

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shri.Nandlal Ramdhari Yadav &
Shri.Rahulkumar Nandlal Yadav**

Residential Cum Commercial Row Bungalow on Plot No.13/3, Ground + First + Second Floor ,
" **Sai Sanskruti** ", Survey No.124/1, Behind Mangalmai Gents Parlour , Dhruv Nagar, Satpur
Colony, Sant Narhari Maharaj Road, Village - Gangapur, Taluka & District - Nashik,
PIN Code – 422 007, State – Maharashtra, Country – India.

Latitude Longitude: 20°00'42.2"N 73°42'51.9"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, Madhusa Elite, Vrundavan Nagar, Jatra-Nandur Naka Link Road, Adgaon, Nashik - 422 003, (M.S.)
E-mail : nashik@vastukala.org, Tel. : +91 253 4068262 / 9890380564

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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



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Cum Commercial Row Bungalow on Plot No.13/3, Ground + First + Second Floor, " Sai Sanskruti ", Survey No.124/1, Behind Mangalmai Gents Parlour, Dhruv Nagar, Satpur Colony, Sant Narhari Maharaj Road, Village - Gangapur, Taluka & District - Nashik, PIN Code - 422 007, State - Maharashtra, Country - India belongs to **Shri.Nandlal Ramdhari Yadav & Shri.Rahul Kumar Nandlal Yadav**

Boundaries of the property.

Boundaries	Plot	Row Bungalow
North	9.00 Meter Colony Road	Side Margin & 9.00 Meter Colony Road
South	Survey No.124/2	Side Margin & Survey No.124/2
East	Plot No.12	Side Margin
West	Plot No.13/2	Row Bungalow on Plot No.13/2

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 **₹52,92,000.00 (Rupees Fifty-Two Lakh Ninety-Two Thousand Only)** As per Site Inspection 71% Construction Work is Completed

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
B. Chalikwar**

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report.

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2024.02.27 15:45:58 +05'30'

Auth. Sign.



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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 BUNGALOW)

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	: 27.02.2024
	b) Date on which the valuation is made	: 27.02.2024
3.	List of documents produced for perusal: i. Copy of Agreement Vide No.2351/2024 Dated.26.02.2024 ii. Copy of Commencement Certificate Permit No. NMCB/B/2023/APL/06145 Dated. 14.02.2023, issued by Nashik Municipal Corporation iii. Copy of Approved Building Plan Digitally Singed by Mr. Gokul Pundlik Pagare Dated. 23.02.2023, issued by Executive Engineer Town Planning Nashik Municipal Corporation	
	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: Shri.Nandlal Ramdhari Yadav & Shri.Rahul Kumar Nandlal Yadav Address: Residential Cum Commercial Row Bungalow on Plot No.13/3, Ground + First + Second Floor , “ Sai Sanskruti ”, Survey No.124/1, Behind Mangalmai Gents Parlour , Dhruv Nagar, Satpur Colony , Sant Narhari Maharaj Road, Village - Gangapur , Taluka & District - Nashik, PIN Code – 422 007, State – Maharashtra, Country – India Contact Person: Mr.Patil (Site Supervisor) Contact No. +91 9021337843 Joint Ownership (Proposed)
5.	Brief description of the property (Including Leasehold / freehold etc.)	: Residential Cum Commercial Row Bungalow on Plot No.13/3 is Situated on Ground + First + Second Floor As per Approved Plan , The composition of Row Bungalow is: Ground Floor – Shop + Stilt Floor Parking + Passage + Staircase + Porch First Floor – Living + Kitchen + Toilet +

			<p>Cov.Terrace+ Passage + Staircase + Porch</p> <p>Second Floor-2 Bedroom + Toilet + Cov.Terrace+ Passage + Staircase + Balcony. (2BHK + Shop)</p> <p>The property is at 18.7 Km. travelling distance from nearest railway station Nashik Road.</p> <p>Landmark: Behind Mangalmai Gents Parlour</p> <p>At the time of inspection, the property was under construction. Extent of completion are as under:</p>																								
	<table border="1"> <thead> <tr> <th>RCC</th> <th>Completed</th> <th>RCC Plinth</th> <th>Completed</th> </tr> </thead> <tbody> <tr> <td>Footing/Foundation</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Full Building RCC</td> <td>Completed</td> <td>Internal Brick work</td> <td>Completed</td> </tr> <tr> <td>External Brick work</td> <td>Completed</td> <td>Internal plastering</td> <td>Completed</td> </tr> <tr> <td>External plastering</td> <td>Completed</td> <td></td> <td>Completed</td> </tr> <tr> <td>Total</td> <td colspan="3">71% work completed</td> </tr> </tbody> </table>	RCC	Completed	RCC Plinth	Completed	Footing/Foundation				Full Building RCC	Completed	Internal Brick work	Completed	External Brick work	Completed	Internal plastering	Completed	External plastering	Completed		Completed	Total	71% work completed				
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External plastering	Completed		Completed																								
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5a.	Total Lease Period & remaining period (if leasehold)	:	N.A. as the property is freehold.																								
6.	Location of property	:																									
	a) Plot No. / Survey No.	:	Survey No.124/1, Plot No.13/3																								
	b) Door No.	:	Residential Cum Commercial Row Bungalow on Plot No.13/3																								
	c) T.S. No. / Village	:	Village - Gangapur																								
	d) Ward / Taluka	:	Taluka – Nashik																								
	e) Mandal / District	:	District – Nashik																								
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Plan Digitally Singed by Mr.Gokul Pundlik Pagare Dated. 23.02.2023, issued by Executive Engineer Town Planning Nashik Municipal Corporation																								
	g) Approved map / plan issuing authority	:	Nashik Municipal Corporation, 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																								
7.	Postal address of the property	:	Residential Cum Commercial Row Bungalow on Plot No.13/3, Ground + First + Second Floor , “ Sai Sanskruti ”,Survey No.124/1, Behind Mangalmai Gents Parlour , Dhruv Nagar, Satpur Colony , Sant Narhari Maharaj Road, Village - Gangapur , Taluka & District - Nashik, PIN Code – 422 007, State – Maharashtra, Country – India																								
8.	City / Town	:	Nashik																								
	Residential area	:	Yes																								
	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 - Gangapur 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
13.	Dimensions / Boundaries of the Property / Plot		Actual As per Agreement
	North	:	9.00 Meter Colony Road 9.00 Meter Colony Road
	South	:	Survey No.124/2 Survey No.124/2
	East	:	Plot No.12 Plot No.12
	West	:	Plot No.13/2 Plot No.13/2
13.1	Dimensions / Boundaries of the property / Row Bungalow		Actual As per Agreement
	North		Side Margin & 9.00 Meter Colony Road Side Margin & 9.00 Meter Colony Road
	South		Side Margin & Survey No.124/2 Side Margin & Survey No.124/2
	East		Side Margin Side Margin
	West		Row Bungalow on Plot No.13/2 Row Bungalow on Plot No.13/2
13.2	Latitude, Longitude & Co-ordinates of the site	:	20°00'42.2"N 73°42'51.9"E
13.3	Whether Boundaries Matching with Actual	:	Yes
14.	Extent of the site	:	Carpet Area in Sq.Ft = 1050.00 (Area as per Site Measurement) Carpet Area in Sq.Ft = 980.00 (Area as per Agreement) Built Up Area in Sq. Ft. = 1176.00 (Area as per Agreement+20%)
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet Area in Sq.Ft = 980.00 (Area as per Agreement)
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Row Bungalow is Under Construction
II	APARTMENT BUILDING		
1.	Nature of the Apartment	:	Residential Cum Commercial

2.	Location	:	
	C.T.S. No.	:	Survey No.124/1, Plot No.13/3
	Block No.	:	-
	Ward No.	:	-
	Village / Municipality / Corporation	:	Village - Gangapur Nashik Municipal Corporation
	Door No., Street or Road (Pin Code)	:	Residential Cum Commercial Row Bungalow on Plot No.13/3, Ground + First + Second Floor , " Sai Sanskruti ",Survey No.124/1, Behind Mangalmai Gents Parlour , Dhruv Nagar, Satpur Colony , Sant Nahari Maharaj Road, Village - Gangapur , Taluka & District - Nashik, PIN Code – 422 007, State – Maharashtra, Country – India
3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	Row Bungalow is Under Construction
5.	Number of Floors	:	Ground + First + Second Floor
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	Residential Cum Commercial Row Bungalow on Plot No.13/3
8.	Quality of Construction	:	Row Bungalow is Under Construction
9.	Appearance of the Building	:	Row Bungalow is Under Construction
10.	Maintenance of the Building	:	Row Bungalow is Under Construction
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?	:	Yes
	Is pavement laid around the building	:	Yes
III	ROW Bungalow		
1	The floor in which the Row Bungalow is situated	:	Ground + First + Second Floor
2	Door No. of the Row Bungalow	:	Residential Cum Commercial Row Bungalow on Plot No.13/3
3	Specifications of the Row Bungalow	:	2BHK + Shop
	Roof	:	R.C.C. Slab
	Flooring	:	Proposed Vitrified tile flooring
	Doors	:	Proposed Teak Wood door framed with flush doors, Rolling Shutter
	Windows	:	Proposed Aluminum Sliding windows
	Fittings	:	Proposed Concealed plumbing, Concealed C.P.Fitting Wiring
	Finishing	:	Proposed Cement Plastering
4	Bungalow Tax	:	
	Assessment No.	:	Row Bungalow is Under Construction
	Tax paid in the name of:	:	Row Bungalow is Under Construction

	Tax amount:	:	Row Bungalow is Under Construction
5	Electricity Service connection No.:	:	Row Bungalow is Under Construction
	Meter Card is in the name of:	:	Row Bungalow is Under Construction
6	How is the maintenance of the Row Bungalow?	:	Good
7	Sale Deed executed in the name of	:	Shri.Nandlal Ramdhari Yadav & Shri.Rahulkumar Nandlal Yadav
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Row Bungalow?	:	Built Up Area in Sq. Ft. = 1176.00 (Area as per Agreement+20%)
10	What is the floor space index (app.)	:	As per NMC norms
11	What is the Carpet Area of the Row Bungalow?	:	Carpet Area in Sq.Ft = 1050.00 (Area as per Site Measurement) Carpet Area in Sq.Ft = 980.00 (Area as per Agreement)
12	Is it Posh / I Class / Medium / Ordinary?	:	Medium
13	Is it being used for Residential or Commercial purpose?	:	Residential purpose
14	Is it Owner-occupied or let out?	:	Row Bungalow is Under Construction
15	If rented, what is the monthly rent?	:	₹ 11,000.00 Expected rental income per month after Completion
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 Row Bungalow 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)	:	₹ 5,000.00 to ₹ 6,000.00 per Sq. Ft. on Carpet Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Row Bungalow under valuation after comparing with the specifications and other factors with the Row Bungalow under comparison (give details).	:	5,400.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	i) Building + Services	:	₹ 2,000.00 per Sq. Ft.
	ii) Land + others	:	₹ 3,400.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 34,500.00 per Sq. M. ₹ 3,205.00 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		
a	Depreciated building rate	:	N.A. as the age of the property is below 5 years
	Replacement cost of Row Bungalow with Services (v(3)i)	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	Row Bungalow is Under Construction
	Life of the building estimated	:	60 years (after Completion) 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)	:	₹ 2,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 3,400.00 per Sq. Ft.
	Total Composite Rate	:	₹ 5,400.00 per Sq. Ft.
	Remark : -		

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Row Bungalow	980.00 Sq. Ft.	5,400.00	52,92,000.00
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			
11	As per current stage of work completion the value of the Row Bungalow (if Row Bungalow is under construction)			
12	After 100% completion final value of Row Bungalow			
	Total Value of the property			52,92,000.00

Value of Row Bungalow

Fair Market Value of the property	52,92,000.00
Realizable value of the property	50,27,400.00
Distress Value of the property	42,33,600.00
Insurable value of the property (1176.00 Sq. Ft. X ₹ 2,000.00)	23,52,000.00
Guideline value of the property (1176.00 Sq. Ft. X ₹ 3,205.00)	37,69,080.00

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 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.

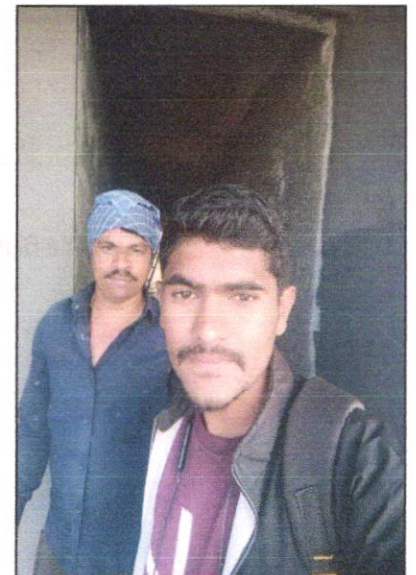
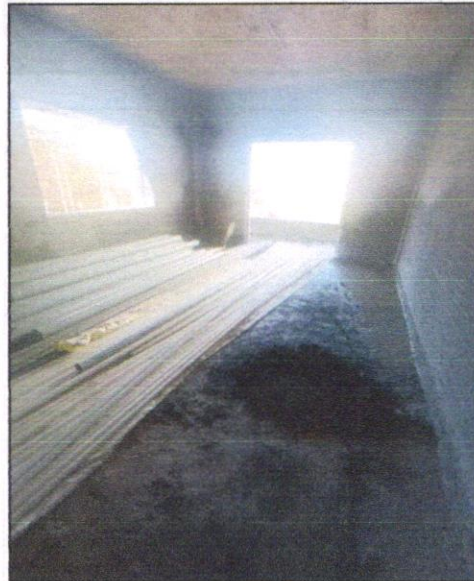
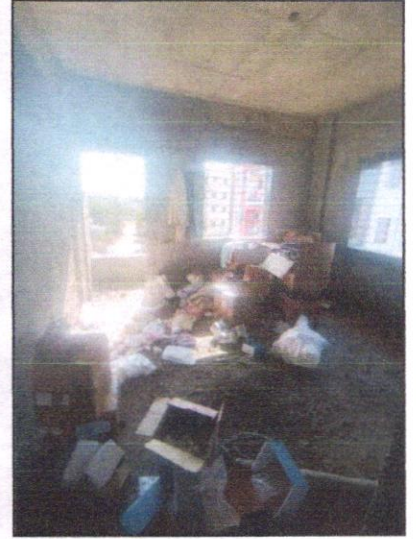
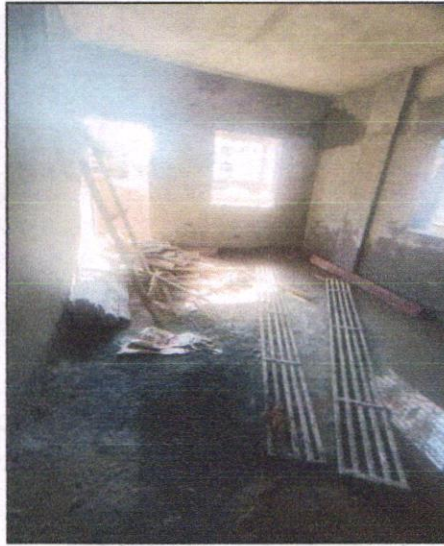
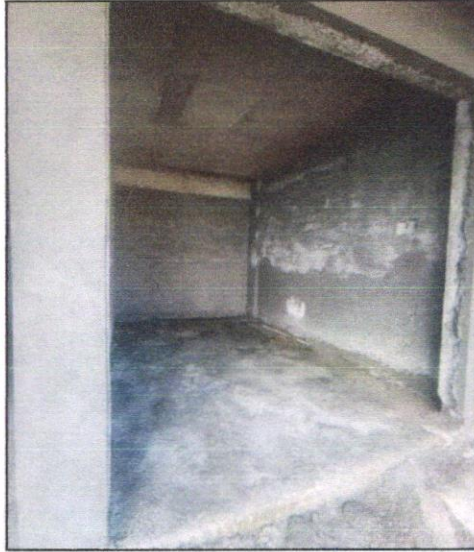
In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

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 Bungalow, where there are typically many comparables available to analyze. As the property is a Residential Row Bungalow, 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 ₹ 5,000.00 to ₹ 6,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, Row Bungalow size, location, upswing in real estate prices, sustained demand for Residential Row Bungalow, all-round development of commercial and residential application in the locality etc. We estimate ₹ 5,400.00 per Sq. Ft. on Carpet Area for valuation.

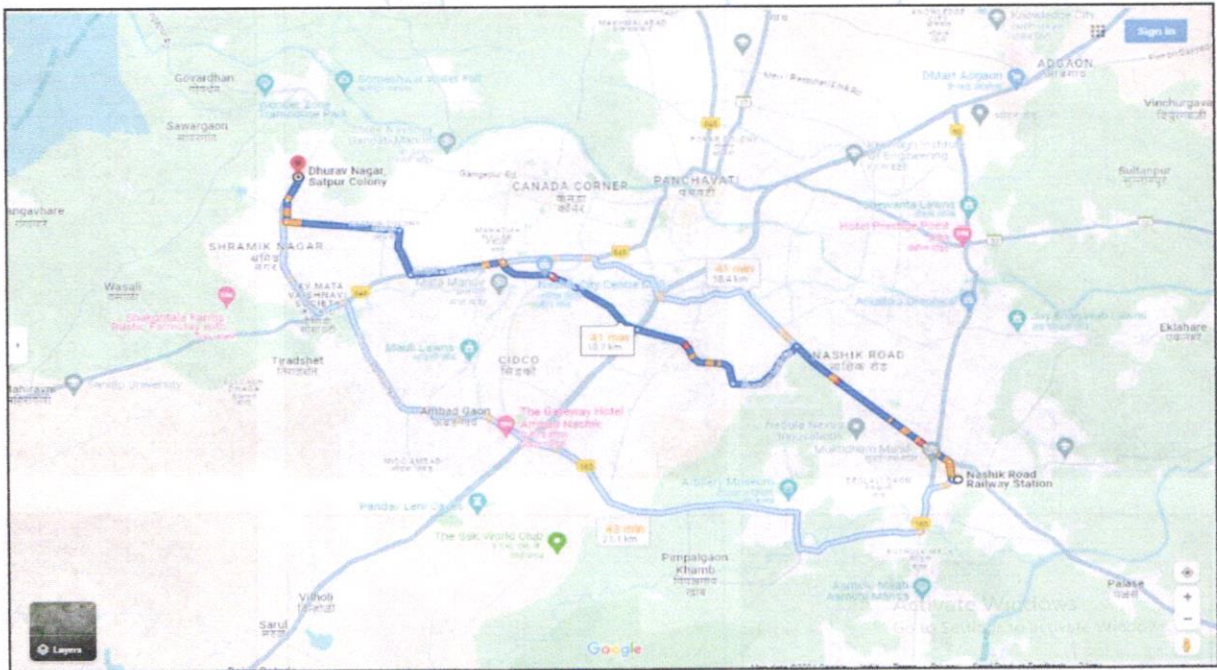
Impending threat of acquisition by government for road widening / publics service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	There is no threat of acquisition by Govt. CRZ Provisions not applicable.
i) Saleability	Good
ii) Likely rental values in future in and	₹ 11,000.00 Expected rental income per month after Completion
iii) Any likely income it may generate	Rental Income

Actual site photographs



Route Map of the property

Site u/r



Latitude Longitude: 20°00'42.2"N 73°42'51.9"E

Note: The Blue line shows the route to site from nearest railway station (Nashik Road – 18.7 Km.)



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Government of Maharashtra

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महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0
(बाजारमूल्य दर पत्रक आवृत्ती 2.0)

HomeValuation Guidelines | User Manual

Year: 2023-2024 Language: English

Selected District: Nashik

Select Taluka: Nashik

Select Village: Mauje Gagapur (Nashik Mahanagar)

Search By: Survey No. Location

Enter Survey No: 124 Search

उपविभाग	शुती जमीन	निर्वासा सदरनिका	ऑफीस दुकाने	औद्योगिक	एकक (Rs./)	Attribute
12.2-गंगापूर रस्त्यापासून मोतीवाला होमीचोपंधी मेडीकल कॉलेजवळून सातपूर MIDC कडे जाणा-या रस्त्यावरील रहिवास क्षेत्रातील मिळकती प्र चौमी	13500	34500	39670	43120	0 चौ. मीटर	सर्वेक्षण नंतर

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Price Indicators

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Home > Property in Nashik > House for Sale in Nashik > House for Sale in Dhruv Nagar > 2 BHK > 1275 sq. ft.

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2 Beds **2 Baths** **1 Balcony** **1 Covered Parking**

Carpet Area
675 sqft ~ ₹6.815/sqft

Floor
Ground (Out of 2 Floors)

Transaction Type
Resale

Status
Ready to Move

Facing
East

Furnished Status
Unfurnished

Car Parking
1 Covered

Type Of Ownership
Freehold

Age Of Construction
New Construction

10 Photos

99acres Buy ▾ Rent ▾ Localities ▾ Projects ▾ Society ▾ Landmark

Home > House for Sale in Nashik > House for Sale in Gangapur > 3 Bed House for Sale in Gangapur

₹65 Lac Estimated EMF: 2,51,974

3Bedrooms 2Baths
Independent House for Sale

INDIA STATUS NOT AVAILABLE Website: 3dpc.com/india-status/

Overview Dealer Details Explore Locality Recommendations

Property (9)

Area
Built Up area: 1100 sq.ft. (101.77 sq.m)
Carpet area: 1000 sq.ft. (92.90 sq.m)

Configuration
1 Bedrooms, 2 Bathrooms, 1 Balcony

Price
₹65 Lac+ Govt Charges & Tax
@ ₹5,000 per sq.ft. (Negotiable/View Broch)

Address
Gangapur, Nashik

Property Age
5 to 10 year Old

2 people already contacted since last week

Price Indicators

magicbricks
Buy
Rent
Sell
Home Loans


Home > Property in Nashik > House for Sale in Nashik > House for Sale in Dhruv Nagar > 3 BHK > 1600 sq.ft

60.0 Lac

Get ₹10,000 cashback on Home Loan


ONLY ON MAGICBRICKS

3 BHK Owner Residential House For Sale **Dhruv Nagar, Nashik**



3 Beds
3 Baths
2 Balconies
Unfurnished

Super Built-Up Area	Floor	Transaction Type
1600 sqft	2 (Out of 2 Floors)	Resale
₹3.750/sqft		
Status	Facing	Furnished Status
Ready to Move	North	Unfurnished
Type Of Ownership	Age Of Construction	
Freehold	New Construction	



+4 Photos

Home / Nashik / Gangapur / House for Sale in Gangapur / 3 BHK Independent House

3 BHK Independent House

Gangapur, Nashik


OFFERS Zero GST charges Know More

₹65.0 L

EMI starts at ₹34.42 K


₹5.00 K/sq.ft

Contact Seller




SHARE

SAVE



Balcony



Balcony

+ 6 more

1300 sq.ft
Build Up Area

₹5.00 K/sq.ft
Avg. Price


10 Year Old
Age of property

Ready to move
Possession status

Semi Furnished
Furnishing

Agreement

Department of Stamp & Registration, Maharashtra	
Receipt of Document Handling Charges	
PRN 0224282001306	Date 26/02/2024
Received from Nandalal Ramadhari Yadav, Mobile number 0000000000, an amount of Rs 640/-, towards Document Handling Charges for the Document to be registered (SARITA) in the Sub Registrar office Joint S.R. Nashik 7 of the District Nashik.	
Payment Details	
Bank Name SSIN	Date 26/02/2024
Bank CIN 10004152024022601224	REF No. 405741913377
This is computer generated receipt, hence no signature is required.	

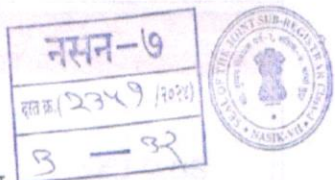


विभाग क्रमांक १२.२
 (तलजागेचा दर १३,५००/-, बांधीव २४,२००/-)
 रो-वंगलो मिल्कतीचे शासकीय मुल्यांकन रुपये ४०,२८,०००/-
 मोवदला किंमत रुपये ४९,५०,०००/-
 मुदांक शुल्क+एलवीटी रुपये २,९७,०००/-
 नोदणी फी रुपये ३०,०००/-

!! ॐ साई !!
करारनामा

आज रोजी करारनामा दिनांक २६ माहे फेब्रुवारी इसवी सन २०२४ रोज ते दिवशी नाशिक मुक्कामी.

नसत-७	
दस्तावेज क्र. 2349 / 2024	Date 26/02/2024
३ - ३२	



(१) श्री. नंदलाल रामधारी यादव
 उ. वय ४९ वर्ष, धंदा - नोकरी
PAN : AAEPY 3578 P
UID : 3614 3629 2939

(२) श्री. राहुलकुमार नंदलाल यादव
 उ. वय २७ वर्ष, धंदा - नोकरी
PAN : AMZPY 6218 K
UID : 7013 3481 3992

अ. नं. २ तर्फे जनरल मुखत्यार म्हणून
 श्री. नंदलाल रामधारी यादव
 उ. वय ४९ वर्ष, धंदा - नोकरी
PAN : AAEPY 3578 P
UID : 3614 3629 2939
 राहणार : रूम नं. ०४, राज रो-हाऊस,
 प्लॉट नं. १३, श्रमिक नगर, सात माऊली चौक,
 सातपुर, नाशिक - ४२२०१२.

लिहून घेणार

यांसी ...

(१) श्री. गोरख जयराम धेंटे,
 उ. व. ४२ वर्ष, धंदा : व्यापार,
PAN : APFPK 7764 R,
UDI : 7324 2496 2340
 राहणार : मु. पो. दुगांव, तालुका नाशिक,
 जिल्हा नाशिक - ४२२२०३.

(२) श्री. पंकज वसंतराव सालगुडे,
 उ. व. ३१ वर्ष, धंदा : व्यापार,
PAN : CNZPS 8625 K,
UID : 6226 5248 4629
 राहणार : प्लॉट नं. ३६, श्रीगुरुमाऊली,
 वळी मंदीरमोर, पंचवटी, तालुका नाशिक
 जिल्हा नाशिक-४२२००३.

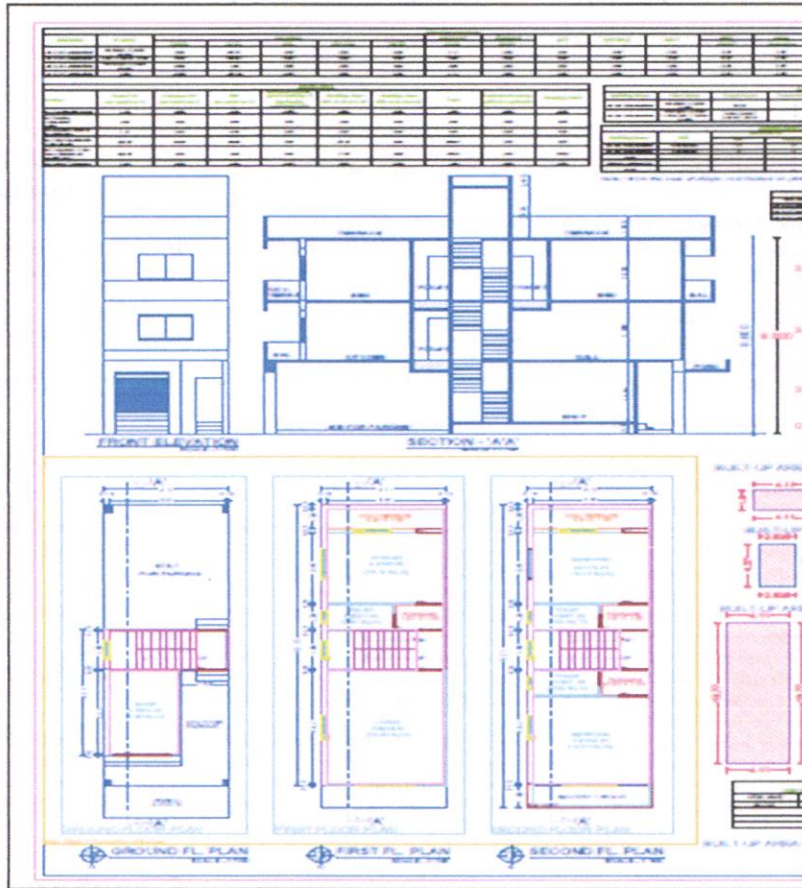

लिहून घेणार

कारणे करारनामा लिहून व सह दुय्यम निबंधक वर्ग २ नाशिक यांचे कार्यालयात नोंदवून देतो ऐसा जे की,

Approved Plan

Signature valid

Digitally signed by GOKUL KUNDALIK PAGARE
Date: 2023.02.23 10:50:35 IST
Reason: Approved Drawing Plan
Location: Nashik Municipal Corporation



Commencement Certificate



Nashik Municipal Corporation
APPENDIX D-1
SANCTION OF BUILDING PERMISSION
AND COMMENCEMENT CERTIFICATE



Building Permit No - 169907
Proposal Code : NMCB-23-13356

Permit No. : NMCB/B/2023/APL/06145
Date : 14/02/2023

Building Name :	Ms Sai Constructions (Mixed)	Floors :	GROUND FLOOR PLAN, FIRST FLOOR PLAN, SECOND FLOOR PLAN
-----------------	------------------------------------	----------	--

To,

- i) MS SAI CONSTRUCTIONS PARTNERSHIP FIRM THROUGH PARTNER GORAKH JAYARAM THETE AND PANKAJ VASANTRAO SALGUDE,
PLOT NO.13/3, S.NO.124/1 AT GANGAPUR SHIWAR, NASHIK
- ii) VIKAS DEORE (Supervisor 1)

Sir/Madam,

With reference to your application No **NMCB202300806**, dated **13-02-2023** for the grant of sanction of Commencement Certificate under Section 18/44 of The Maharashtra Regional and Town Planning Act, 1966 read with **Maharashtra Municipal Corporations Act, 1949**, to carry out development work / Building on Plot No **13/3**, Revenue S.No. / Khasra no. / Gut no **124/1**, City Survey No., Mouje **Gangapur** situated at Road / Street **9.00**, Society **NA**. The Commencement Certificate / Building Permit is granted under Section 18/45 of the said Act, subject to the following conditions :

1. The land vacated in consequence of the enforcement of the set back line shall form part of the public street.
2. No new building or part thereof shall be occupied or allowed to be occupied or permitted to be used by any person until Occupancy permission has been granted.
3. The Development permission/Commencement Certificate shall remain valid for a period of one year commencing from the date of its issue.
4. This permission does not entitle you to develop the land which does not vest in you.
5. This permission is being issued as per the provisions of UDCPR. If any permission is required to be obtained from any department of the state or central government under the provisions of any other laws / rules, it shall be binding on the owner/ developer to obtain such permission from the concerned authority.
6. Information Board to be displayed at site till Occupation Certificate.
7. If in the development permission reserved land/amenity space/road widening land is to be handed over to the authority in the lieu of DEVELOPMENT RIGHTS if any, then necessary possession receipt, registered transfer deed alongwith change in name on record of rights shall be executed in the name of authority within 6 months from the commencement certificate.
8. All the provision mentioned in UDCPR, as may be applicable, shall be binding on the owner/developer.
9. Provision for recycling of Gray water, where ever applicable shall be completed prior to completion certificate and design, drawing with completion certificate shall be submitted along with the application for occupancy certificate.
10. Lift Certificate from PWD should be submitted before Occupation Certificate, if applicable.
11. Permission for cutting of tree, if necessary, shall be obtained from the tree authority. Also the certificate/letter for plantation of trees on the land, if required under the provision of tree act, shall be submitted before occupation certificate.
12. Authority will not supply water for construction.
13. Areas/cities where storm water drainage system exists or designed, design and drawings from Service consultant for storm water drainage should be submitted to the concerned department of the authority before Commencement of the work and completion certificate of the consultant in this regard shall be submitted along with the application for occupancy certificate.
14. The owner/developer shall submit the completion certificate from the service consultant for completion of the septic tank or proper connection to the sewerage system of the authority or sewage treatment plant (where ever necessary)
15. Vacant plot Tax Provided Before Occupancy certificate

Signature valid

Digitally signed by GORAKH PUNDALIK PARGARE
Date: 2023.02.14 11:38:38 IST
Reason: Approved Certificate
Location: Nashik Municipal Corporation



Scan QR code for verification of authenticity.

Junior Engineer,
Nashik Municipal Corporation,



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 ₹ **52,92,000.00 (Rupees Fifty-Two Lakh Ninety-Two Thousand Only)**. The **Realizable Value** of the above property ₹ **50,27,400.00 (Rupees Fifty Lakh Twenty-Seven Thousand Four Hundred Five Only)** and the **Distress value** ₹ **42,33,600.00 (Rupees Forty-Two Lakh Thirty-Three Thousand Six Hundred Only)**.

Place: Nashik

Date: 27.02.2024

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Sharadkumar

B. Chalikwar

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

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

Encl: Valuation report

Digitally signed by Sharadkumar B.

Chalikwar

DN: cn=Sharadkumar B. Chalikwar,

o=Vastukala Consultants (I) Pvt. Ltd.,

ou=CMD, email=cmd@vastukala.org, c=IN

Date: 2024.02.27 15:46:21 +05'30'

Auth. Sign.

Enclosures

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

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
₹ _____ (Rupees

_____) only).

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 27.02.2024 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 27.02.2024. 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 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)
- 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.Nandlal Ramdhari Yadav & Shri.Rahul Kumar Nandlal Yadav from Shri.Gorakh Jayram Thete & Shri.Pankaj Vasant Rao Salgude as per Agreement Dated.26.02.2024
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 Sachin Raundal – 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 – 27.02.2024 Valuation Date - 27.02.2024 Date of Report - 27.02.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on - 27.02.2024
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> 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;	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 Bungalow size, location, upswing in real estate prices, sustained demand for Residential Row Bungalow, 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 **26th February 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 Bungalow, admeasuring **980.00 Sq. Ft. Carpet Area** owned by **Shri.Nandlal Ramdhari Yadav & Shri.Rahul Kumar Nandlal Yadav**. 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.Nandlal Ramdhari Yadav & Shri.Rahul Kumar Nandlal Yadav** 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 Bungalow, admeasuring **980.00 Sq. Ft. Carpet 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

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 Bungalow 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 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 Bungalow, admeasuring **980.00 Sq. Ft. Carpet 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.
2. 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.
3. 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.
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

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 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 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: 27.02.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Sharadkumar
B. Chalikwar**
Director

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2024.02.27 15:46:40 +05'30'

Auth. Sign.

Sharadkumar B. Chalikwar
Govt. Reg. Valuer
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Reg. No. (N) CCIT/1-14/52/2008-09
Encl: Valuation report

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