

CHALLAN MTR Form Number-6



Department Inspector General Of Registration				Payer Detail	s				
Search Fee		TAX ID / TA	N (if Any)					-	
Type of Payment Other Items		PAN No.(If A	SOLITION STATE						
Office Name NSK1_HQR SUB REGISTRAR NASHII	K 1	Full Name	фрисальт	Adv A F Pipada					
ocation NASHIK									
Year 2020-2021 From 05/08/2018 To 11/0	06/2020	Flat/Block f	No.	317/1					
Account Head Details	Amount In Rs.	Premises/B	uilding						
0030072201 SEARCH FEE	75.00	Road/Stree	t	District Court					
		Area/Locality Town/City/District		Nashik					
		PIN			4 2		2 0	0	2
		Remarks (II Flat No.11 30/1A-2-5-3	in A wing i	in Omkar Plaza Co- artakali	op Hsg	Soc	c Plot No	9.88 S	ir N
		Amount In	Seventy	Five Rupees Only					
Total	75.00	Words							_
Payment Details STATE BANK OF INDIA	A		F	OR USE IN RECEIV	ING BA	NK			
Cheque-DD Details		Bank CIN	Ref. No.	00040572020061	197127	IKC	DAOHKM	S7	
Cheque/DD No.		Bank Date	RBI Date	11/06/2020-16:24	:56	No	t Verified	with I	RBI
Name of Bank		Bank-Branc	h	STATE BANK OF	INDIA				

Department ID : Mobile No. : 9422750803 NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document सदर चलन "टाइप ऑफ पेमेट" मध्ये नमुद कारणासाठीच लागु आहे - इंटर कारणांसाठी किंवा नोदंणी न करावयाच्या दस्तांसाठी लागु नाही -

AMRUTLAL FULCHAND PIPADA

B.Com., LL.B. ADVOCATE Mob.: 9422750803



ANAND AMRUTLAL PIPADA

B.S.L., LL.B., D.C.C.I., D.C.L. ADVOCATE

Mob.: 9028191200

Chamber No. 317, Building No. 1, District Court, Nashik - 422 002. ©: 0253 - 2573445 E-mail: anand344@yahoo.com

To. The Chief Manager. SBL RACPC Nashik.

Subject :- Title Certificate with respect of All that piece and parcel of Plot No.88 having area admeasuring 1987.00 sq.mtrs. of Survey No. 30/1A+2+5+30/3+1pai+2pai situated at village Agartakali, within the limits of Nashik Municipal Corporation, Tal. & Dist. Nashik bounded together as follows:-

> East Survey No.30/6

West Plot No.87

South Road

Upanagar Colony Road North

Ref:- The property bearing Flat No.11 having built-up area admeasuring 55.76 sq.mtrs on first floor in A wing in building known as Omkar Plaza Coop Hsg Soc Ltd constructed on Plot No.88 having area admeasuring 1987.00 sq.mtrs. of Survey No. 30/1A+2+5+30/3+1pai+2pai situated at village Agartakali, within the limits of Nashik Municipal Corporation, Tal. & Dist. Nashik bounded as follows:-

> East Marginal Space West Marginal Space South Marginal Space North Flat No.12 & 13

Respected Sir,

The Home Equity Loan proposal file of Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil Kumavat is entrusted to me, who is availing loan from State Bank of India in respect of subject property and called upon me to issue title search report. After scrutiny of the documents contained in the said file, I am sp My Title Certificate as under:-

In respect of Subject property I already issued Title Investigation Report dated 04/08/2018. In the said report I have given the description of the documents of the property and also the permissions which are obtained i.e. NA order, details of mutation entries etc. for getting the title chain of acquisition of the property by the land owner. The copy of the said title report is attached with this title search report as the part and parcel. No new adverse mutation entries are found on latest 7/12 extract.

In My the Title Investigation Report all details are provided hence this supplementary title search report is given.

- Building plan is approved by Nashik Municipal Corporation under Sanction of Building Permit & Commencement Certificate No. LND/ BP/ Nashik/ 230/ 592 dated 19/07/2002 & Completion Certificate is issued by Nashik Municipal Corporation vide order no. Ja. No./ Naravi/ Nashik/ 3949 dated 23/09/2003.
- 2. Agreement for Sale executed by Omkar Plaza Co-op Hsg Soc Ltd through its chairman Maganbhai Khimjibhai Patel in favour of Mr. Nilesh Prakash Kortikar in respect of Flat No.11 having built-up area admeasuring 55.76 sq.mtrs on first floor in A wing in building known as Omkar Plaza Co-op Hsg Soc Ltd constructed on Plot No.88 having area admeasuring 1987.00 sq.mtrs. of Survey No. 30/1A+2+5+30/3+1pai+2pai situated at village Agartakali, within the limits of Nashik Municipal Corporation, Tal. & Dist. Nashik. Said Agreement for Sale is registered in the office of Sub Registrar Nashik-2 at Sr. No.4808 on 03/10/2003.
- 3. Sale Deed executed by Omkar Plaza Co-op Hsg Soc Ltd through its chairman Maganbhai Khimjibhai Patel in favour of Mr. Nilesh Prakash Kortikar in respect of Flat No.11 having built-up area admeasuring 55.76 sq.mtrs on first floor in A wing in building known as Omkar Plaza Co-op Hsg Soc Ltd constructed on Plot No.88 having area admeasuring 1987.00 sq.mtrs. of Survey No. 30/1A+2+5+30/3+1pai+2pai situated at village Agartakali, within the limits of Nashik Municipal Corporation, Tal. & Dist. Nashik. Said Sale

Deed is registered in the office of Sub Registrar Nashik-2 at Sr. No.360 on 20/01/2017.

- 4. Agreement for Sale executed by Mr. Nilesh Prakash Kortikar in favour of Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil Kumavat in respect of Flat No.11 having built-up area admeasuring 55.76 sq.mtrs on first floor in A wing in building known as Omkar Plaza Co-op Hsg Soc Ltd constructed on Plot No.88 having area admeasuring 1987.00 sq.mtrs. of Survey No. 30/1A+2+5+30/3+1pai+2pai situated at village Agartakali, within the limits of Nashik Municipal Corporation, Tal. & Dist. Nashik. Said Agreement for Sale is registered in the office of Sub Registrar Nashik-4 at Sr. No.2273 on 05/04/2017.
- 5. Transfer Deed executed by Mr. Nilesh Prakash Kortikar in favour of Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil Kumavat in respect of Flat No.11 having built-up area admeasuring 55.76 sq.mtrs on first floor in A wing in building known as Omkar Plaza Co-op Hsg Soc Ltd constructed on Plot No.88 having area admeasuring 1987.00 sq.mtrs. of Survey No. 30/1A+2+5+30/3+1pai+2pai situated at village Agartakali, within the limits of Nashik Municipal Corporation, Tal. & Dist. Nashik. Said Transfer Deed is registered in the office of Sub Registrar Nashik-4 at Sr. No.2973 on 04/05/2017.
- 6. Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil Kumavat took loan from State Bank of India, on subject flat.
- 7. Considering the My Title Investigation Report & Transfer Deed & Agreement for sale and above reference documents, I am of the opinion that the subject property of Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil Kumavat is clear, marketable subject to Charge of State Bank of India, Nashik.
- 8. I have taken search for the period 05/08/2018 to 11/06/2020. Also Index-II search is taken on the basis of available data. No adverse entries are found & there is no charge on subject property except the charge of State Bank of India.

Please do the Additional Equitable Mortgage of above mentioned property in respect of additional loan amount & collect the following documents from Borrower if not collected previously:-

Document Collected Before Disbursement:-

Original Transfer Deed with registration receipt in favour of Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil Kumavat which is registered in the office of Sub Registrar Nashik-4 at Sr. No.2973 on 04/05/2017.

 Original Agreement for Sale with registration receipt in favour of Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil-Kumavat which is registered in the office of Sub Registrar Nashik-4 at Sr. No.2273 on 05/04/2017.

 Original Sale Deed with registration receipt in favour of Mr. Nilesh Prakash Kortikar which is registered in the office of Sub Registrar Nashik-2 at Sr. No.360 on 20/01/2017.

 Original Agreement for Sale with registration receipt in favour of Mr. Nilesh Prakash Kortikar which is registered in the office of Sub Registrar Nashik-2 at Sr. No.4808 on 03/10/2003.

5. Original Share Certificate.

6. Copy of Registration Certificate of Society.

7. Latest 7/12 extract with N.A. Tax receipt.

8. Latest Property Tax receipt.

Place:- Nashik

Date:- 11/06/2020

M +

A. F. Pipada





CHALLAN MTR Form Number-6



GRN MH004756027201819E BARCO	DE HINTERMANNEN	THE REPORT OF THE RE	III Date	04/08/2018-12:49	:03	Form	ID		
Department Inspector General Of Registration			Payer Details						
Search Fee		TAX ID (If A	ny)						
Type of Payment Other Items		PAN No.(If A)	oplicable)						
Office Name NSK1_HQR SUB REGISTRA	AR NASHIK 1	Full Name		Adv A F Pipada					
Location NASHIK									
Year 2015-2019 From 03/08/20	06 To 04/08/2018	Flat/Block N	io.	317/1					
Account Head Details	Amount In Rs.	Premises/B	gnibliu						
0030072201 SEARCH FEE	325.00	Road/Street District court							
		Area/Locali	2	Nashik					
		PIN			4	2	2	0	0 2
		Remarks (If Flat No.11 i No30/1A-2-5	n A wing	in Omkar Plaza Co Agartakali	-op H	ing S	oc Li	d Plot N	vo.BB Sr
		Amount In	Three H	lundred Twenty Five	Rupe	es O	nly		
Total	325.00	Words	1				_	_	-
Payment Details STATE BAN	K OF INDIA		Ŧ	FOR USE IN RECEIV	ING I	BAN	K		
Cheque-DD Det	alls	Bank CiN	Ref. No.	00040572018080	04116	12	KOOSI	внмнз	
Cheque/DO No.		Bank Date	RBI Date	04/08/2018-12:49	9:39	1	lat Ve	rifled wi	th RBI
Name of Bank		Bank-Branc	h	STATE BANK OF	FIND	IA.			
Name of Branch		Scrall No	Date	Not Verified with	Scro	A.			

NOTE:- This challan is valid for reason mentioned in Type of payment only. Not valid for other reasons or unregistered document sair calara Tap Aar pool respected a larger Aaro [trkanada] is the restrict rekranger of the respective of the restriction of the re

AMRUTLAL FULCHAND PIPADA

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Mob.: 9028191200

Chamber No. 317, Building No. 1, District Court, Nashik - 422 002.

©: 0253 - 2573445 E-mail: anand344@yahoo.com

Annexure - B: Report of Investigation of Title in respect of immovable Property

1	ome office seeking opinion.	ess RACPC, NASHIK.
	b) Reference No. and date of the let under the cover of which the document tendered for scrutiny are forwarded.	ter Nil.
	c) Name of the Borrower.	Mr. Sunil Mohan Kumavat Mrs. Varsha Sunil Kumavat.
2.	a) Name of the unit/ concern/ company person offering the property/ (ies) a security.	V/ Mr Sunfl Mr I
	b)Constitution of the unit/concern person/body/authority offering the property for creation of charge.	and the same of th
F 1	 c) State as to under what capacity is security offered (whether as joint applicant or borrower or as guarantor, etc.) 	Joint Applicants.
3. i	Complete or full description of the mmovable property/ (ies) offered as ecurity including the following details.	
6	a) Survey No.	Plot No.88 of Survey No. 30/1A+2+5+30/3+1pai+2pai
Pi	Door/House no. (in case of house roperty)	Flat No.11 on first floor in A wing in building known as Omkar Plaza Co-op Hsg Soc Ltd
ar	Extent/ area including plinth/ built up ea in case of house property	Built-up area admeasuring 55.76 sq.mtrs.
(d)		Village Agartakali, Tal. & District Nashik.

	Nashik-2 at S	r.
	No.4808	
5.	a) Whether certified copy of all tite documents are obtained from to relevant sub-registrar office at compared with the documents ma available by the proposed mortgage (Please also enclose all such certific copies and relevant fee receipts alon with the TIR.)	obtained. Original documents are not verified as those are in the custody of de Aspire Home Finance Ltd.
	b) i) Whether all pages in the certification of title documents which a obtained directly from Sub-Registrar office have been verified page by paying the document of the certification.	re 's ge
	ii) Whether the certified copies of tit documents are not available, the coprovided should be compared with the original to ascertain whether the tot page numbers in the copy tally page it page with the original produced. (In case originals title deed is no produced for comparing with the certified or ordinary copies should it handled more diligently & cautiously	he mal by ot the be
6.	a) Whether the records of registr office or revenue authorities releva	Yes, record of registrar office is nt available on Online Portal from year re 2002 but the system was not
	b) If such online/computer records a available, whether any verification cross checking are made and to comments/ findings in this regard.	or

	clog on title is involved, search should be made for a further period, depending on the need for clearance of such clog on the Title. In case of property offered as security for loans of Rs.1.00 crore and above, search of title/ encumbrances for a period of not less than 30 years is mandatory.(Separate Sheets may be used)	
9.	Nature of Title of the intended Mortgagor over the Property (whether full ownership rights, Leasehold Rights, Occupancy/ Possessory Rights or Inam Holder or Govt. Grantee/Allottee etc.)	.0
10.	If leasehold, whether; a) lease Deed is duly stamped and registered	7
	b) lessee is permitted to mortgage the Leasehold right,c) duration of the Lease/unexpired period of lease,	
	d) if, a sub-lease, check the lease deed in favour of Lessee as to whether lease deed permits sub-leasing and mortgage by Sub-Lessee also.	
	e) Whether the leasehold rights permits for the creation of any superstructure (if applicable)?	
	f) Right to get renewal of the leasehold rights and nature thereof.	
11.	If Govt. grant/ allotment/Lease- cum/Sale Agreement, whether;	No.
	 a) grant/ agreement etc. provides for alienable rights to the mortgagor with or without conditions, 	

	mortgage;	
	h) Any other aspect affecting the validity of the title passed through the gift/settlement deed.	•
15.	(a) In case of partition/family settlement deeds, whether the original deed is available for deposit. If not the modality/procedure to be followed to create a valid and enforceable mortgage. (b) Whether mutation has been effected and whether the mortgagor is in possession and enjoyment of his share. (c) Whether the partition made is valid in law and the mortgagor has acquired a mortgagable title thereon. (d) In respect of partition by a decree of court, whether such decree has become final and all other conditions/formalities are completed/ complied with. (e) Whether any of the documents in question are executed in counterparts or in more than one set? If so, additional precautions to be taken for avoiding multiple mortgages?	No.
16.	Whether the title documents include any testamentary documents /wills? (a) In case of wills, whether the will is registered will or unregistered will? (b) Whether will in the matter needs a mandatory probate and if so whether the same is probated by a competent court?	
	(c) Whether the property is mutated on the basis of will?	
	(d) Whether the original will is available?	(2)

	specifically authorizes the mortgage of	
	the property?	
	(c) If so additional precautions / permissions to be obtained for creation of valid mortgage?	•
	(d) Requirements, if any for creation of mortgage as per the central/state laws applicable to the trust in the matter.	-
20.	(a) If the property is Agricultural land, whether the local laws permit mortgage of Agricultural land and whether there are any restrictions for creation/enforcement of mortgage.	No.
	(b) In case of agricultural property other relevant records/documents as per local laws, if any are to be verified to ensure the validity of the title and right to enforce the mortgage?	No.
	(c) In the case of conversion of Agricultural land for commercial purposes or otherwise, whether requisite procedure followed / permission obtained.	Yes.
21.	Whether the property is affected by any local laws or other regulations having a bearing on the creation security (viz. Agricultural Laws, weaker Sections, minorities, Land Laws, SEZ regulations, Costal Zone Regulations, Environmental Clearance, etc.),	No.
22.	(a) Whether the property is subject to any pending or proposed land acquisition proceedings?	No.
	(b) Whether any search/enquiry is made with the Land Acquisition Office and the outcome of such search/enquiry.	No.

	ii) If yes, whether the search of charges of the property (to be mortgaged) has been carried out with Registrar of Companies (RoC) in respect of such vendor company / LLP (seller) and the vendee company (purchaser)?	
	iii) Whether the above search of charges reveals any prior charges / encumbrances, on the property (proposed to be mortgaged) created by the vendor company (seller)? Yes / No.	
	iv) If the search reveals encumbrances / charges whether such charges / encumbrances have been satisfied ? Yes / No.	
26.	In case of Societies, Association, the required authority/power to borrower and whether the mortgage can be created, and the requisite resolutions, bye-laws.	No.
27.	(a) Whether any POA is involved in the chain of title?	No.
	(b) Whether the POA involved is one coupled with interest, i.e. a Development Agreement-cum-Power of Attorney. If so, please clarify whether the same is a registered document and hence it has created an interest in favour of the builder/developer and as such is irrevocable as per law.	No.

	(h) The unequivocal opinion on the	
	enforceability and validity of the	The state of the s
28.	Whether mortgage is being created by a POA holder, check genuineness of the Power of Attorney and the extent of the powers given therein and whether the same is properly executed/stamped/ authenticated in terms of the Law of the place, where it is executed.	
29.	If the property is a Flat / apartment or residential / commercial complex, check and comment on the following:	/ 70/
	(a) Promoter's/Land owner's title to the land/building;	Omkar Plaza Co-op Hsg. Soc. Ltd is the owner of subject plot.
	(b) Development Agreement/Power of Attorney;	No.
	(c) Extent of authority of the Developer/builder;	No.
	(d) Independent title verification of the Land and/or building in question;	No.
	(e) Transfer Deed & Agreement for Sale (duly registered);	Yes.
	(f) Payment of proper stamp duty;	Yes.
	(g) Requirement of registration of sale agreement, development agreement, POA, etc.;	Not required.
	(h) Approval of building plan, permission of appropriate/local authority, etc.;	Building plan is approved by Nashik Municipal Corporation under Sanction of Building Permit & Commencement Certificate No. LND/BP/nashik/230/592 dated 19/07/2002 & Completion Certificate is issued by Nashik Municipal Corporation vide order no. Ja. No./ Naravi/ Nashik/3949 dated 23/09/2003.

32.	Details regarding property tax or land revenue or other statutory dues paid/payable as on date and if not paid, what remedy?	Yes.
33.	(a) Urban land ceiling clearance, whether required and if so, details thereon. (b) Whether No Objection Certificate under the Income Tax Act is required/obtained.	Not required.
34.	Details of RTC extracts/mutation extracts/ Katha extracts pertaining to the property in question.	100

- Mutation Entry No.3245 dated 29/09/2001 shows that Laxmikant Vasudeoprasad Tiwari sold Plot No.88 having area admeasuring 1987.00 sq.mtrs. of Survey No. 30/1A+2+5+30/3+1pai+2pai situated at village Agartakali, to Omkar Plaza Co-op Plsg Soc Ltd through its chairman Maganbhai Khimjibhai Patel, Said Sale Deed is registered in the office of Sub Registrar Nashik-2 at Sr. No.8954 on 28/09/2001.
- Building plan is approved by Nashik Municipal Corporation under Sanction of Building Permit & Commencement Certificate No. LND/ BP/ nashik/ 230/ 592 dated 19/07/2002 & Completion Certificate is issued by Nashik Municipal Corporation vide order no. Ja. No./ Naravi/ Nashik/ 3949 dated 23/09/2003.
- Agreement for Sale executed by Omkar Plaza Co-op Hsg Soc Ltd through its chairman Maganbhai Khimjibhai Patel in favour of Mr. Nilesh Prakash Kortikar in respect of Flat No.11 having built-up area admeasuring 55.76 sq.mtrs on first floor in A wing in building known as Omkar Plaza Co-op Hsg Soc Ltd constructed on Plot No.88 having area admeasuring 1987.00 sq.mtrs. of Survey No. 30/1A+2+5+30/3+1pai+2pai situated at village Agartakali, within the limits of Nashik Municipal Corporation, Tal. & Dist. Nashik. Said Agreement for Sale is registered in the office of Sub Registrar Nashik-2 at Sr. No.4808 on 03/10/2003.
- Sale Deed executed by Omkar Plaza Co-op Hsg Soc Ltd through its chairman Maganbhai Khimjibhai Patel in favour of Mr. Nilesh Prakash Kortikar in

36.	(a) Whether the property offered as security is clearly demarcated? (b) Whether the demarcation/ partition of the property is legally valid? (c) Whether the property has clear access as per documents?	Yes.
37.	Whether the property can be identified from the following documents, and discrepancy/doubtful circumstances, if any revealed on such scrutiny? (a) Document in relation to electricity connection; (b) Document in relation to water connection; (c) Document in relation to Sales Tax Registration, if any applicable; (d) Other utility bills, if any.	Yes.
38.	In respect of the boundaries of the property, whether there is a difference/discrepancy in any of the title documents or any other documents (such as valuation report, utility bills, etc.) or the actual current boundary? If so please elaborate/comment on the same.	No
39.	approved/sanctioned plans are made	

be furnished.

Whether the registered agreement for sale as prescribed in the above Act / Rules there under is executed?

Whether the details of the apartment / - plot in question are verified with the list of number and types of apartments or plots booked as uploaded by the promoter in the website of The Real Estate Regulatory Authority?

Date:- 04/08/2018

Place: - Nahsik

A. F. Pipada Advocate

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- In case of Stilt Third/ subsequent charge in favour of the Bank, there is mortgages/ charges of Aspire Home Finance Ltd other than already stated in the Loan documents and agreed to by the Mortgagor and the Bank (Delete, whichever is inapplicable).
- Minor/(s) and his/their interest in the property/(ies) is to be extend of (specify the share of the Minor with Name). (Strike out if Not Applicable.).:-

Not Applicable.

- The Mortgage if created, will be available to the Bank for the liability of the intending Borrower, Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil Kumavat.
- 9. I Certify that Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil Kumavat as a Member of Omkar Plaza Co-op Hsg Soc Ltd has/have an absolute, clear and marketable title subject to charge of Aspire Home Finance Ltd over the Schedule II property/(ies.) I further certify that the above title deeds are genuine and a valid mortgage can be created and the said Mortgage would be enforceable.
- 10. In case of creation of Mortgage by Deposit of title deeds, we certify that the deposit of following title deeds/ documents would create a valid and enforceable mortgage.

Document Collected Before Disbursement:-

- Certified Copy of Transfer Deed with registration receipt in favour of Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil Kumavat which is registered in the office of Sub Registrar Nashik-4 at Sr. No.2973 on 04/05/2017.
- Photo Copy of Agreement for Sale with registration receipt in favour of Mr. Sunil Mohan Kumavat & Mrs. Varsha Sunil Kumavat which is registered in the office of Sub Registrar Nashik-4 at Sr. No.2273 on 05/04/2017.
 - Photo Copy of Sale Deed with registration receipt in favour of Mr.
 Nilesh Prakash Kortikar which is registered in the office of Sub Registrar Nashik-2 at Sr. No.360 on 20/01/2017.

All other documents in custody of Aspire Home Finance Ltd in respect of subject Flat.

There are no legal impediments for creation of the Mortgage under any applicable
 Law/ Rules in force.

12. It is certified that property is SARFAESI compliant.

SCHEDULE OF THE PROPERTY/IES.

Schedule:-I of The Property Referred to Above

All that piece and parcel of non agricultural land of Plot No.88 having area admeasuring 1987.00 sq.mtrs. of Survey No. 30/1A+2+5+30/3+1pai+2pai situated at village Agartakali, within the limits of Nashik Municipal Corporation, Tal. & Dist. Nashik bounded together as follows:-

East - Survey No.30/6

West - Plot No.87

South - Road

North - Upanagar Colony Road

Schedule:-II of The Flat Referred to Above

Flat No.11 having built-up area admeasuring 55.76 sq.mtrs on first floor in A wing in building known as Omkar Plaza Co-op Hsg Soc Ltd constructed on Plot No.88 having area admeasuring 1987.00 sq.mtrs. of Survey No. 30/1A+2+5+30/3+1pai+2pai situated at village Agartakali, within the limits of Nashik Municipal Corporation, Tal. & Dist. Nashik bounded as follows:-

West - Marginal Space
South - Marginal Space
Marginal Space

North - Flat No.12 & 13

Place: - Nashik

Date:- 04/08/2018

A F Disade

A. F. Pipada

Advocate

Valuation Report

Address of Property:

Flat No.-11, on 1st floor, in Omkar Plaza CHS Ltd- A wing, located in Indraprastha Colony, Upnagar, above Axis Bank ATM, Icchamani Road, Plot No. 88, Survey No. 30/1A/2+5+30+1pt.+2pt., Agartakali Shiwar, Nashik.

Name of Owner/ Purchaser: Mr. Sunil Mohan Kumawat & Mrs. Varsha Sunil Kumawat



DATE OF VALUATION: 19/06/2020

Nashik



Er. ATUL WADKAR.

APPROVED VALUER

· Chartered Engineer

· Consulting Engineer

· Govt. Approved Valuer

ATUL B. WADKAR

B.E. (Civil), A.M.I.E., A.I.V., C.E.,

Office: 404, Ishwar Pratik Apartment,,
Near Spring Valley, Tapovan Rroad,
Nashik-422011 Mob.: 9422604011

Email id: atulwadkar1@rediffmail.com

Ref: SBI/20-21/53

Date: - 15/06/2020

To, State Bank of India, RACPC Branch, Nashik.

VALUATION REPORT OF IMMOVABLE PROPERTY

1	General	
1	Purpose for which the valuation is made	To Assess the Fair Market Value, Realizable Value & Distress Value of Property
2	Date of Property Inspection	15/06/2020
	Date of Valuation Report	15/06/2020
3	List of documents produced for perusal	
	Layout Plan.	****
	Building Plan & Commencement Certificate	LND/BP/230/592, Dtd. 19/07/2002.
	Building Completion Certificate	Town Planning/003949 Dtd. 23/09/2003
	Legal Documents -	Copy of Transfer Deed vide Registration No NSN4-2973-2017, Dtd. 28/04/2017.
4	Name of the owner(s) and his / their address (es) with Phone no. (details of share of each owner in case of joint ownership)	Mr. Sunil Mohan Kumawat & Mrs. Varsha Sunil Kumawat
	Address of Property.	Flat No11, on 1 st floor, in Omkar Plaza CHS Ltd- A wing, located in Indraprastha Colony, Upnagar, above Axis Bank ATM, Icchamani Road, Plot No. 88, Survey No. 30/1A/2+5+30+1pt.+2pt., Agartakali Shiwar, Nashik.
5	Brief description of the property	Flat on 1st Floor with Hall+Kitchen+01 Bedroom+ Toilet.
6.	Location of property	
	a Plot No. / Survey No.	Plot No. 88, S. No. 30/1A/2+5+30+1-pt.+2-pt., Agartaka Shiwar, Nashik.
	b Door No.	**
	c T. S. No. / Village	Agartakali.
	d Ward / Taluka	Nashik.
	e Mandal / District	Nashik.
	f Date of issue and validity of layout of approved map / plan	
	g Approved map / plan issuing authority	Ex. Engineer, NMC, 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	Flat No11, on 1 st floor, in Omkar Plaza CHS Ltd- A wing, located in Indraprastha Colony, Upnagar, above Axis Bank ATM, Icchamani Road, Plot No. 88, Survey No. 30/1A/2+5+30+1pt.+2pt., Agartakali Shiwar, Nashik.
8	City / Town	Nashik.
	Residential Area	Yes
	Commercial Area	
	Industrial Area	
)	Classification of the area	
	i High / Middle / Poor	Middle Class

	ii Urban / Semi Urban / Rural	Urban	
10	Coming under Corporation limit / Village Panchayat / Municipality	Nashik Municipal Corporation, 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		
12	Boundaries of the property		
	East	Side Margin	
	West	Side Margin	
	South.	Side Margin	
	North	Flat No. 12 & 13	
13	Dimensions of the site	A	В
	As per Sale Deed.	As per the Deed	Actuals
14	Extent of the site		
14.1	Latitude, Longitude & Co-ordinates of flat	Longitude- 19.970047, Latitude-73.821888	
15	Extent of the site considered for valuation (least of 13 A & 13 B)		
16	Whether occupied by the owner / tenant? If occupied by tenant, since how long? Rent received per month.	#7.000 mg	

II.	APARTMENT BUILDING	
1.	Nature of the Apartment	Residential
2.	Location	located in Upnagar, Icchamani Road, Nashik
	T. S. No.	N.A.
	Block No.	N.A.
	Ward No.	N.A.
	Village/ Municipality / Corporation	Nashik Municipal Corporation, Nashik.
	Door No., Street or Road (Pin Code)	
3,	Description of the locality Residential / Commercial / Mixed	Residential
4.	Year of Construction	2002-03
5.	Number of Floors	Ground + Upper 03 Floors.
6.	Type of Structure	RCC Framed Structure.
7.	Number of Dwelling units in the building	As per Plan
8.	Quality of Construction	Good
9.	Appearance of the Building	Good
10	Maintenance of the Building	Good.
11	Facilities Available	A S S A S A S A S A S A S A S A S A S A
	Lift	Yes, Provided
	Protected Water Supply	No
	Underground Sewerage	Yes, Provided
	Car Parking - Open/ Covered	Covered Parking.
	Is Compound wall existing?	No.
	Is pavement laid around the Building	No.

1 7		
f 158	The floor on which the flat is situated	1 st Floor
2 I	Door No. of the flat	No.
3 8	Specifications of the flat	
F	Roof	RCC
F	Flooring	Spartec Tiles
I	Doors	Laminated Flush Doors/ Collapsible
1	Windows	Al Glazed Windows.
F	Fittings	Casing Capping

	4.6		
	House Tax		
	Assessment No.		
90	Tax paid in the name of		
4	Tax amount	***	
	Electricity Service Connection no.		
5	Meter Card is in the name of		
6	How is the maintenance of the flat?	****	
7	Sale Deed executed in the name of	Mr. Sunil Mohan Kumawat & Mrs. Varsha Sunil Kumawat	
8	What is the undivided area of land as per Sale Deed?	Not mentioned in the Copy of Agreement to Sale Provided.	
9	What is the plinth area of the flat?		
10	What is the floor space index (app.)	1.0	
11	What is the Carpet Area of the flat?		
	Balcony Area		
	Built-up Area	55.76 Sq.Mt.	
	Total Built-up Area Adopted for Valuation	55.76 Sq.Mt. = 600.00 Sq.Ft	
12	Is it Posh/1 class / Medium / Ordinary?	Medium Class	
13	Is it being used for Residential or Commercial purpose?	Residential	
14	Is it Owner-occupied or let out?	NA	
15	If rented, what is the monthly rent?	NA	
IV	MARKETABILITY		
1	How is the marketability?	In Demand.	
-	What are the Potential Value? Factors favouring		leveloped locality. Located
1.65	What are the Potential Value? Factors favouring For an extra Building is located in fully developed locality, Lo Upnagar, ivic amenities are available on walking distance.		
2	For an extra	Upnagar, ivic amenities are	[1] [1] [1] [1] [1] [1] [1] [1] [1] [1]
3.	Any negative factors are observed which affect	Upnagar, ivic amenities are	[[[[[[[[[[[[[[[[[[[[
		Upnagar, ivic amenities are distance.	[1] [1] [1] [1] [1] [1] [1] [1] [1] [1]
3	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adjudetails /reference of at-least two latest deals.	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with	5. T. B. C. (1. C.
3 V	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with transactions with respect to dopted basic composite rate of the specifications and other	Rs.3,500/- to 4,000/- per Sq.Ft.
3 V	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the ad-	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with transactions with respect to dopted basic composite rate of the specifications and other	Rs.3,500/- to 4,000/- per Sq.Ft.
3 V	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details areak - up for the rate	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with transactions with respect to dopted basic composite rate of the specifications and other	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft.
3 V	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details are the flat under the flat under comparison (give details are the flat under the flat under comparison (give details are the flat under the flat under comparison (give details are the flat under the flat under comparison (give details are the flat under comparison (g	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with transactions with respect to dopted basic composite rate of the specifications and other	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft.
3	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details areas) Break - up for the rate i) Building + Services ii) Land + Others Guideline rate obtained from the Registrar's officence of the market valuation after comparison (give details areas)	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with transactions with respect to dopted basic composite rate of the specifications and other iils).	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft.
3 V 1	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details are the flat under valuation after comparison (give details are the flat under valuation after comparison (give details are the flat under comparison (give details are the flat under valuation after comparison (give details are the flat under comparison (give details	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with transactions with respect to dopted basic composite rate of the specifications and other iils).	Rs.3,500/- to 4,000/- per Sq.Ft. Rs. 1500/- per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt.
3 V 1	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details) Break - up for the rate i) Building + Services ii) Land + Others Guideline rate obtained from the Registrar's officenclosed) As per Sheet attached. Government Value (55.76*29,500/-*80%=13,1)	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with /transactions with respect to dopted basic composite rate of the specifications and other iils). ce (an evidence thereof to be 5,936/-)	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft. Rs. 2300/- per Sq.Ft.
3 V 1	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details reak - up for the rate i) Building + Services ii) Land + Others Guideline rate obtained from the Registrar's officenclosed) As per Sheet attached. Government Value (55.76*29,500/-*80% =13.1)	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with /transactions with respect to dopted basic composite rate of the specifications and other iils). ce (an evidence thereof to be 5,936/-)	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt.
3 V 1	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details are the same of the same	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with/transactions with respect to dopted basic composite rate of the specifications and other iils). ce (an evidence thereof to be 5,936/-) PRECIATION	Rs.3,500/- to 4,000/- per Sq.Ft. Rs. 1500/- per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt.
3 V 1 2	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details) Break - up for the rate i) Building + Services ii) Land + Others Guideline rate obtained from the Registrar's officenclosed) As per Sheet attached. Government Value (55.76*29,500/-*80% =13,1) COMPOSITE RATE ADOPTED AFTER DEDepreciated building rate Replacement cost of flat with Services {\mathbb{V}(3)i}	Upnagar. ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with /transactions with respect to dopted basic composite rate of the specifications and other iils). ce (an evidence thereof to be 5,936/-) PRECIATION Rs.1500/- per Sq.Ft.	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt.
3 V 1 2	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details) Break - up for the rate i) Building + Services ii) Land + Others Guideline rate obtained from the Registrar's officenclosed) As per Sheet attached. Government Value (55.76*29,500/-*80% =13,1) COMPOSITE RATE ADOPTED AFTER DEDE Depreciated building rate Replacement cost of flat with Services (V(3)i) Age of the building	Upnagar. ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with /transactions with respect to dopted basic composite rate of the specifications and other ails). ce (an evidence thereof to be 5,936/-) PRECIATION Rs.1500/- per Sq.Ft. 17 Years	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt.
3 V 1 2	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details areas) Building + Services ii) Building + Services iii) Land + Others Guideline rate obtained from the Registrar's officenclosed) As per Sheet attached. Government Value (55.76*29,500/-*80% =13,1) COMPOSITE RATE ADOPTED AFTER DED Depreciated building rate Replacement cost of flat with Services {V(3)i} Age of the building Life of the building estimated	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with transactions with respect to dopted basic composite rate of the specifications and other iils). ce (an evidence thereof to be 5,936/-) PRECIATION Rs.1500/- per Sq.Ft. 17 Years 60 years	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt.
3 V 1 2	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details) Break - up for the rate i) Building + Services ii) Land + Others Guideline rate obtained from the Registrar's officenclosed) As per Sheet attached. Government Value (55.76*29,500/-*80% =13,1) COMPOSITE RATE ADOPTED AFTER DEDepreciated building rate Replacement cost of flat with Services (V(3)i) Age of the building Life of the building estimated Depreciation percentage assuming the salvage	Upnagar. ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with /transactions with respect to dopted basic composite rate of the specifications and other ails). ce (an evidence thereof to be 5,936/-) PRECIATION Rs.1500/- per Sq.Ft. 17 Years	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt.
3 V 1 2	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details) Break - up for the rate i) Building + Services ii) Land + Others Guideline rate obtained from the Registrar's officenclosed) As per Sheet attached. Government Value (55.76*29,500/-*80% =13,1) COMPOSITE RATE ADOPTED AFTER DEDETECTION DEPRECIATED DEPRECIATE	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with /transactions with respect to dopted basic composite rate of the specifications and other ids). ce (an evidence thereof to be 5,936/-) PRECIATION Rs.1500/- per Sq.Ft. 17 Years 60 years 42.5%	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt.
3 V 1 2 2 VI a.	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details areak - up for the rate i) Building + Services ii) Land + Others Guideline rate obtained from the Registrar's officenclosed) As per Sheet attached. Government Value (55.76*29,500/-*80% =13,1) COMPOSITE RATE ADOPTED AFTER DEDE Depreciated building rate Replacement cost of flat with Services (V(3)i) Age of the building Life of the building estimated Depreciated Ratio of the building	Upnagar. ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with /transactions with respect to dopted basic composite rate of the specifications and other ails). ce (an evidence thereof to be 5,936/-) PRECIATION Rs.1500/- per Sq.Ft. 17 Years 60 years 42.5% Rs.1500/- per Sq.Ft.	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt. Rs.13,16,000/-
3 V 1 2 2 VI a.	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details break - up for the rate i) Building + Services ii) Land + Others Guideline rate obtained from the Registrar's officenclosed) As per Sheet attached. Government Value (55.76*29,500/-*80% =13,1) COMPOSITE RATE ADOPTED AFTER DEDE Depreciated building rate Replacement cost of flat with Services (V(3)i) Age of the building Life of the building estimated Depreciation percentage assuming the salvage value as 10% Depreciated Ratio of the building Total composite rate arrived for valuation	Upnagar, ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with /transactions with respect to dopted basic composite rate of the specifications and other iils). ce (an evidence thereof to be 5,936/-) PRECIATION Rs.1500/- per Sq.Ft. 17 Years 60 years 42.5% Rs.1500/- per Sq.Ft. 3800/-	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt. Rs.13,16,000/-
3 V 1 2	Any negative factors are observed which affect the market value in general? Rate After analyzing the comparable sale instances, a similar flat with same specifications in the adj details /reference of at-least two latest deals adjacent properties in the areas) Assuming it is a new construction, what is the act the flat under valuation after comparing with factors with the flat under comparison (give details areak - up for the rate i) Building + Services ii) Land + Others Guideline rate obtained from the Registrar's officenclosed) As per Sheet attached. Government Value (55.76*29,500/-*80% =13,1) COMPOSITE RATE ADOPTED AFTER DEDE Depreciated building rate Replacement cost of flat with Services (V(3)i) Age of the building Life of the building estimated Depreciated Ratio of the building	Upnagar. ivic amenities are distance. No. what is the composite rate for oining locality? - (Along with /transactions with respect to dopted basic composite rate of the specifications and other ails). ce (an evidence thereof to be 5,936/-) PRECIATION Rs.1500/- per Sq.Ft. 17 Years 60 years 42.5% Rs.1500/- per Sq.Ft.	Rs.3,500/- to 4,000/- per Sq.Ft. Rs.3,800/- per Sq.Ft. Rs. 1500/- Per Sq.Ft. Rs. 2300/- per Sq.Ft. Rs. 29,500/- per Sq.Mt. Rs.13,16,000/-

Det	ails of Valuation:			
No.	Description	Qty.	Rate per unit Rs.	Estimated Value Rs.
1	Present value of the flat (incl. car parking, if provided)	600.00 Sq.Ft.	3163.00	18,97,800,00
2	Wardrobes	***		and the same
3	Showcases		555	***
4	Kitchen Arrangements (Kitchen Trollies)	***	***	840
5	Superfine Finish		***	
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.,			***
8	Extra collapsible gates / grill works etc.,			
9	Potential value, if any			***
10	Others		****	
	Total			18,97,800.00
	Say			18,98,000.00
	Realizable Value			17,08,000.00
	Distress Value	15,18,000.00		

As a result of my appraisal and analysis, it is my considered opinion that the realizable value of the above property in the prevailing condition with aforesaid specifications is Rs. 17,08,000/- (Rupees Seventeen Lakh Eight Thousand only).

Place : Nashik. Date : 15/06/2020.

Name & Address of Valuer.

Er. ATUL B. WADKAR.

404, Ishwar Pratik Apartment, Nr. Spring Valley,

Tapovan Road, Nashik - 422 011.

Wealth Tax Regi.No .-

NSK/CCIT/34AB/253/28/Cat-



The undersigned has inspected the property detailed in the Valuation Report dated.

15/06/2020 on ______ We are satisfied that the fair and reasonable market value of the property is Rs. 17,08,000/- (Rupees Seventeen Lakh Eight Thousand only).

Date:

Signature

(Name of the Branch Manager with office Seal)



Page 6 of 15

Google Map - Longitude- 19.970047, Latitude-73.821888. Kwality Food Fo Electricity Hill payment office (MSEDCI) नोंदणी व मुद्रांक विभाग Department of Registration & Stamps Government of Maharashtra महाराष्ट्र शासन नोंदणी व मुद्रांक विभाग, महाराष्ट्र शासन सद्य स्थितीत पुढील आदेशापर्यंत सन २०१९-२० साठीचे दर कायम ठेवण्यात आसेले आहेत...

बाजारमुख्य दर पत्रक Feedback Home Valuation Rules User Manual Close Annual Statement of Rates Language 20192020 * English Selected District नाशिक Select Taluka নাগিক Select Village मीत आगस्टाकळी Search By * Survey No Location Enter Survey No Search 3.1-पूर्ण रस्त्यापामून पुर्वेषते जाणारा 24 मी. श्व रस्ता, पुणे रमयाबरीन व पूर्वेकतील व सरातच्या सर्व मिळकती (भागवेता रस्ता न ची. मीरर मध्यें नंतर देशक्षाणीच्या उत्तर ह्र्हीमधीण)तमेच प्रेम कॉननी संरक्षकचित्री पामूत्र 10010 29500 32500 39000 पुरेवते जाणा-या 18 मी. श्रद रमन्यावरीन मिळकती व पूर्व ह्रीवरीन 30 मी शंद दक्षिणीतर रस्ता.

- Chartered Engineer
- · Consulting Engineer
- · Govt. Approved Valuer

ATUL B. WADKAR

B.E. (Civil), A.M.I.E., A.I.V., C.E.,

Office: 404, Ishwar Pratik Apartment,,
Near Spring Valley, Tapovan Rroad,
Nashik-422011 Mob.: 9422604011

Email id: atulwadkar1@rediffmail.com

(Annexure-I)

DECLARATION- CUM- UNDERTAKING

I, Atul Basappa Wadkar, son of Basappa Kashinath Wadkardo hereby solemnly affirm and state that:

- a. I am a citizen of India.
- b. I will not undertake valuation of any assets in which I have a direct or indirect interest or become so interested at any time during a period of three years prior to my appointment as valuer or three years after the valuation of assets was conducted by me.
- C. The information furnished in my valuation report dated 15-06-2020 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I have personally inspected the property on 14-06-2020 The work is not subcontracted to any other valuer and carried out by myself.
- e. Valuation report is submitted in the format as prescribed by the Bank.
- f. I have not been depanelled/ delisted by any other bank and in case any such depanelment by other banks during my empanelment with you, I will inform you within 3 days of such depanelment.
- g. I have not been convicted of any offence and sentenced to a term of imprisonment.
- h. I have not been found guilty of misconduct in professional capacity.
- I have not been declared to be unsound mind.
- j. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- I am not an undischarged insolvent.
- I have not been levied a penalty under section 271J of Income-tax Act, 1961 (43 of 1961) and time limit for filing appeal before Commissioner of Incometax (Appeals) or Income-tax Appellate Tribunal, as the case may be has expired, or such penalty has been confirmed by Income-tax Appellate Tribunal, and five years have not elapsed after levy of such penalty.
- M. I have not been convicted of an offence connected with any proceeding under the Income Tax Act 1961, Wealth Tax Act 1957 or Gift Tax Act 1958 and.
- n. My PAN Card number/Service Tax number as applicable is AAXPW2851N.
- I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- p. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- q. 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.
- r. 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.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure V- A signed copy of same to be taken and kept along with this declaration).
- t. I am registered under Section 34 AB of the Wealth Tax Act, 1957. (Strike off, if not applicable)
- U. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI) (Strike off, if not applicable)
- V. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- W. I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- X. I will undertake the valuation work on receipt of Letter of Engagement generated from the system (i.e. LLMS/LOS) only.
- Further, I hereby provide the following information.

SI. No.	Particulars	Valuer comment
1	Background information of the asset being valued;	From the Documents provided, Enquiry about the property with Owner/Purchaser.
2	Purpose of valuation and	To obtain the Realizable Value of the Property.
	Appointing authority	State Bank of India.
3	Identity of the valuer and any other experts involved in the valuation;	Er. Atul B. Wadkar.
4	Disclosure of valuer interest or conflict, if any;	No.
5	Date of appointment, valuation date and date of report;	15/06/2020
6	Inspections and/or investigations undertaken;	14/06/2020
7	Nature and sources of the information used or relied upon;	Local Survey from the agents & ongoing sites in nearby vicinity.
8	Procedures adopted in carrying out the valuation and valuation standards followed;	
9	Restrictions on use of the report, if any;	For State Bank of India - Home Loan
10	major factors that were taken into account during the valuation;	Locality, Location, Surrounding area etc.
11	Major factors that were not taken into account during the valuation;	NA
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.	No.

Date: 15/06/2020.

Place: Nashik.

Signature

Name of the Approved Valuer. Er. ATUL B. WADKAR.

404, Ishwar Pratik Apartment, Nr. Spring Valley,

Tapovan Road, Nashik - 422 011.

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

- 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.
- A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
- A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
- A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
- A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

- A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
- 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.
- A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

Miscellaneous

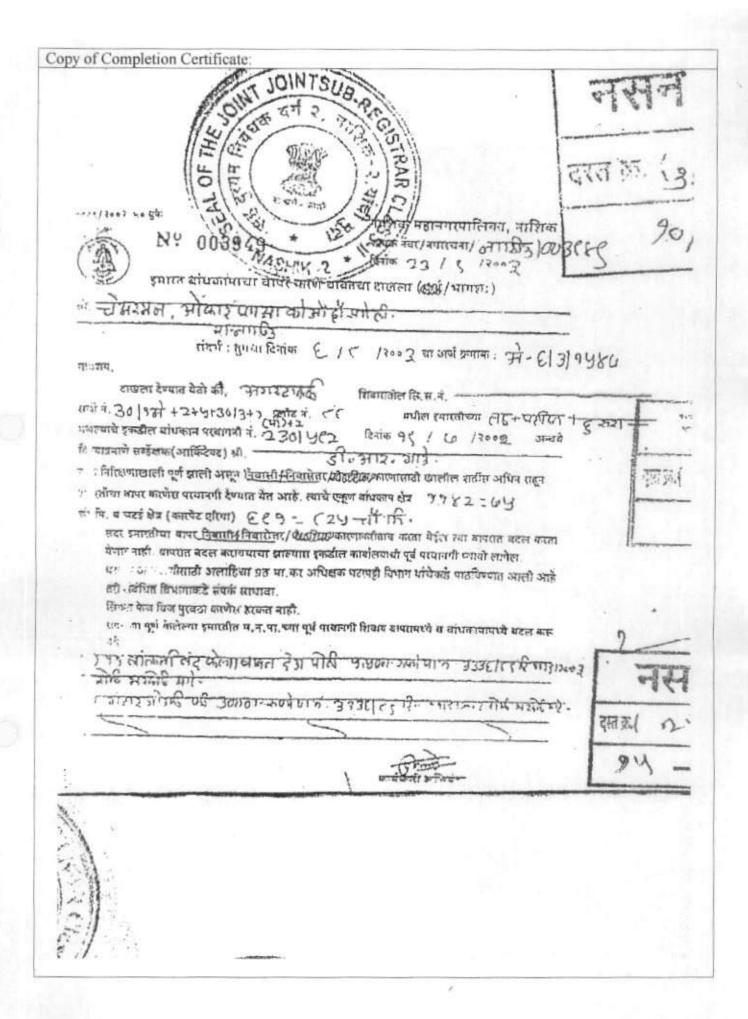
- 31. A valuer shall refrain from undertaking to review the work of another valuer of the same client except under written orders from the bank or housing finance institutions and with knowledge of the concerned valuer.
- A valuer shall follow this code as amended or revised from time to time
 Signature of the valuer

Name & Address of the Approved Valuer

Er. ATUL B. WADKAR.
404,Ishwar Pratik Apartment, Nr. Spring Valley.

Tapovan Road, Nashik - 422 011.

Date: 15/06/2020 Place: Nashik.

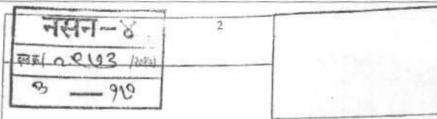


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नसन-४ । २९७३ /२०१०) । ७ — १७

3765/2001 दिनांक 07/09/2001 अन्वये नोंदणी झालेली आहे.

- वर कलम १व यात वर्णन केलेली फ्लॅट मिळकत ही लिहून देणार सोसायटीची खरेदी मालकीची मिळकत असुन तशी विल्हेवाट लावण्याचा पुर्ण हक्क व अधिकार आहे. त्या प्राप्त असलेल्या हक्क व अधिकारात. सदरची मिळकत ही त्यांना गैरसोयीची अशी असल्याने त्यांनी ती विकीस काढली व सदरची मिळकत ही लिहून देणार यांना पसंत असल्याने त्यांनी ती विकत घेण्याची तयारी दर्शविली त्यानुसार उभयतांमध्ये सदर मिळकतीचे खरेदी-विकी कामी बोलणी यैठका होवुन व्यवहार निश्चित करण्यात आला व त्यानुसार लिहून देणार यांनी लिहुन घेणार यांचे लामांत ॲग्रीमेंट टू सेलचा दस्त लिहुन व मे. दुय्यम निबंधक साो. नाशिक यांचेकडे दस्त नं. 2273/2017 अन्वये दिनांक 05/04/2017 रोजी नोंदयुन दिलेला आहे. सदरील करारनाम्यास अनुसरून लिहुन वेणार हे लिहून घेणार यांचे लामांत आंजरोजी ट्रान्स्फर डिड दस्त लिहुन व नोंदवून देत आहे.
- 4) उपरोक्त कलम 1अ मध्ये वर्णन केलेल्या मिळकतीचा बिनशेती उपयोग करणेकामी मे. अप्पर जिल्हाधिकारी साो, नाशिक यांनी आदेशानुसार कायमची बिनशेती केलेली आहे.
- वर कलम 1अ यात वर्णन केलेल्या मिळकतीचा ले—आऊट प्लॅन मे. असि. डायरेक्टर ऑफ टाऊन प्लॅनिंगनुसार मंजूर केलेला आहे.
 - उपरोक्त मिळकतीवर बांधकाम करण्यापूर्वी नाशिक महानगरपालिका, नाशिक यांनी बांधकाम करण्यासाठी परवानगी पत्र क. एलएनडी/बीपी/नाशिक/230/592 दिनांक 19/07/2002 रोजी दिलेली आहे. सदरच्या मंजूर इमारत संकाशाप्रमाणे इमारतींचे बांधकाम पुर्ण केलेले असून तसे बांधकाम वालेल्या इमारतींचे बांधकाम पुर्णत्वाचा दाखला में. कार्यकारी अभियंता, नगररचना विभाग, नाशिक महानगरपालिका, नाशिक यांचेकडील जावक नं./नरवि/नाशिक /3949 दि. 23/09/2003 रोजी दिलेला आहे.
- 7) कलम 1ब यात वर्णन केलेली फ्लॅट नं. 11 मिळकत तसेच त्यात असलेले सर्व फिटींग फिक्चर्स इले. मीटर कनेक्शन यासह लिहून घेणार व लिहून देणार यांचे दरम्यान उक्ती किंमत रक्कम रू.



कारणे ट्रान्सफर डिड लिहून देतो ऐसा जे की :-

अ) मिळकतीचे वर्णन — तुकडी जिल्हा नाशिक पोट तुकडी तालुका नाशिक पैकी, नाशिक महानगरपालिका हद्दीतील मौजे आगरटाकळी या शिवारांतील बिनशेती प्लॉटची मिळकत यांसी सर्व्हें नं. 30/13/+2 +5+30/3+1 (पै)+ 2 (पै) यातील प्लॉट नं. 88 यांसी क्षेत्र 1987.00 चौ. मी. यांसी एकत्रीत चतुःसिमा पुढील प्रमाणे :-

पुर्वेस : लागू सर्व्हे नं. 30/6 पश्चिमेस : प्लॉट नं. 87

पश्चिमेस : प्लॉट दक्षिणेस : रोड

उत्तरेस : उपनगर कॉलनी रोड

ब) खरेदी दयावयाच्या मिळकतीचे वर्णन — वर कलम 1—अ यात वर्णन केलेली बिनशेती प्लॉट मिळकतीवर मंजुर बिल्डींग प्लॅन प्रमाणे बांधण्यात आलेल्या ऑकार प्लाझा को—ऑप हौसिंग सोसायटी लि., या नावाने ओळखल्या जाणा—या ए—विंग इमारती मधील पहिल्या मजल्यावरील फ्लॅट नं. 11 यांसी बांधीव क्षेत्र 55.76 चौ.मी. अशी मिळकत यांसी चतुःसिमा पुढील प्रमाणे :—।

पुर्वेस : मार्जिनल स्पेस पश्चिमेस : मार्जिनल स्पेस दक्षिणेस : मार्जिनल स्पेस उत्तरेस : पलॅट नं. 12 व 13

येणेप्रमाणे चतुःसिमांकित बांधीव भिळकत व त्यातील स्वंतंत्र संडास-बाथरूम, स्वतंत्र इले. भिटर कनेक्शन व नळ कनेक्शनच्या सुखसोयीसह तसेच मिळकतत जाणे येण्याचे वागविहवाटीचे तसेच सामाईक मोकळया जागेच्या व कॉलनी रस्त्याच्या वापरण्याचे संपुर्ण हक्क व अधिकारांसह मिळकत दरोबस्त.

2) वर कलम 1अ यात वर्णन केलेली मिळकत ही ओंकार प्लाझा को—ऑप हौसिंग सोसायटी लि, याचे मालकीची असून सदर संस्था मे. उपनिबंधक, सहकारी संस्था, नाशिक यांचेकडील रिजस्ट्रेशन नं. एनएसके /एन.एस.के /एच.एस.जी/ टीसी/

刊刊一名 和利 2093 (2010) 2 __ 9V

बाजार मुल्यांकन :

13,16,000 /-

स्टॅम्य रक्कम रूपये:

100/-

नोंवणी फी रवकम

100/-

कराश्नामा हा दस्त दिनांक 05/04/2017 रोजी दस्त नं. 2273/2017 या दस्तावर स्टॅम्प रक्कम रूपये 1,08,000/- व नोंदणी फी रक्कम रूपये 18,000/- लावलेला आहे.

ट्रान्सफर डिड

आज दिनांक 28 माहे एप्रिल इसवी सन 2017 ते दिवशी नाशिक मुक्कामी....

1)श्री. सुनिल मोहन कुमावत उ.व. 40 वर्ष, धंदा : व्यापार पॅन नं.BDZPK0341M 2)सौ. वर्षा सुनिल कुमावत उ.व. 30 वर्षे, धंदा : गृहिणी पॅन नं.CHBPK6072J दोधेही रा. फलॅट नं. 18, श्री गणेशा अर्पाटमेंट शांती पार्क, उपनगर.

लिहून घेणार

यांसी

नाशिक.

श्री. निलेश प्रकाश कोर्टीकर उ.व. 40 वर्षे, धंदा— नोकरी पॅन नं. ASTPK9009Q रा. 11, ऑकार प्लाझा ओ हौसिंग सोसायटी इच्छामणी मंदिर रोड, उपनगर, नाशिक.

लिहून देणार