

D. R. Harkal & Associates



Prop. Er. D. R. Harkal B.E. CIVIL, (M.E.E., F.I.V.)
M.: 98504 99659 / 94034 09968
Govt. Reg. Valuer : N-C.C.I.T./CAT-1/67/56

Associate Valuer Er. Tushar J. Patil
M.Tech (Geotech), M.Sc. (Val.), (A.M.I.E.) A.I.V
Reg. Valuer : HHH/RV/07/2019/10901

F-8 & F-9, 1st Floor, Above Kalakruti Saree Centre, Suyojit Modern Point, Opp. Police Parade Ground,
Sharanpur Road, Nashik - 422002. ✉ valuerdrharkal@gmail.com

VALUATION REPORT : VAL / DRH / 01- 2021

To be Read with Latest Title Search Report

1 Introduction:

| | |
|--------------------------|--|
| Bank & Branch | Bank of Baroda; Nashik Road Branch, Nashik |
| Name of the Customer/s | RANA ELECTRICAL WORKS; Prop.: Sahebrao D. Mahajan |
| Purpose of the Valuation | To assess <u>Market Value, Realizable Value & Distress Sale Value</u> of the Property (Said Asset) |

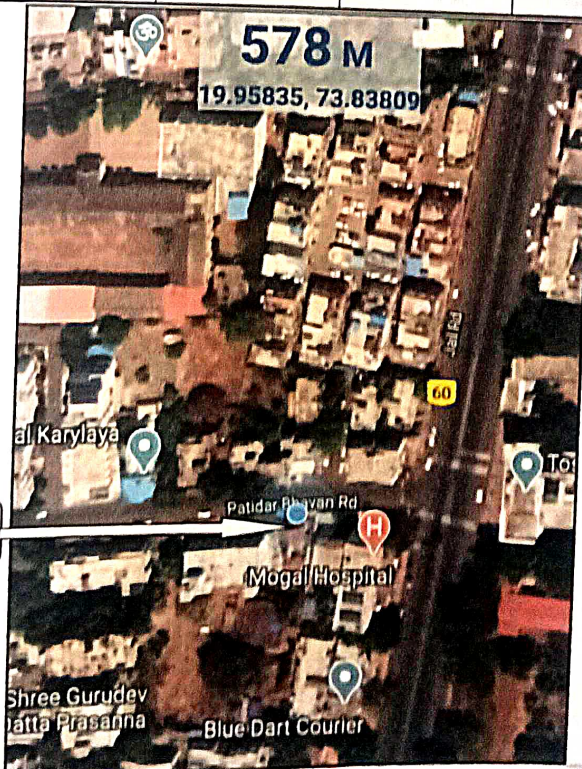
2 Property Inspection / Identification Details:

| | |
|----------------------------|--|
| Assignment Reference | Bank of Baroda, Nashik Road Branch, Nashik |
| Property Identified by | Customer's Representative : Sh. Deepak Chaudhari |
| Date of Visit / Inspection | 09-01-2021 |
| Date of Valuation Report | 15-01-2021 |

3 Property Details:

| | | |
|--|---|--------------|
| Address of the Property (Said Asset) Valued | Flat No. 06 Located on 1st Floor of the Bldg. Named as "YASWANT" Apt. , Near Kothari Kanya School, Behind Mogal Hospital, Patidar Bhavan Road , Off Jail Road, Deolali, Nashik. | Remarks: Nil |
| P. No./S. No./ G. No./Shiwar | S. No. 300/2B, Deolali Shiwar, Nashik | |
| Nearby Landmark | Near: Kothari Kanya School & Behind : Mogal Hospital | |

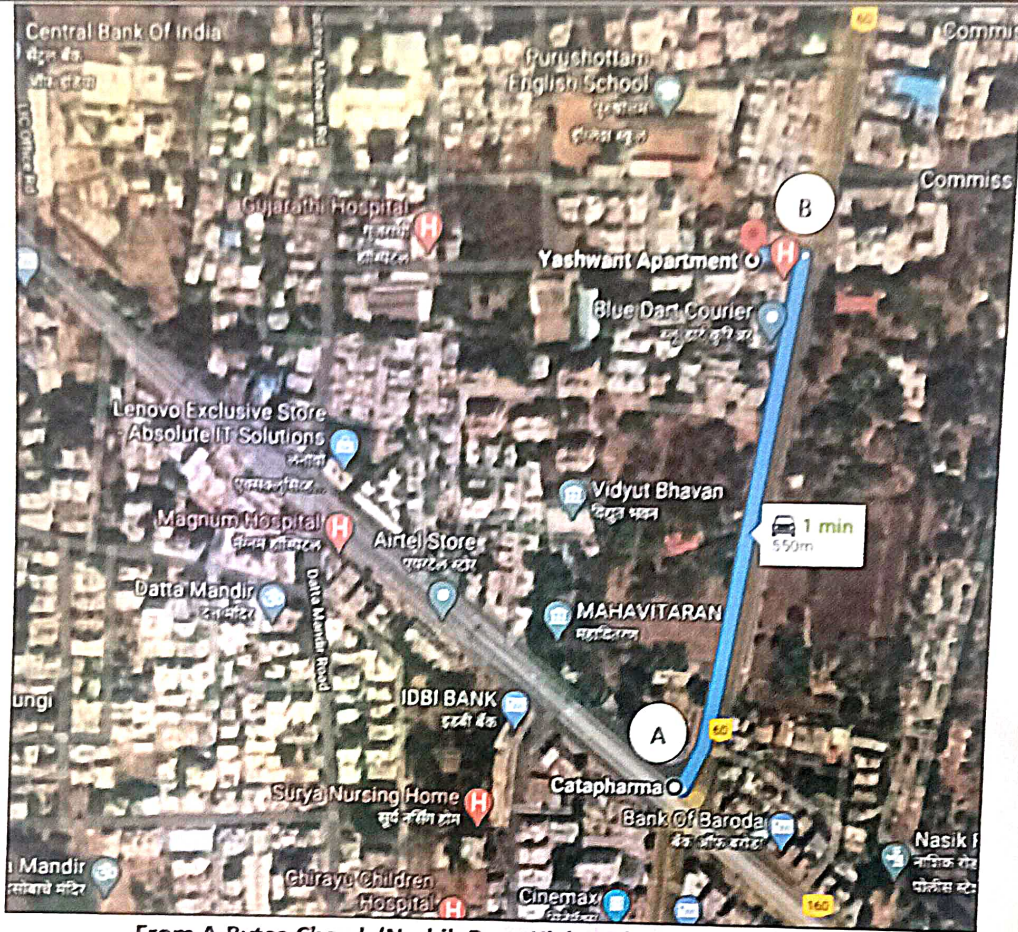
| | | | | |
|---|----------|------------|-----------|------------|
| 4 | Latitude | 19.95835 N | Longitude | 73.83809 E |
|---|----------|------------|-----------|------------|



Yashwant Apt.

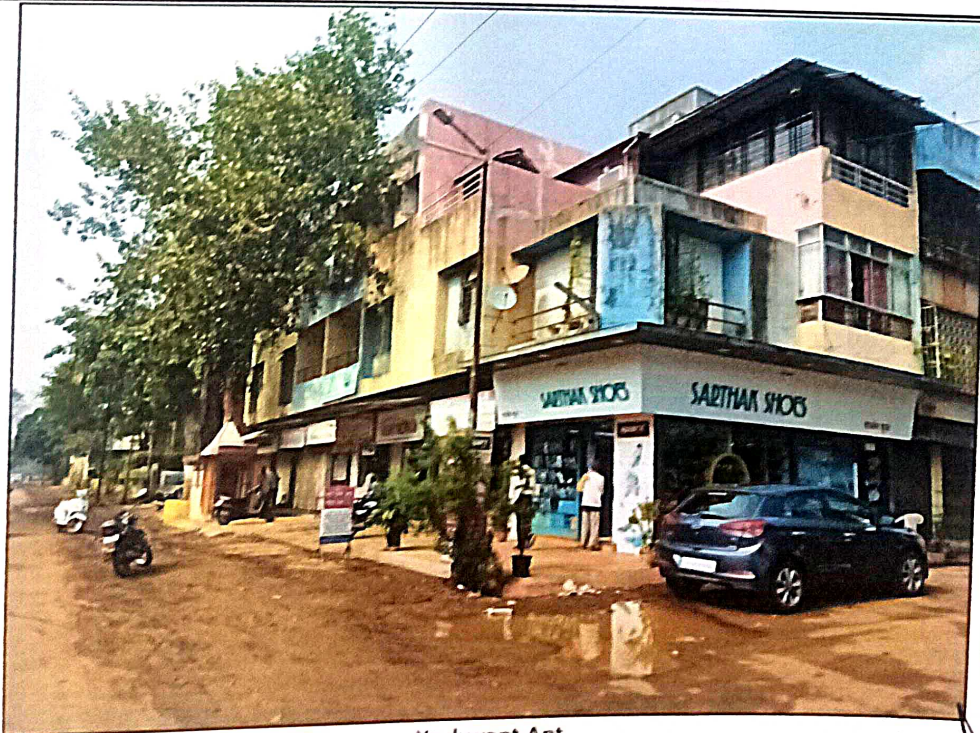


5 | GPS Route Map :



From A-Bytco Chowk (Nashik-Pune Highway) To B-Yashwant Apt.

6 | Photographs of the Property:



Yashwant Apt.



[Handwritten signature]

**D. R. Harkal & Associates**

Prop.: Er. D. R. Harkal - B.E. Civil (M.I.E., F.I.V.)

Prop. Er. D. R. Harkal

Associate Valuer: Er. Tushar Patil

98504 99659

97621 02048

7 VALUATION : FMV / RV / DSV:

It is Certified that in My Considered Opinion;
Estimated Valuation of the SAID ASSET is arrived as given below

| | |
|---------------------------|-------------------|
| Fair Market Value (FMV) | Rs. 22, 64, 000/- |
| Realizable Value (RV) | Rs. 20, 38, 000/- |
| Distress Sale Value (DSV) | Rs. 18, 11, 000/- |

8 Declaration by Valuer:

- Property is Inspected by Undersigned with Asst. Civil Engineer Bhavesh Wajge
- The information furnished in my valuation report is true and correct to the best of my knowledge & belief.
- The undersigned does not have any direct or indirect interest in the property valued.
- The under signed have personally inspected the property on the date mentioned above.
- I have not been found guilty of misconduct in my professional capacity.

9 Notes:

- This Valuation Report is valid only for the Purpose & Intended user mentioned.
- Valuation amount mentioned above is exclusive of various Govt. taxes, Stamp duty registration charges whichever are applicable.
- Only Original copy of this report is to be treated as valid for further process.
- Original documents (Deed / Agreement / Plans etc.) related with the Said Asset may please be obtained & verified.
- Documents perused are returned along with this valuation report.
- This Valuation Report is not to be construed as confirmation of Ownership of the Said Asset. Report does not contain any Legal aspect. Please obtain Title Search report of the Property from Panel Advocate
- Valuer shall not be responsible for the value expressed by him for tenant occupied assets which may affect the value of the said asset.
- If there is any query, correction etc. found in Valuation Report, Kindly inform to valuer within 30 days from the Dt. of Valuation Report

10 Assumptions:

- If Govt. policies changes in respect of taxes, import & export etc. as well as Technological changes may hamper the business. If Govt. policies changes in respect of real estate (e.g. TDR, FSI, Town Planning rules etc.) may affect the value of real estate.
- Past performance of Real Estate Market need not necessarily indicate the future trends.
- Valuation changes with Time & Purpose. Valuation is subject to variable opinions.
- Anticipated residual life of the structure left is assumed without conducting any stability test but based on only physical observations of the said asset. Physical inspection is done with naked eyes only.
- 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 from engineering point of view that might be required to discover such factors.
- It is assumed that the Plans (Layout / Building) are sanctioned by Competent Authority (Town Planning / Corporation / MIDC / CIDCO etc.) for various purposes like residential / commercial / industrial etc., it is assumed that the Land / Property is free from any reservations & sanctions given by them are authentic .
- It is assumed that the sanctions for change of the status of the land are given by competent authority (Local Body/Collector/ Tahashildar/State or Central Govt. etc.), It is assumed that present (at the time of valuation) status of the land is authentic
- It is assumed that the true copies of the plans & other documents furnished & signed by registered architect are as per original plans sanctioned by Competent authority without violating the details mentioned in it.
- It is assumed that the Property is under responsible ownership.
- It is assumed that the property is free of encumbrances like lien, loan, Govt. dues, duties etc.

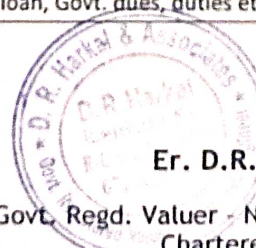
Signature of Valuer

Er. D.R. Harkal - Panel Valuer

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

Govt. Regd. Valuer - N-C.C.I.T.-CAT-I / 67 / 56

Chartered Engineer - M-127388-9



**D. R. Harkal & Associates**

Prop.: Er. D. R. Harkal -B.E. Civil. (M.I.E., F.I.V.)

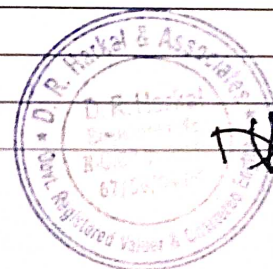
Prop. Er. D. R. Harkal

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| | | | |
|-----------|--|---|--------------------------------------|
| 11 | Photocopies of Documents Perused : | | |
| | Sale Deed | Sanctioned Bldg. Plan | Bldg. Completion Certificate |
| 12 | Legal Documents: | | |
| i | Type of Agreement / Deed / Documents Furnished | Sale Deed | Remarks: Nil |
| | Agreement / Deed / Document Furnished in the Name of | Sou. Kalpana Sahebrao Mahajan | |
| | Registration No. & Date of Agreement / Deed / Documents | NSN- 02 / 4192 / 2013 Dt. 07-05-2013 | |
| 13 | Technical Documents Details: | | |
| i | Bldg. Plan Sanctioned By | Town Planning Dept., NMC, Nashik | |
| | Bldg. Plan Sanction No. | LND / BP / 34 Dt. 20-04-1989 | |
| ii | B.C.C. / O.C. Issued By | Town Planning Dept., NMC, Nashik | |
| | B.C.C. / O.C. Letter No. | Town Planning/ 39 Dt. 16-10-1990 | |
| | B.C.C. Obtained by Part / Full | Full | |
| | No. of floors as per BCC | Ground floor + Stilt + Upper 02 Floors | |
| iii | No. of floors physically constructed | Ground floor + Stilt + Upper 02 Floors | |
| 14 | 14-B:Actual Boundaries of the Said Asset as per Bldg. Plan furnished & Corrected with magnetic North if required | | |
| N | Flat No. 04 at upper level | | |
| S | Marginal space & then Road | | |
| E | Flat No. 03 | | |
| W | Marginal space & then Sunbeam Society | | |
| 15 | Locality Details: | | |
| | Property lies in the Limits of: Municipal Corporation / Municipal Council / Gram Panchayat / Gram Palika / Nagar Panchayat | | Nashik Municipal Corporation, Nashik |
| | Status of Development of Locality: Fully Developed / Developed / Fast Developing / Gradually Developing / Un Developed etc. | | Fully Developed |
| | Classification of Area: Residential/Commercial/Industrial/Agricultural | | Residential & Commercial |
| | Classification of Locality | Urban / Semi Urban / Rural | Urban |
| | | Rich / Higher / Middle / Lower class | Mixed Class |
| | Civic Amenities: Schools, Colleges, Market, Hospitals, Theaters, etc. | | Very Near |
| 16 | Infra Structure Availability: | | |
| | Water Supply By: Local Body / Other if any | Local body | |
| | Supply of Electricity: By MSEDL / Private | MSEDCL | |
| | Nearest Major Road | Motwani Road & Jail Road | |
| | Nearest Railway Station | Nashik Road Railway Station | |



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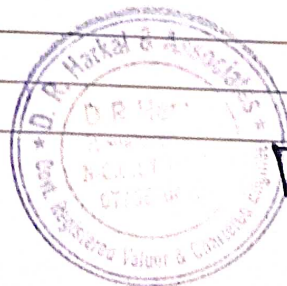
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| | | |
|------------|--|--|
| 17 | Area Details: | |
| i | Area Details of the Said Asset:- as per given in deed / Agreement | |
| | Carpet Area | ----- |
| | B/up Area | 71.10 mt ² = 765.00 ft ² |
| | Attached Terrace | ----- |
| | Note: Nil | |
| ii | Other Areas:- as per given in deed / Agreement | |
| | Parking Area | ----- |
| | Roof Terrace | ----- |
| | Garden area for Gr. Floor Asset | ----- |
| 18 | Accommodation Details: | |
| i | Space Allocation & Storage Spaces:- (Other than Duplex Flat): | |
| | Hall, Kitchen, 02 Bedrooms, WC / Bath | |
| | Whether the Said Asset is Constructed as per Sanctioned Bldg. Plan or Not? | Genrelly Yes |
| ii | Space Allocation & Storage Spaces:- (Duplex Flat / Pent House): | |
| | Lower Floor | N.A.- Said Asset is Not Duplex Flat |
| | Upper Floor | |
| | Whether the Said Asset is Constructed as per Sanctioned Bldg. Plan or Not? | N.A.- Said Asset is Not Duplex Flat |
| iii | Staircase & Roof Terrace Details:-For DUPLEX Flat / PENT House: | |
| | Staircase Details: | Roof Terrace Details: |
| | Staircase Type | Access to Roof |
| | Treads | Water Proofing |
| | Risers | Water Tank |
| | Railing | Solar Panel |
| | Roof Cover | Other if any |
| | N.A.- Said Asset is Not Duplex Flat | N.A.- Said Asset is Not Duplex Flat |
| 19 | Occupancy & Activity Details: (As on Date & Time of Inspection) | |
| | Said Asset is in Possession of? | Employee of the Firm Rana Electricals |
| | Type of Activities are going on in the Said Asset | Residential |
| | If Occupied by the Tenant; Furnish Following Details- | |
| | Portion Occupied by Tenant | Full by Employee |
| | Details of Rent Agreement: Rent & Validity etc. | Details are with Owner |
| 20 | Construction Details: | |
| | Type of Structure | RCC framed structure |
| | Type of Roof Provided | RCC slab |
| | External Plaster / Color | Provided |
| | Internal Plaster / Color | Provided |



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21 Facilities Provided in the Building:

| | | |
|------|---------------------------|----------------|
| | Comp. Wall / Gate | Provided |
| | Pavement | Provided |
| | Parking | Partly Covered |
| Lift | Lift: Provided or Not? | No |
| | Is it in use or not? | N.A. |
| | Fire fighting System | No |
| | Common Amenities Provided | No |

22 Specifications Provided In the Said Asset:

| | | |
|-----------|---|--------------------------|
| | Height of the Asset | About 9'6" |
| Finishing | Internal Plaster / Color | Provided |
| | Type of Flooring | Mosaic tiles |
| | False ceiling if Provided | No |
| Opening | Door Shutters | Laminated Flush Shutters |
| | Type of Windows | MS Glazed windows |
| | Safety Grills | Provided |
| Kitchen | Kitchen Platform | kadappa Stone |
| | Kitchen Trolleys | No |
| | Other if any | No |
| Fittings | Type of Electrical Fittings | Casing Capping |
| | Class of fittings & fixtures: Rich / I-Class / Good / Medium / Ordinary | Medium |
| | Quality of Specifications: Excellent / I-Class / Good / Medium / Ordinary | Medium |

23 Life & Age of the Building:

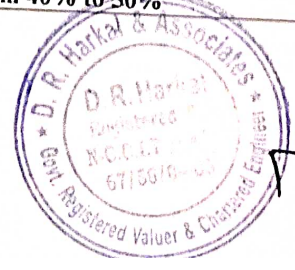
| | | |
|------------------------|-----------------|--|
| Total Life Assumed | 60 years | Total life assumed is based on Type & Condition of the structure |
| Age of the Structure | 30 years | Age of the structure is considered from the Year of Completion |
| Residual Life of Bldg. | 30 years | Residual Life is based on Periodic maintenance & Up keep. |

24 Note:

Reasonable Loading % is added (IF NEEDED) for Market Valuation Calculation Purposes in Carpet or B/up area (If Salable or Super B/up area of the Said Asset is not given in Deed / Agreement) to obtain Salable or Super B/up Area on account of Wall Thickness, Height, etc. whichever is applicable & also Common Areas like Staircases, Lifts, Lobbies, Passages, Parking Area, Common Toilets, Marginal Spaces, & also on account of Special Amenities like Garden, Play area, Club House, Community Hall, Gymnasium, Swimming Pool, Security Provisions, etc. whichever is applicable and also Comp. Wall, Gate, Pavement, Infra structure etc. For Commercial Assets in addition to above (whichever is applicable) Height, Mezzanine floor, Inbuilt Pantry & Toilet etc.

For Residential Properties (Flats / Row Houses) It may vary from 30% to 35% &

For Commercial Properties (Shops / Offices) it may range from 40% to 50%



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25 GUIDE LINE VALUATION: 2020-2021

Department of Registration & Stamps
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन

नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन
राज्यमूल्य दर पत्रक

Home Valuation Rates User Manual Class Feedback

Annual Statement of Rates

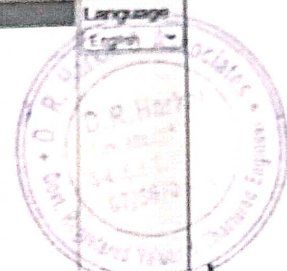
Year: 2020-21

Selected District: नाशिक
Select Taluka: नाशिक
Select Village: सोने देवठानी

Search By: Survey No Location

Enter Survey No: 300 Search

| अविवरण | पुणे वरील | शिवाजी वरील | जंशि | जुने | बीकोटि | एकूट (रि./) | Attribute |
|--|-----------|-------------|-------|-------|--------|---------------------|-----------|
| 11.16- विभाग 11.8 च्या अंतर्गत भागातील व्हिडियो व उच्चम विभागातील मिळकती | 6830 | 25400 | 27900 | 33500 | 0 | को. सि.टी.एच. मंदार | नगर |
| 11.5- रस्ता-केवळीत वरील व्हिडियो व कोट ते विमान हॉलमधून या भागातील व्हिडियो व उच्चम विभागातील मिळकती | 13700 | 35700 | 35400 | 48700 | 0 | को. सि.टी.एच. मंदार | नगर |



Guideline Value $71.10 * 35700 * 70\% = \text{Rs. } 17, 76, 789/-$ Say Rs, 17, 77, 000/-

Guide line value is to be finalized by Registrar of Stamp Duty. Valuer is not supposed to finalize / fix the Guide line valuation as a competent authority. However, Valuer has taken utmost care to finalize the Guide line Value of the Property, based on Ready Reckoner Rates of the current Year. Difference may occur bet. Guideline value finalized by Valuer & that by Stamp duty Registrar.

26 General Reasons of Variation in Guideline Value & Market Value:

- a Ready Reckoner Rates of Govt. are based on general & overall survey made by authority for the purposes of charging stamp duty & earning revenue. These rates do not reflect prevailing market rates, which valuer have to ascertain based on various valuation norms & attributes of the property. Hence these two are at variants
- b For calculating depreciated rate, Govt. applies depreciation for composite rate i. e. for Land + Construction. Practical procedure is to apply depreciation factor to construction only. Also it is common fact that Land always appreciates & Construction depreciates. Hence it also results in to difference in Govt. & Market Valuation.
- c Govt. applies depreciation @ Lump Sum % to composite (Land + Construction) rate, i.e. age for more than 5 years to 10 years 10%; age for more than 10 years to 20 years 20% & so on; which also results in to considerable difference in valuation arrived by Govt. & that by Valuer.
- d Govt. adds 10% to 20% in carpet area against common spaces & amenities, which is not realistic & practical. It is general trend to add 25% to 35% for residential assets & 35% to 50% for commercial assets in carpet area, which results in to difference in bet. Govt. & Market value.
- e in case of Bungalow / Row Houses / Buildings / Factories, Items like Development of land, Compound wall, Gate, Pavement etc. as well as FSI free construction is not considered in Govt. Valuation. Due to which difference bet. Govt. value & Market value appears.

27 Liabilities:

- a This valuation report is prepared by me on my professional capacity & as requested by Customer & / or by Bank Official
- b Valuer's liability is limited to the intended user and purpose mentioned in Valuation Report without considering legal aspects about the property
- c Though every care has been taken during inspection & preparation of valuation report, any liability arising out of use of this report shall be limited to 50% of the professional fees actually received by us
- d If need arises, appearance in the court of law/statutory authority/any other authority or committee, shall be duly compensated by the Client / Borrower/Bank for the actual expenses incurred & professional time spent

28 Basis of the Rate Adopted for Market Valuation:

- a Valuation has been done on Current Replacement Value with Depreciation to Construction & Services applied if necessary.
- B On the Basis of Photocopies of Documents furnished by Owner / Customer or Representative.
- C On The Basis Physical Inspection & Information Provided by Owner / Customer or Representative.
- D Prevailing Market Rates of the Property; Based on Local Survey / Information obtained from Estate Agents.

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- e Type of Structure, Quality of Construction, Specifications & Amenities Provided, Present Condition & Maintenance of the Structure, Age of the Structure etc.
- f Location Features of The Property & Availability of Infrastructure Facilities.
- g Valuation is an art of Estimating Value depending on the circumstances of the case and purpose for which Valuation is needed, at a given time, place & under specific Market Condition and our report is an opinion expresses keeping in mind the purpose. Buying and Selling Assets is a Totally Different Activity & is out of scope of the Valuation Assignment.
- h It is to be understood that the Amount which is mentioned in the Agreement is again decided by Seller and Buyer on terms mutually Agreed by them. This amount is Cost Price of the property to the purchaser & Not a Real Value because it is the payment made by purchaser by way of Cheque/ D.D./ Transfer to the seller. Almost all times, there is a Cash Element also, which is not reflected in the Agreement.
- i Construction & Services are Estimated to have a Salvage Value of 10% but an equal amount is required to retrieve the salvage, therefore for the Purpose of Valuation, Net Salvage Value of Construction & Services is nil.
- j In My Opinion & Based on Experience, Depreciation of Construction & Services starts after 02 to 05 years of its Completion. Hence 1st 02 to 05 years are Discounted from Age (Depends upon quality of construction & Maintenance of the Structure) of the Structure for Depreciation Calculations.

Any other Aspect about Marketability of the Said Asset

Said Asset is located in fully Developed Commercial & Residential Locality. Said Asset is fronted to Patidar Bhavan Road & just inside of Jail Road. Said Asset is about 550 mts. from Nashi-Pune Highway & 100 mt. from Motwani Factory Road. Nashik Road Railway Station & Bus stand are about 1.50 Km. from the Said Asset. Conveyance & transportation facility is very good. All civic amenities are Very near .

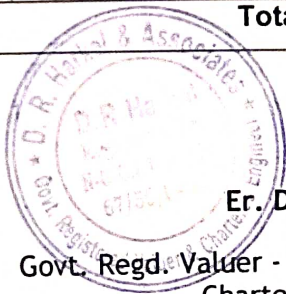
29 Market Rate Arrived For Valuation :

| Method adopted for Valuation | Composite Rate Method |
|--|---|
| i Replacement Rate for New Construction adopted | Rs. 1200/- per ft ² |
| ii Depreciation % of Construction arrived on the Basis of Age of the Structure | 45.00% |
| iii Depreciation Arrived for Construction | Rs. 540/- per ft ² |
| iv Prevailing Composite Market Rate adopted | Rs. 3500/- per ft ² |
| vi Depreciated Composite Rate Arrived for Valuation Purposes for Civil works | Rs. 3500 - Rs. 540 = Rs. 2960/- per ft ² |
| vii Land Rate Adopted for Garden Area | ----- |

30 Calculations for Market Valuation:

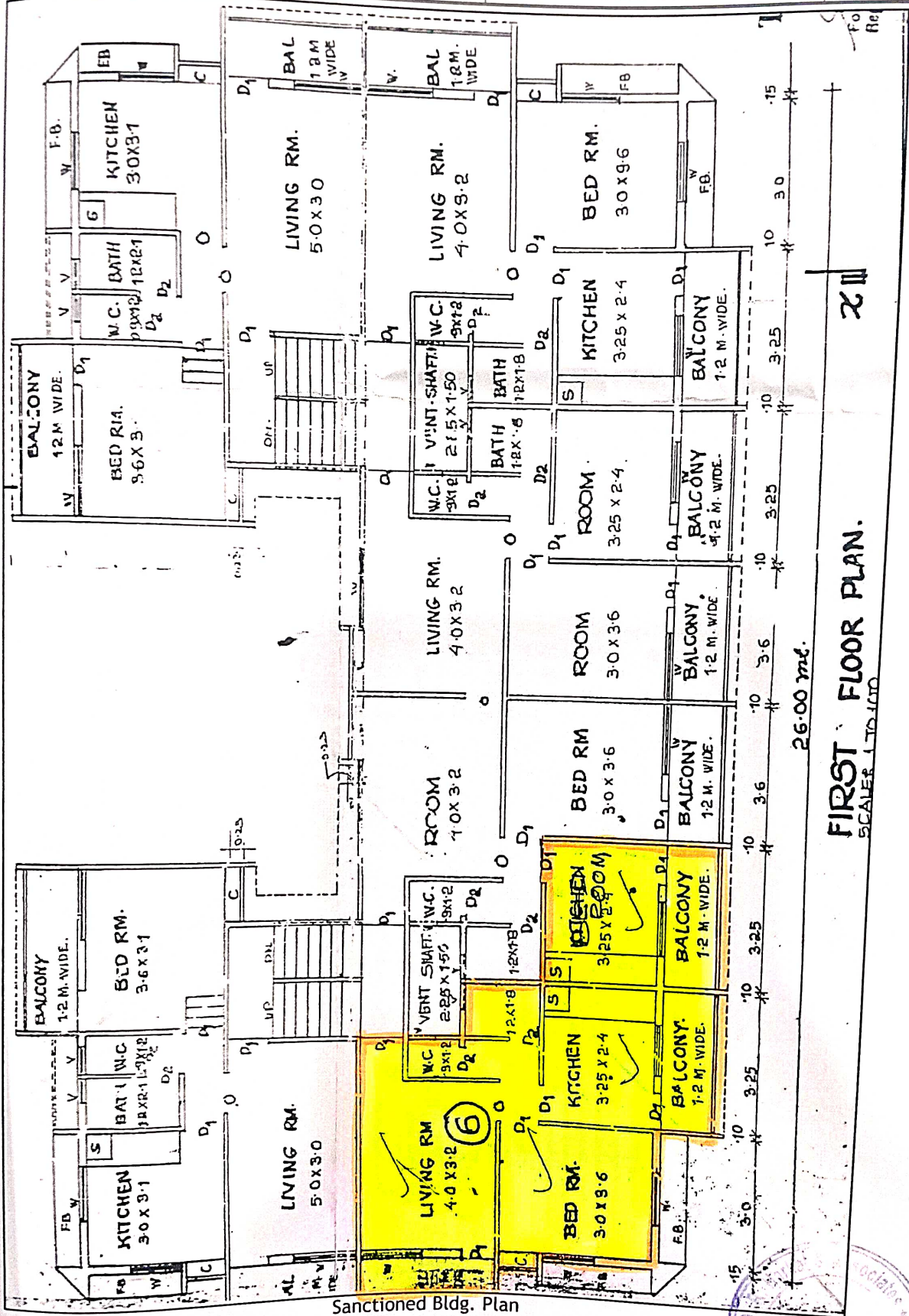
| Particulars | Area | Loading % added | Area Under Valuation | Unit | Rate Arrived | Valuation | Say Rs. |
|------------------|------|-----------------|----------------------|-----------------|--------------|-----------|----------------------|
| | | | | | Rs./ Unit | Rs. | |
| | a | | b | | c | b*c | |
| Said Asset | ---- | ---- | 765.00 | ft ² | 2960 | 2264400 | 2264000 |
| Total Rs. | | | | | | | 22, 64, 000/- |

Signature of Valuer

Er. D.R. Harkal - Panel Valuer
(B.E. Civil, M.I.E., F.I.V.)

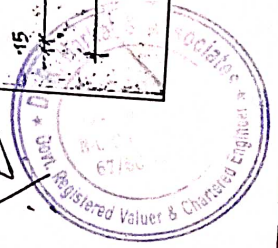
Govt. Regd. Valuer - N-C.C.I.T.-CAT-I / 67 / 56
Chartered Engineer - M-127388-9



Sanctioned Bldg. Plan

FIRST FLOOR PLAN.
SCALE: 1 TO 100

26.00 mt.



नसल - २

दस्तावेज क्र. (१०१०) २०१३

38/31



No 261

नाशिक महानगरपालिका, नाशिक

भा. सं. १ "आपारक" ३८

दिनांक १६/१०/१९९०

नसल - २

दस्तावेज क्र. (४१३२) २०१३

७ / १३

इमारत बांधकामाचा वापर करणे बाबतचा दाखला

श्री. विजय विठ्ठली टॉप आर्किटेक्ट को ऑफिस
रा. जा. रोड

संदर्भ : तुमचा दिनांक ७ / १० / १९९० चा अर्थ.

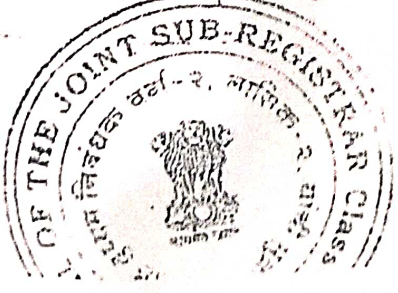
महाशय,

दाखला देण्यात येतो की: देवठाळी विभागातील, सि. ड. नं. ३००/२ फ्लॉर नं. परफॉर्म नं. ४४ मधील इमारतीच्या मजल्याचे इकडील बांधकाम परवानगी नं. २००६/३६ दिनांक २०/११/९९ च्या दिव्याप्रमाणे सर्वेक्षक (आर्किटेक्ट) श्री. रमेश वाठारकर यांच्या यांचे निरीक्षणाखाली पूर्ण झाली असून निवासी / निवासिय कारभामाठी आतील सर्वोच्च वॉल्टेज इमारतीचा वापर करणेस परवानगी देण्यात येत आहे त्यांचे प्रकृत बांधकाम क्षेत्र ४१३ च्या क्षेत्रात ४१३ मिटर व चतई क्षेत्र (कारपेट एरिया) ६,३७७.४२ चौ. मी. आहे.

सदरचे इमारतीचा वापर निवासी/निवासिय कारभामासाठी करता येईल त्या वापराला बदल करता येणार नाही. वापराला बदल करायचा आस्थास इकडील कार्यालयाची पूर्वे परवानगी घ्यावी परंतु ती आकारणीसाठी अलाहिदा प्रत मा. कर अधिकार, परतही विभाग यांचेकडे पाठवण्यात आहे. तरी संबंधीत विभागाकडे संपर्क साधावा.

सिगल फेज विज पुढे वापर करणेस इच्छित नाही.

दस्तावेज क्र. ३८/३१/१३ दिनांक ३१/०७/१३ च्या अर्थाने देण्यात येतो की: देवठाळी विभागातील, सि. ड. नं. ३००/२ फ्लॉर नं. परफॉर्म नं. ४४ मधील इमारतीच्या मजल्याचे इकडील बांधकाम परवानगी नं. २००६/३६ दिनांक २०/११/९९ च्या दिव्याप्रमाणे सर्वेक्षक (आर्किटेक्ट) श्री. रमेश वाठारकर यांच्या यांचे निरीक्षणाखाली पूर्ण झाली असून निवासी / निवासिय कारभामाठी आतील सर्वोच्च वॉल्टेज इमारतीचा वापर करणेस परवानगी देण्यात येत आहे त्यांचे प्रकृत बांधकाम क्षेत्र ४१३ च्या क्षेत्रात ४१३ मिटर व चतई क्षेत्र (कारपेट एरिया) ६,३७७.४२ चौ. मी. आहे.



सहायक महासंचालक, नाशिक
नाशिक महानगरपालिका नाशिक



