

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Shabbir Haji Abadul Khatik.**

Residential Row Bungalow On Plot No. 80, Ground + First Floor, Gat No. 2406/ 1 + 2407/ 1, Grampanchayat Milkat No. 4808, Next to Shri Swami Samarth Temple, Near Chanakya Academy, Vijay Nagar Mumbai - Agra National Highway, At - Ozar Mig, Taluka - Niphad & District - Nashik, PIN Code – 422 206, State – Maharashtra, Country – India.

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Latitude Longitude: 20°04'38.7"N 73°54'55.5"E

Valuation Done for:

**Bank of Baroda
Regional Office**

BSNL Building, Datta Mandir Road, Nashik Road,
Nashik, PIN – 422 101, State - Maharashtra, Country - India



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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 Row Bungalow On Plot No. 80, Ground + First Floor, Gat No. 2406/ 1 + 2407/ 1, Grampanchayat Milkat No. 4808, Next to Shri Swami Samarth Temple, Near Chanakya Academy, Vijay Nagar Mumbai - Agra National Highway, At - Ozar Mig, Taluka - Niphad & District - Nashik, PIN Code - 422 206, State - Maharashtra, Country - India belongs Name of Owner: **Shabbir Haji Abadul Khatik**.

Boundaries of the property.

Boundaries	Row Bungalow on Plot No. 80
North	Colony Road
South	Survey No. 2284/ 1
East	Colony Road
West	Plot No. 79

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 **₹ 43,47,000.00 (Rupees Forty-Three Lakh Forty-Seven Thousand Only)**

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar

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: 2024.03.02 17:36:21 +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**

BSNL 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	: 29.02.2024
	b) Date on which the valuation is made	: 02.03.2024
3.	List of documents produced for perusal: <ul style="list-style-type: none"> i. Copy of Agreement For Sale No. 2888/ 2013 Dated.30.5.2013 ii. Copy of Commencement Certificate Vide No. 171/ 2013 Dated.10.07.2013, issued by Grampanchayat Karyalay Ozar Mig, Niphad, Nashik. iii. Copy of Occupancy Certificate dated. 26.07.2014 issued by Grampanchayat Karyalay Ozar Mig, Niphad, Nashik. iv. Copy of Approved Building Accompanying Commencement Certificate Vide No. 171/ 2013 Dated.10.07.2013, issued by issued by Grampanchayat Karyalay Ozar Mig, Niphad, Nashik. v. Copy of Electricity Bill Vide Consumer No. 073020151771 Dated. 23.12.2023 Name of Shabbir Haji Abdul Khatik Issued by M.S.E.D.C.L. 	
	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	: <p>Name of Owner: Shabbir Haji Abadul Khatik.</p> <p>Address: Residential Row Bungalow On Plot No. 80, Ground + First Floor, Gat No. 2406/ 1 + 2407/ 1, Grampanchayat Milkat No. 4808, Next to Shri Swami Samarth Temple, Near Chanakya Academy, Vijay Nagar Mumbai - Agra National Highway, At - Ozar Mig, Taluka - Niphad & District - Nashik, PIN Code – 422 206, State – Maharashtra, Country – India.</p> <p>Contact Person: Shri. Rais Khatik (Owner Representative) Contact No. +91 9175650456 Sole Ownership</p>
5.	Brief description of the property (Including Leasehold / freehold etc.)	: Residential Row Bungalow on Plot No. 80 is Situated on Ground + First Floor As per Approved Plan, the composition of Row Bungalow is: Ground Floor – Hall + Family Seating + WC+ Bath + Passage+ Staircase+ Open Space + Kitchen + Bedroom + Porch Area.



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			First Floor – 2 Bedroom + WC + 2Bath + Passage+ Staircase + Balcony (i.e. 2BHK). The property is at 22.4 Km. travelling distance from nearest railway station Nashik Road. Landmark: Next to Shri Swami Samarth Temple, Near Chanakya Academy
5a.	Total Lease Period & remaining period (if leasehold)	:	N.A. as the property is freehold.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Gat No. 2406/ 1 + 2407/ 1, Plot No. 80 Grampanchayat Milkat No. 4808
	b) Door No.	:	Residential Row Bungalow No.3
	c) T.S. No. / Village	:	At - Ozar Mig
	d) Ward / Taluka	:	Taluka- Niphad
	e) Mandal / District	:	District – Nashik
	f) Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Accompanying Commencement Certificate Vide No. 171/ 2013 Dated.10.07.2013, issued by issued by Grampanchayat Karyalay Ozar Mig, Niphad, Nashik.
	g) Approved map / plan issuing authority	:	Grampanchayat Karyalay Ozar Mig, Niphad, 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 Row Bungalow On Plot No. 80, Ground + First Floor, Gat No. 2406/ 1 + 2407/ 1, Grampanchayat Milkat No. 4808, Next to Shri Swami Samarth Temple, Near Chanakya Academy, Vijay Nagar Mumbai - Agra National Highway, At - Ozar Mig, Taluka - Niphad & District - Nashik, PIN Code – 422 206, State – Maharashtra, Country – India.
8.	City / Town	:	Nashik
	Residential area	:	Yes
	Commercial area	:	No
	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	:	At - Ozar Mig Nashik Metropolitan Region Development Authority, Nashik
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No

13.	Dimensions / Boundaries of the Property / Row Bungalow / Plot		Actual	As per Agreement
	North	:	Colony Road	Colony Road
	South	:	Survey No. 2284/ 1	Survey No. 2284/ 1
	East	:	Colony Road	Colony Road
	West	:	Plot No. 79	Plot No. 79
13.1	Dimensions / Boundaries of the property		Actual	As per Agreement
	North		-	-
	South		-	-
	East		-	-
	West		-	-
13.2	Latitude, Longitude & Co-ordinates of the site	:	20°04'38.7"N 73°54'55.5"E	
13.3	Whether Boundaries Matching with Actual		Yes	
14.	Extent of the site	:	Carpet Area in Sq. Ft = 1240.00 (Area as per Site Measurement) Built Up Area in Sq. Ft. = 1610.00 (Area as per Approved Building Plan)	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Built Up Area in Sq. Ft. = 1610.00 (Area as per Approved Building Plan)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Gat No. 2406/ 1 + 2407/ 1, Plot No. 80	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	At - Ozar Mig Grampanchayat Karyalay Ozar Mig, Niphad, Nashik.	
	Door No., Street or Road (Pin Code)	:	Residential Row Bungalow On Plot No. 80, Ground + First Floor, Gat No. 2406/ 1 + 2407/ 1, Grampanchayat Milkat No. 4808, Next to Shri Swami Samarth Temple, Near Chanakya Academy, Vijay Nagar Mumbai - Agra National Highway, At - Ozar Mig, Taluka - Niphad & District - Nashik, PIN Code – 422 206, State – Maharashtra, Country – India.	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2014 (As per Occupancy Certificate)	
5.	Number of Floors	:	Ground + First Floor	
6.	Type of Structure	:	R.C.C. Framed Structure	
7.	Number of Dwelling units in the building	:	Residential Row Bungalow on Plot No. 80	
8.	Quality of Construction	:	Good	
9.	Appearance of the Building	:	Good	

10.	Maintenance of the Building	:	Good
11.	Facilities Available	:	
	Lift	:	N.A
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Covered Parking
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes
III	ROW Bungalow		
1	The floor in which the Row Bungalow is situated	:	Ground + First Floor
2	Door No. of the Row Bungalow	:	Residential Row Bungalow on Plot No. 80
3	Specifications of the Row Bungalow	:	3BHK
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tile flooring
	Doors	:	Teak Wood door framed with flush doors
	Windows	:	Aluminum Sliding windows
	Fittings	:	Concealed plumbing, Concealed C.P. Fitting Wiring
	Finishing	:	Cement Plastering
4	Bungalow Tax	:	
	Assessment No.	:	Details Not Available
	Tax paid in the name of:	:	Details Not Available
	Tax amount:	:	Details Not Available
5	Electricity Service connection No.:	:	073020151771
	Meter Card is in the name of:	:	Shabbir Haji Abdul Khatik
6	How is the maintenance of the Row Bungalow?	:	Good
7	Sale Deed executed in the name of	:	Name of Owner: Shabbir Haji Abdul Khatik
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. = 1610.00 (Area as per Approved Building Plan)
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 = 1240.00 (Area as per Site Measurement)
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?	:	Owner
15	If rented, what is the monthly rent?	:	<input type="checkbox"/> 9,000.00 Expected rental income per month
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developed area
3	Any negative factors are observed which affect the market value in general?	:	No



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)	:	□ 2,500.00 to □ 3,500.00 per Sq. Ft. on Built Up Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Row Bungalow under valuation after comparing with the specifications and other factors with the Row Bungalow under comparison (give details).	:	3,000.00 per Sq. Ft. on Built Up Area
3	Break – up for the rate	:	
	i) Building + Services	:	□ 2,000.00 per Sq. Ft.
	ii) Land + others	:	□ 1,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	□ 25,600.00 per Sq. M. □ 2,378.00 per Sq. Ft.
	Guideline rate (After Depreciation)	:	□ 23,040.00 per Sq. M. □ 2,140.00 per Sq. Ft.
5	Registered Value (if available)	:	Purchaser Value - 4,50,000 /- Register No. 2888/2013 Dated.30.05.2013
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION		
a	Depreciated building rate	:	□ 1,700.00 per Sq. Ft.
	Replacement cost of Row Bungalow with Services (v(3)i)	:	□ 2,000.00 per Sq. Ft.
	Age of the building	:	10 Year
	Life of the building estimated	:	50 years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	15.00%
	Depreciated Ratio of the building	:	-
b	Total composite rate arrived for Valuation	:	-
	Depreciated building rate VI (a)	:	□ 1,700.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	□ 1,000.00 per Sq. Ft.
	Total Composite Rate	:	□ 2,700.00 per Sq. Ft.
	Remark : -		



Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Row Bungalow	1610.00 Sq. Ft.	2700.00	43,47,000.00
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			43,47,000.00

Value of Row Bungalow

Fair Market Value of the property	43,47,000.00
Realizable value of the property	41,29,650.00
Distress Value of the property	34,77,600.00
Insurable value of the property (1610.00 Sq. Ft. X ₹ 2,000.00)	32,20,000.00
Guideline value of the property (1610.00 Sq. Ft. X ₹ 2,140.00)	34,45,400.00

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 ₹ 2,500.00 to ₹ 3,500.00 per Sq. Ft. on Built Up Area. Considering the rate with attached report, current market conditions, demand and supply position, Row 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 ₹ 2,700.00 per Sq. Ft. on Built Up Area for valuation.

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	There is no threat of acquisition by Govt. CRZ Provisions not applicable.
i) Saleability	Good
ii) Likely rental values in future in and	₹ 9,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

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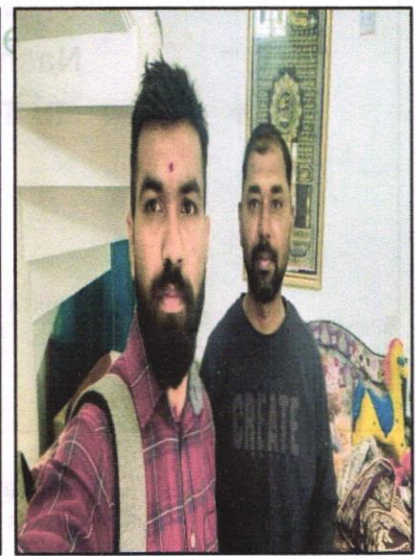
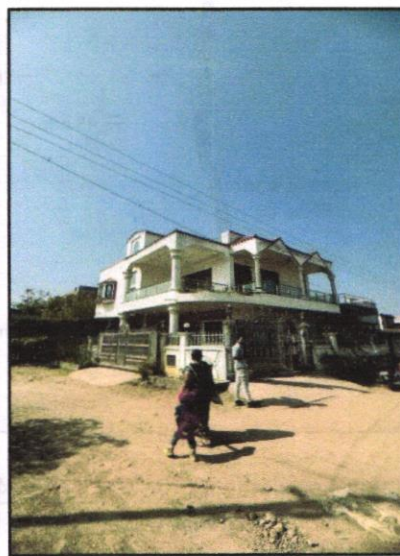
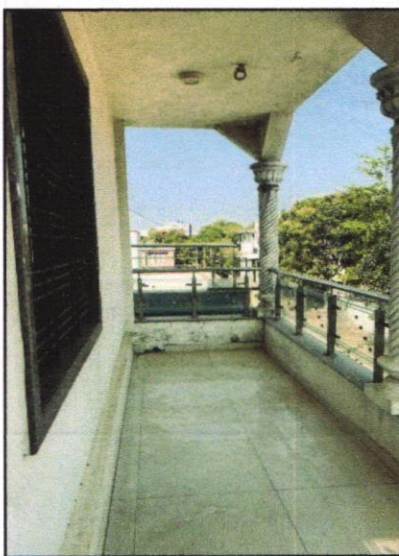
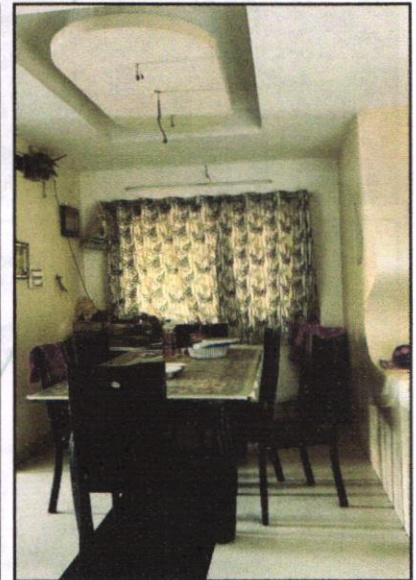
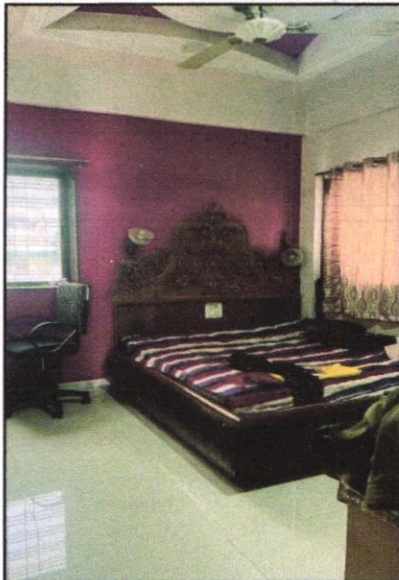
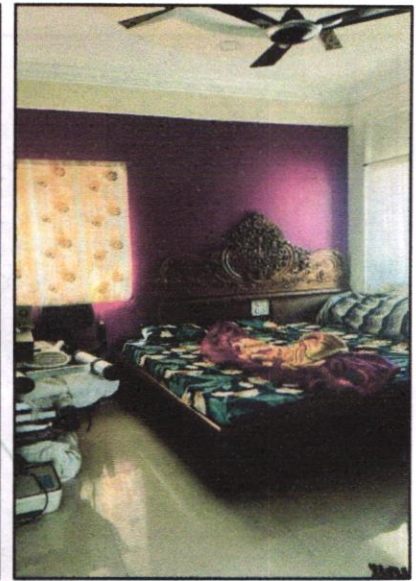
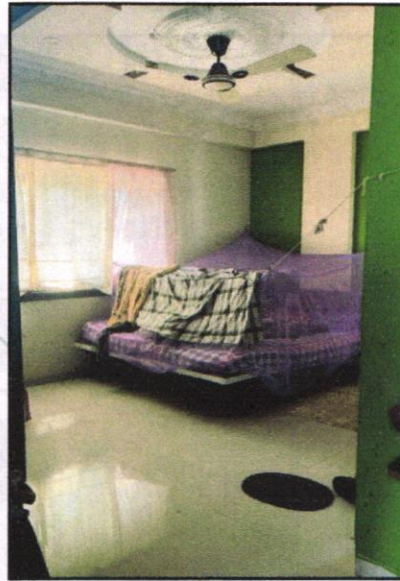
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Actual site photographs



Route Map of the property


Site u/r



Latitude Longitude: 20°04'38.7"N 73°54'55.5"E

Note: The Blue line shows the route to site from nearest railway station (Nashik Road – 22.4 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 20232024 **Language** English

Annual Statement of Rates

Selected District नाशिक

Select Taluka निफाद

Select Village मोने : शोसर

Search By Survey No Location

Select Location इतर विकसनशिल विभाग

Select	विभाग नं.	उपविभाग	दर	एकक (Sq. /)
<u>SurveyNo</u>	27/27.1	सदनिका	25600	चौ. मीटर
<u>SurveyNo</u>	27/27.2	कार्यालये	52500	चौ. मीटर
<u>SurveyNo</u>	27/27.3	दुकाने	62000	चौ. मीटर
<u>SurveyNo</u>	27/0	-	0	NA

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Price Indicators

Housing.com listing for **Aastha Aditya Sankul**. Price: ₹27.6 L | 2.40 K/sq.ft. EMI starts at 14,62 K. Location: Off Nashik Road, Near Panchwad Ganesh Mandir, Nashik. Status: Ready to Move Possession. Configuration: 2 BHK Row House. Avg. Price: 2.40 K/sq.ft. Size: 1150.00 sq.ft. (Salable Area).

OLX listing for a **2 Bds - 2 Ba - 1200 ft²** row-bungalow. Price: ₹35,00,000. Location: Ozar Airport Road, Ozar. Status: New Launch. Details: 2 Bedrooms, 2 Bathrooms, Super Builtup area (ft²): 1200, Total Floors: 2, Car Parking: 1. Listing by Sanjay Wagh, 3 days ago.



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Price Indicators

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Home > Property in Nashik > House for Sale in Nashik > House for Sale in Ojhar > 2 BHK > 1260 Sq.ft
Posted on: Dec 17, 23 Property ID: 63800819

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₹30.0 Lac **₹34.6 Lac** EMI-117k | [Can I afford it?](#) Special Price by Owner

2 BHK Owner Residential House For Sale **Ojhar, Nashik**

2 Beds 2 Baths Unfurnished

Super Built-Up Area 1260 sqft = 3.0% soft	Floor Ground (Out of 1 Floors)	Transaction Type Resale
Facing East	Furnished Status Unfurnished	Age Of Construction Under Construction

1 Photos

✔ East Facing Property

Contact Owner
Get Phone No.
Last contact made 10 days ago

Contact Owner

Malhar TwinBanglows

+91-9400000000

Get Phone No.

99acres
Buy ▾ Enter Locality / Project / Society / Landmark
Post property **FREE**

Home > Property in Nashik > House for sale in Nashik > House for sale in Ojhar > 2 BHK House for sale in Ojhar
Posted on Oct 22, 2022 Under Construction

₹37 Lac @ 4,111 per sq.ft

Estimated EMI ₹ 29,552

RERA STATUS: NOT AVAILABLE Website: <https://maharera.mahaonline.gov.in>

Overview Owner Details Recommendations

2Bedrooms 2Baths

Independent House/Villa for Sale

in Ojhar, Nashik, Maharashtra

Property (1)

1 Photos (1/1)

Area

Plot area 900 sq.ft. (83.41 sq.m.)

Built Up area: 1300 sq.ft. (120.77 sq.m.)

Carpet area: 1200 sq.ft. (111.48 sq.m.)

Price

₹ 37 Lac+ Govt Charges & Tax @ 4,111 per sq.ft. (Negotiable)

Total Floors

1 Floors

Overlooking

Park/Garden

Configuration

2 Bedrooms , 2 Bathrooms, 1 Balcony with Others

Address

Ojhar, Nashik

Facing

East

Possession in

Within 3 months

Contact Owner **FREE**

Shortlist

Send Feedback

Why should you consider this property?

East Facing
Private Garden
Close to School
Close to Hospital
Pet Friendly
Close to Markets
Gated Society
Overlooking Park/Garden


Parking Available Ceramic Flooring

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Agreement For Sale



भारतीय न्यायिक INDIA NO. JUDICIAL
रु. 20000
बीस हजार रुपये
TWENTY THOUSAND RUPEES
Rs. 20000

महाराष्ट्र MAHARASHTRA
दि. निफाड रु. 20,000 अ.क्र. 69
ता १५/३/२०१३

शमनाथ नरहारी हाडप
स्टॅम्प वेंडर निफाड
5/84

न.प.३
कसा.क्र. (2006/2013)
१-१४

शासकिय मुल्यांकन : रु. ४,४१,०००/-
खरेदी किंमत : रु. ४,५०,०००/- गुद्रांक शुल्क : रु. २२,५००/-

॥ यो साई ॥
कायम फॅक्टरी खरेदीखत
कायम फॅक्टरी १ रेदीखत आज दिनांक ३० माहे मे, २०१३, गुन्वार ते दिवशी निफाड गुळामी.

१०० अ.क्र. ६९
३०/३/१९८९३

१७ MAI

रामनाथ नरहारी हाडप
स्टॅम्प वेंडर निफाड
5/84

न.प.३
कसा.क्र. (2006/2013)
१-१४

THE SUB-REGISTRAR
NIPHADE

वतु:सिमा खालीलप्रमाणे :-

गट नंबर	प्लॉट नं.	पूर्व	पश्चिम	दक्षिण	उत्तर
२४०६/१+	८०	वॉलनी रोड	प्लॉट नं. ७९	सर्व्हे नं.	वॉलनी रोड
२४०७/२				२२८४/९	

येणेप्रमाणे वतु:सिमापूर्वक विनशेती प्लॉट मिळकत जल, तरु, काष्ट, पाषाण, निधी, निक्षेप, तदंगभूत दस्तुंसह मिळकत, त्यामधील जाणेयेण्याचे, वागवहिवाटीचे, रस्त्याचे प्रकांसह मिळकत दरोबरस्त. (यापुढे सदर विनशेती प्लॉट मिळकतीचा जल्लेख "सदर मिळकत" असा संक्षिप्तासाठी केलेला आहे).

२) वर कलम-१ मध्ये वर्णन केलेली विनशेती प्लॉट मिळकत ही लिहून देणार यांचे स्वकाराजित मालकीची व करबे वहिवाटीची अशी असून लिहून देणार यांच्या नाव्यात व करजात आहेत. सदरची प्लॉट मिळकत ही लिहून देणार यांनी पुराव्याची

रामनाथ नरहारी हाडप
स्टॅम्प वेंडर निफाड
5/84

न.प.३
कसा.क्र. (2006/2013)
२-१४

शब्बीर हाजी अब्दुल खाटीक,
वय : ४५ वर्ष, व्यवसाय : शेती व व्यापार,) लिहून देणार
रा. मु. पो. ओझर (मिग),)
ता. निफाड, जि. नाशिक.)

यांसी

श्री. नितीन हरिश्चंद्र अहमिरे,
वय : ३८ वर्ष, व्यवसाय : शेती व व्यापार,) लिहून देणार
रा. मु. पो. ओझर (मिग),)
ता. निफाड, जि. नाशिक.)

रामनाथ नरहारी हाडप
स्टॅम्प वेंडर निफाड
5/84

न.प.३
कसा.क्र. (2006/2013)
३-१४

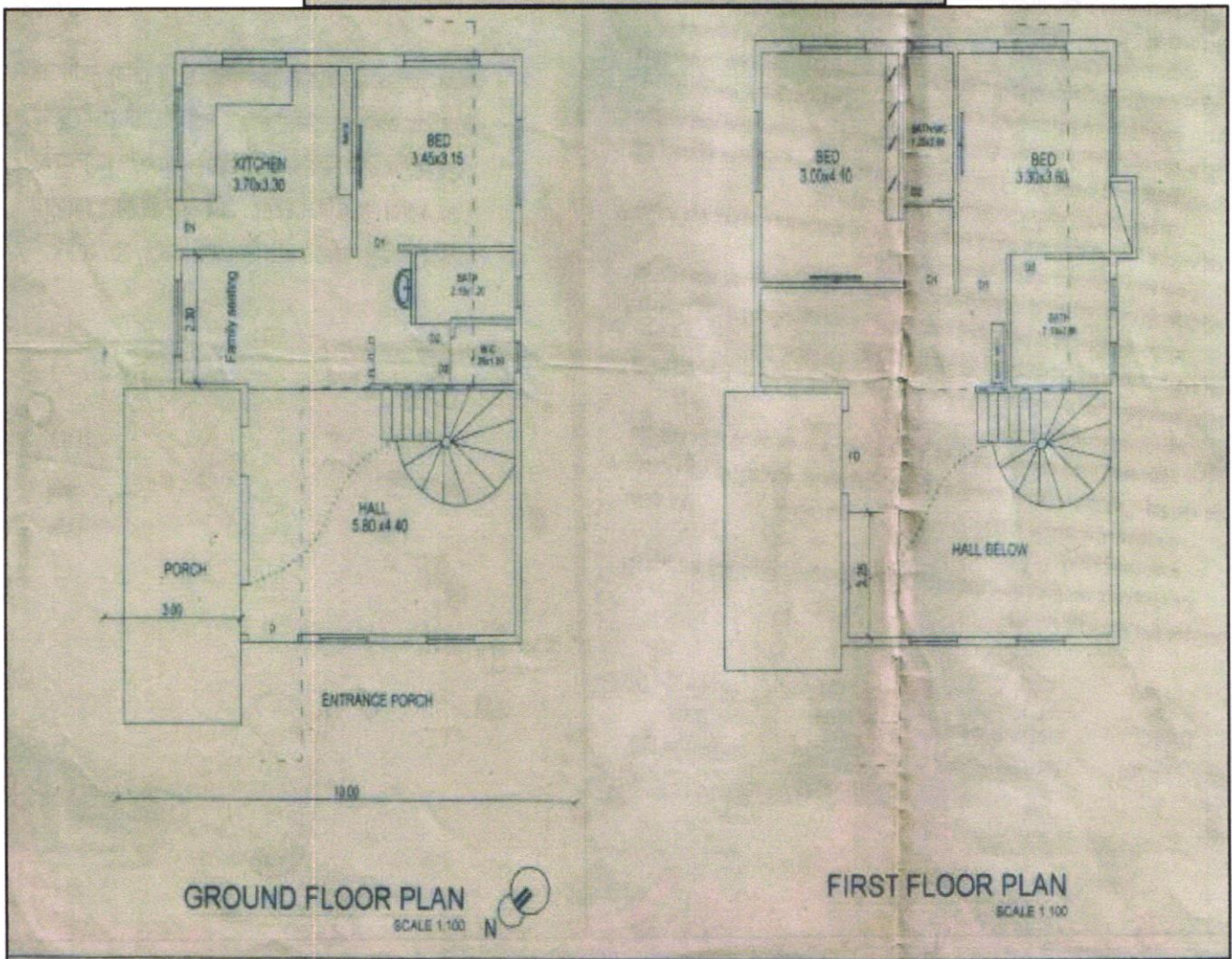
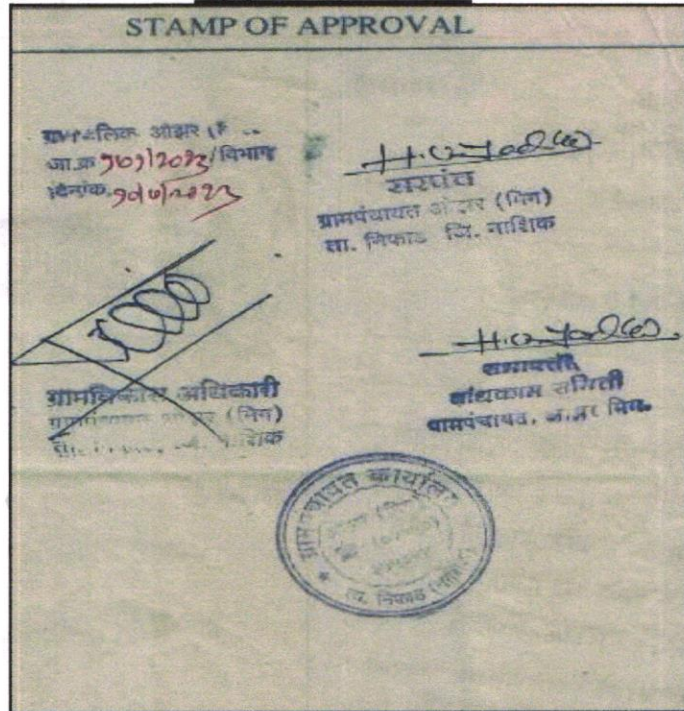
कारणे कायम फॅक्टरी खरेदीखत लिहून देता ऐसा जे की,

१) मिळकतीचे वर्णन :
तुकडी जिल्हा नाशिक, पोटा तुकडी तालुका निफाड पैकी मौजे ओझर या गावातील, ग्रामपंचायत ओझर हद्दीतील विनशेती प्लॉट मिळकत यांसी वर्णन खालीलप्रमाणे :-

गट नंबर	प्लॉट नंबर	क्षेत्र (चौ.मी.)	आकार (रुपये पैसे)
२४०६/१+२४०७/१	८० ऐशी	१४५.५०	७.३०



Approved Plan



Commencement Certificate & Occupancy Certificate

स्थान ११३५
 दिनांक: ३०/०७/२०१३
 श्री. शब्बीर हानी अब्दुल खतिक
 मे. सरपंच साहेब, ग्रामपालिका ओझर, ता. निफाड, जि. नाशिक जंजिरा-
 विषय - बांधकाम परवानगी ठाकून...

॥ सत्यमेव जयते ॥
 (प्र.पं.का.नं. ५२ प्रमाणे)
 ग्रामपालिका कार्यालय ओझर (मिग) ता. निफाड
 # बांधकाम परवानगी #
 ज. सं. १७३/२०१३

संदर्भ - ग्रामपंचायत ओझर (मिग) ता. निफाड जि. नाशिक चौथे क्रमांकाचे वि. नं. ४२८०८-२४००७/९ मधील ८० मधील ८० मध्ये आर.सी.सी. इमारतीचे बांधकाम करणेबाबतची प्रतीक्षा राहिली आहे. याबाबतची बांधकाम परवानगी देण्यात येत आहे. बांधकाम करणेबाबतची प्रतीक्षा राहिली आहे. याबाबतची बांधकाम परवानगी देण्यात येत आहे.

१- अल्प बांधकाम करतांना सरकारी व खाजगी जमिनी अतिरिक्त न होऊ देता व कोणतेही रस्त्याचे व इमारतीचे नुकसान न होता बांधकाम करावे.
 २- घर वगैरे बांधकाम करताना बांधकाम करणेबाबतची प्रतीक्षा राहिली आहे. याबाबतची बांधकाम परवानगी देण्यात येत आहे.
 ३- ओझर गांधी टाऊन प्लॅनिंग स्कीम लागू झाल्याचे व भविष्य काळातील सर्व रस्त्यांचे व वास्तूंचे बांधकाम करणेबाबतची प्रतीक्षा राहिली आहे. याबाबतची बांधकाम परवानगी देण्यात येत आहे.
 ४- टाऊन प्लॅनिंग स्कीमनुसार पुढे मागे सांख्यिक हितासाठी बांधकाम करणेबाबतची प्रतीक्षा राहिली आहे. याबाबतची बांधकाम परवानगी देण्यात येत आहे.
 ५- अल्प बांधकाम करताना बांधकाम करणेबाबतची प्रतीक्षा राहिली आहे. याबाबतची बांधकाम परवानगी देण्यात येत आहे.
 ६- निर्यात (वास्तू) बांधकाम करणेबाबतची प्रतीक्षा राहिली आहे. याबाबतची बांधकाम परवानगी देण्यात येत आहे.
 ७- अल्प बांधकाम करताना बांधकाम करणेबाबतची प्रतीक्षा राहिली आहे. याबाबतची बांधकाम परवानगी देण्यात येत आहे.
 ८- बांधकाम परवानगी मिळाले तारखेपासून एक वर्षांपेक्षा बांधकाम करणेबाबतची प्रतीक्षा राहिली आहे. याबाबतची बांधकाम परवानगी देण्यात येत आहे.

१- बांधकाम करताना परामर्श संजाल बांधणे जसरीच आहे. परत संजाल नसेल तर बांधकाम परवानगी रद्द करण्यात येईल.
 टीप जादा शर्त - वरील शर्तीचे व बांधीचे वास्तु अतिरिक्त न होऊ न देता करावे. मालकी जमिनी पुढचे रस्त्याचे बाजूने पागे जाऊन अजापमाने बांधकाम करणेबाबतची प्रतीक्षा राहिली आहे. याबाबतची बांधकाम परवानगी देण्यात येत आहे.

वरील सर्व शर्ती व बांधीचे वास्तु अतिरिक्त न होऊ न देता करावे व पुढील कायदेशीर बांधीत तुम्ही जबाबदार राहात. याची जाणीव घेवून बांधकाम करावे. कळारे, तारीख - १०/०७/२०१३

शब्बीर हानी अब्दुल खतिक
 ग्रामपालिका ओझर (मिग)
 ता. निफाड, जि. नाशिक

सहायक अभियंता
 बांधकाम विभाग
 ग्रामपालिका ओझर (मिग)
 ता. निफाड, जि. नाशिक

॥ सत्यमेव जयते ॥
 ग्रामपंचायत कार्यालय, ओझर (मिग)
 ता. निफाड, जि. नाशिक • फोन (०२५५०) २४०५४
 दिनांक: ३०/०७/२०१३

बांधकाम पूर्णत्वाचा दाखला

सरपंच/ग्रामविकास अधिकारी ग्रामपंचायत ओझर (मिग) ता. निफाड जि. नाशिक यांचेकडून दाखला देण्यात येती की, श्री. शब्बीर हानी अब्दुल खतिक यांनी वि. नं. ४२८०८-२४००७/९ मधील प्लॉट नं. ८० त्याचा प्र.पं.मि.नं. ४८०८ मध्ये आर.सी.सी. इमारतीचे बांधकाम पूर्ण केले आहे. या दाखला विला असे. ता. २६/०७/२०१३

शब्बीर हानी अब्दुल खतिक
 ग्रामपालिका ओझर (मिग)
 ता. निफाड, जि. नाशिक

शब्बीर हानी अब्दुल खतिक
 ग्रामपालिका ओझर (मिग)
 ता. निफाड, जि. नाशिक

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 **₹ 43,47,000.00 (Rupees Forty-Three Lakh Forty-Seven Thousand Only)**. The **Realizable Value** of the above property is **₹ 41,29,650.00 (Rupees Forty-One Lakh Twenty-Nine Thousand Six Hundred Fifty Only)** and the **Distress value** is **₹ 34,77,600.00 (Rupees Thirty-Four Lakh Seventy-Seven Thousand Six Hundred Only)**.

Place: Nashik

Date: 02.03.2024

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: 2024.03.02 17:36:40 +05'30'

Auth. Sign.

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

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 02.03.2024 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 has personally inspected the property on 29.02.2024. 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 Shabbir Haji Abadul Khatik from Shri. Nitin Harishchandra Ajmire as per Agreement for Sale No. 2888/2013 Dated.30.05.2013
2.	purpose of valuation and appointing authority	As per client request, to ascertain the present market value of the property for Bank of Baroda, Regional Office. to assess value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Swapnil Wagh– Site Engineer Binu Surendran – Technical Manager Chintamani Chaudhari – Technical Officer
4.	disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	date of appointment, valuation date and date of report;	Date of Appointment – 29.02.2024 Valuation Date - 02.03.2024 Date of Report - 02.03.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on - 29.02.2024
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 **2nd March 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 **1610.00 Sq. Ft. Built Up Area** owned by **Name of Owner: Shabbir Haji Abadul Khatik**. 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 **Name of Owner: Shabbir Haji Abadul Khatik**. 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 **1610.00 Sq. Ft. Built Up Area**

Condition & Repair

In the absence of any information to the contrary, we have assumed that there are no abnormal ground conditions, nor archaeological remains present which might adversely affect the current or future occupation, development or value of the property. The property is free from rat, infestation, structural or latent defect. No currently known deleterious or hazardous materials or suspect techniques will be used in the construction of or subsequent alteration or additions to the property and comments made in the property details do not purport to express an opinion about, or advise upon, the condition of uninspected parts and should not be taken as making an implied representation or statement about such parts

Valuation Methodology

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 **1610.00 Sq. Ft. Built Up Area**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
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.



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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: 02.03.2024

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: 2024.03.02 17:36:51 +05'30'

Auth. Sign.

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

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