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	-
i) Saleability	Good
ii) Likely rental values in future in	₹ 2,67,000.00 (Ground Floor) Expected rental income per month ₹ 1,06,000.00 (First Floor) Expected rental income per month ₹ 12,000.00 (Second Floor) Expected rental income per month
iii) Any likely income it may generate	Rental Income

Route Map of the property site u/r



Longitude Latitude: 19°59'52.4"N 73°46'52.4"E

Note: The Blue line shows the route to site from nearest railway station (Nashik Road – 9.5 KM.)

Ready Reckoner Rate



Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
बाजारमूल्य दर पत्रक

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Year

20222023

Annual Statement of Rates

Language

English

Selected District: नाशिक

Select Taluka: नाशिक

Select Village: मौजे नाशिक - नगररचना योजना क्र -1

Search By: Survey No Location

Enter Survey No: 190

उपविभाग	जुली जमीन	निवासी सदनिका	नोंदणी दुकाने	जीवोगिक	एकक (Rs.)	Attribute
1.1.6 - जुना मुंबई आग्रा महामार्गावरील रहिवास व तत्सम विभागातील मिळकती. (अ्यंयक नाका ते अशोक स्तंभ)	58800	72800	84500	99200	0	चौ. मीटर अंतीम प्लॉट नंबर