

PROFORMA INVOICE

 VASTUKALA <small>Unlocking Excellence</small>	Vastukala Consultants (I) Pvt Ltd B1-001, U/B FLOOR, BOOMERANG, CHANDIVALI FARM ROAD, ANDHERI-EAST, MUMBAI - 400072 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.co.in	Invoice No. PG-985/24-25	Dated 24-Jun-24
	Buyer (Bill to) STATE BANK OF INDIA RACPC NASHIK BRANCH 1st Floor, Patel Plaza, N.D. Patel Road, Opp BSNL, Landmark Seawoods Navratna Hotel Nashik-422001 GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27	Delivery Note AGAINST REPORT	Reference No. & Date.
		Buyer's Order No.	Dated
		Dispatch Doc No. 009461/2306871	Delivery Note Date
		Dispatched through	Destination
		Terms of Delivery	

Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	1,500.00
	CGST			135.00
	SGST			135.00
	Total			1,770.00

Amount Chargeable (in words) E. & O.E

Indian Rupee One Thousand Seven Hundred Seventy Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	1,500.00	9%	135.00	9%	135.00	270.00
Total	1,500.00		135.00		135.00	270.00

Tax Amount (in words) : **Indian Rupee Two Hundred Seventy Only**

Remarks:

009461/2306871 Mr. Nivruti Kacharu Bagul & Mrs. Pratidnya Nivruti Bagul - Residential Flat No. A-204, Second Floor, A - Wing, " Shree Tirumala Omkar Apartment ", Survey No. 45/ 1A+1B+1C +1D+1E/ 1, Near Serene Meadows, Sadguru Nagar, Right Canal Road, Village - Anandwalli, Taluka & District - Nashik, PIN Code - 422 013, State - Maharashtra, Country - India

Company's PAN : **AADCV4303R**

Declaration

NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.

MSME Registration No. - 27222201137

Company's Bank Details

Bank Name : **ICICI Bank Ltd - Nashik**

A/c No. : **345505001235**

Branch & IFS Code: **Nashik - Adgaon Naka & ICIC0003455**



UPI Virtual ID : vastukalaconsul@icici

Customer's Seal and Signature

for Vastukala Consultants (I) Pvt Ltd


 Authorised Signatory

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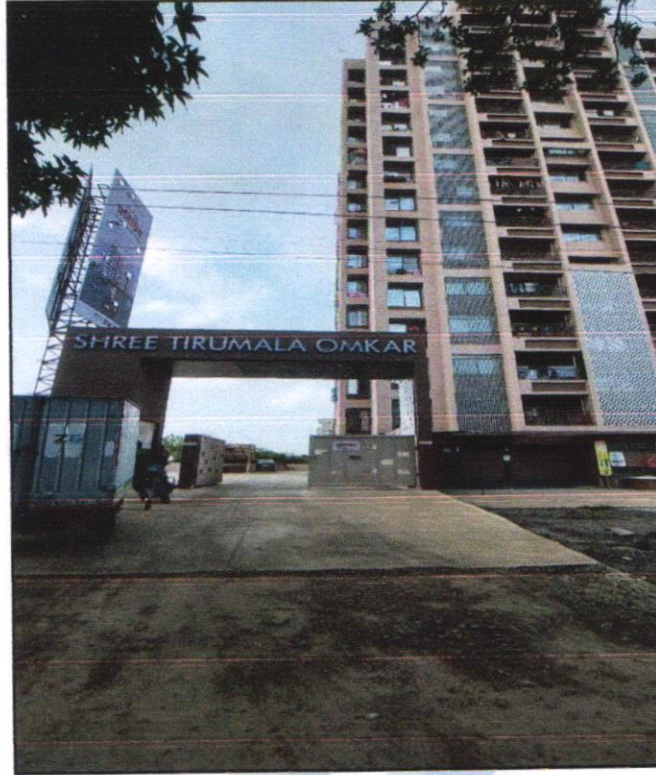
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CIN: U74120MH2010PTC207865

Vastukala Consultants (I) Pvt. Ltd.

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Nivruti Kacharu Bagul &
Mrs. Pratidnya Nivruti Bagul**

Residential Flat No. A-204, Second Floor, A - Wing, " **Shree Tirumala Omkar Apartment** ", Survey No. 45/
1A+1B+1C+1D+1E/ 1, Near Serene Meadows, Sadguru Nagar, Right Canal Road, Village – Anandwalli,
Taluka & District - Nashik, PIN Code – 422 013, State – Maharashtra, Country – India.

Longitude Latitude: 20°00'35.0"N 73°43'49.6"E

Intended User:
**State Bank of India
RACPC Nashik Branch**

1st Floor, Patel Plaza, N.D. Patel Road, Opp. BSNL, Landmark Seawoods Navratna Hotel,
Nashik - 422001, State – Maharashtra, Country – India.

Nashik: 4, 1st Floor, Madhusa Elite, Vrundavan Nagar, Jatra Nandu Naka Link Road,
Adgaon, Nashik-422003 (M.S.), INDIA
Email: nashik@vastukala.co.in | Tel : +91 253 4068262/98903 80564

Our Pan India Presence at :

📍 Nanded 📍 Thane 📍 Ahmedabad 📍 Delhi NCR
📍 Mumbai 📍 Nashik 📍 Rajkot 📍 Raipur
📍 Aurangabad 📍 Pune 📍 Indore 📍 Jaipur

Regd. Office

B1-001, U/B Floor, BOOMERANG, Chandivali Farm Road,
Powai, Andheri East, **Mumbai** :400072, (M.S), India

☎ **+91 22 47495919**

✉ mumbai@vastukala.co.in

🌐 www.vastukala.co.in



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. A-204, Second Floor, A - Wing, " **Shree Tirumala Omkar Apartment** ", Survey No. 45/ 1A+1B+1C+1D+1E/ 1, Near Serene Meadows, Sadguru Nagar, Right Canal Road, Village – Anandwalli, Taluka & District - Nashik, PIN Code – 422 013, State – Maharashtra, Country – India, belongs to **Name of Owner: Mr. Nivruti Kacharu Bagul & Mrs. Pratidnya Nivruti Bagul.**

Boundaries of the property:

Boundaries	Building	Flat
North	Survey No.47/1	Flat No. A-201
South	24 Mtrs. D.P Road	Lift & Flat No. B-201
East	Adjoining Survey No.45/1A+1B+1C+1D+1E/2	Lift & Flat No. A-203
West	Area of out of Adjoining Survey No.45	Side Margin

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 **₹ 55,43,400,00 (Fifty-Five Lakh Forty-Three Thousand Four Hundred 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.**

**Manoj
Chalikwar**
Director

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.06.24 16:52:25 +05'30'

Auth. Sign.

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
SBI Empanelment No.: SME/TCC/2021-22/86/3



Vastukala Consultants (I) Pvt. Ltd.B1-001, U/B Floor, **Boomerang**, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072

To,
The Branch Manager,
State Bank of India
RACPC Nashik Branch
 1st Floor, Patel Plaza, N.D. Patel Road,
 Opp. BSNL, Landmark Seawoods Navratna Hotel,
 Nashik - 422001, State – Maharashtra, Country – India.

VALUATION REPORT (IN RESPECT OF FLAT)

I	General	
1.	Purpose for which the valuation is made	: To assess fair market value of the property for Banking Purpose.
2.	a) Date of inspection	: 24.06.2024
	b) Date on which the valuation is made	: 24.06.2024
3.	List of documents produced for perusal: 1. Copy of Deed of Apartment No.1175/ 2024 dated.03.02.2024. 2. Copy of Commencement Certificate No.LND/ BP/ A1/ 49/ 2019 dated.11.02.2019 issued by Nashik Municipal Corporation, Nashik. 3. Copy of Occupancy Certificate No. NNV/ A1/ 30569/ 2023 dated.19.01.2023 issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik. 4. Copy of Approved Building Plan Accompanying Commencement Certificate No. A1/ 166/ 2020 Dated.06.01.2020, issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik. 5. Copy of RERA Registration Certificate No. P51600021906 dated 08.09.2021 issued by Maharashtra Real Estate Regulatory Authority.	
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)	: Name of Owner: Mr. Nivruti Kacharu Bagul & Mrs. Pratidnya Nivruti Bagul. Address: Residential Flat No. A-204, Second Floor, A - Wing, " Shree Tirumala Omkar Apartment ", Survey No. 45/ 1A+1B+1C+1D+1E/ 1, Near Serene Meadows, Sadguru Nagar, Right Canal Road, Village – Anandwalli, Taluka & District - Nashik, PIN Code – 422 013, State – Maharashtra, Country – India. Contact Person: Mr. Pratidnya Nivruti Bagul (Owner Representative) Contact No.: +91 9764945847 Joint Ownership.
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a Residential Flat located on 2 nd Floor.The composition of flat is Living + 2 Bedroom + Kitchen + Common Toilet + Attached Toilet + Balcony + Passage. (i.e.2BHK) The property is at 16.3 Km. travelling distance from nearest Railway Station Nashik Road. Land Mark: Near Serene Meadows
6.	Location of property	:



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a)	Plot No. / Survey No.	:	Survey No. 45/ 1A+1B+1C+1D+1E/ 1
b)	Door No.	:	Residential Flat No. A-204
c)	C.T.S. No. / Village	:	Village – Anandwalli
d)	Ward / Taluka	:	Taluka – Nashik
e)	Mandal / District	:	District – Nashik
f)	Date of issue and validity of layout of approved map / plan	:	Copy of Approved Building Plan Accompanying Commencement Certificate No. A1/ 166/ 2020 Dated.06.01.2020, issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik. Nashik Municipal Corporation, Nashik.
g)	Approved map / plan issuing authority	:	
h)	Whether genuineness or authenticity of approved map/ plan is verified	:	Yes
i)	Any other comments by our empanelled valuers on authentic of approved plan	:	No
7.	Postal address of the property	:	Residential Flat No. A-204, Second Floor, A - Wing, " Shree Tirumala Omkar Apartment ", Survey No. 45/ 1A+1B+1C+1D+1E/ 1, Near Serene Meadows, Sadguru Nagar, Right Canal Road, Village – Anandwalli, Taluka & District - Nashik, PIN Code – 422 013, 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	:	Village – Anandwalli Nashik Municipal Corporation
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No
12.	Boundaries of the property		
	Building		As per Site As per Conveyance Deed
	North	:	Survey No.47/1 Survey No.47/1
	South	:	24 Mtrs DP Road 24 Mtrs DP Road
	East	:	Adjoining Survey Adjoining Survey No.45/1A+1B+1C+1D+ No.45/1A+1B+1C+1D+1E/2 1E/2
	West	:	Area of out of Adjoining Area of out of Adjoining Survey No.45 Survey No.45
	Flat		As per Site As per Conveyance Deed
	North	:	Flat No. A-201 Flat No. A-201

	South		Lift & Flat No. B-201	Lift & Flat No. B-201
	East		Lift & Flat No. A-203	Lift & Flat No. A-203
	West		Side Margin	Side Margin
13	Dimensions of the site		N. A. as property under consideration is a Residential Flat in a building.	
			A As per the Deed	B Actuals
	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
14.	Extent of the site	:	<p>Carpet Area in Sq. Ft. = 563.00 Balcony Area in Sq. Ft. = 104.00 (Area as per actual site measurement)</p> <p>Carpet Area in Sq. Ft. = 553.00 Balcony Area in Sq. Ft. = 88.00 Total Carpet Area in Sq. Ft. = 641.00 (Area as per Deed of Apartment)</p> <p>Built up Area in Sq. Ft. = 705.00 (Total Carpet Area + 10%)</p>	
14.	Latitude, Longitude & Co-ordinates of Flat 1	:	20°00'35.0"N 73°43'49.6"E	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	<p>Carpet Area in Sq. Ft. = 553.00 Balcony Area in Sq. Ft. = 88.00 Total Carpet Area in Sq. Ft. = 641.00 (Area as per Deed of Apartment)</p>	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied	
II APARTMENT BUILDING				
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Survey No. 45/ 1A+1B+1C+1D+1E/ 1	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Anandwalli Nashik Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. A-204, Second Floor, A - Wing, " Shree Tirumala Omkar Apartment ", Survey No. 45/ 1A+1B+1C+1D+1E/ 1, Near Serene Meadows, Sadguru Nagar, Right Canal Road, Village – Anandwalli, Taluka & District - Nashik, PIN Code – 422 013, State – Maharashtra, Country – India.	

3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	2023 (As per Occupancy Certificate)
5.	Number of Floors	:	Ground (Parking) + 14 upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	04 Flats on Second Floor
8.	Quality of Construction	:	Excellent
9.	Appearance of the Building	:	Excellent
10.	Maintenance of the Building	:	Excellent
11.	Facilities Available	:	
	Lift	:	2 lift
	Protected Water Supply	:	Municipal Water supply
	Underground Sewerage	:	Connected to Municipal sewer
	Car parking - Open / Covered	:	Covered Car Parking
	Is Compound wall existing?	:	Yes
	Is pavement laid around the building	:	Yes

III	Residential Flat		
1	The floor in which the Flat is situated	:	Second Floor
2	Door No. of the Flat	:	Residential Flat No. A-204
3	Specifications of the Flat	:	2BHK
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tiles flooring
	Doors	:	Teak Wood door frame with flush door
	Windows	:	Aluminum Sliding windows
	Fittings	:	Concealed plumbing with C.P. fittings. Electrical wiring with concealed
	Finishing	:	Cement Plastering
4	House 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.:	:	Details not available
	Meter Card is in the name of:	:	Details not available
6	How is the maintenance of the Flat?	:	Excellent
7	Sale Deed executed in the name of	:	Name of Owner: Mr. Nivruti Kacharu Bagul & Mrs. Pratidnya Nivruti Bagul
8	What is the undivided area of land as per Sale Deed?	:	Details not available
9	What is the plinth area of the Flat?	:	Built up Area in Sq. Ft. = 705.00 (Total Carpet Area + 10%)
10	What is the floor space index (app.)	:	As per NMC norms
11	What is the Carpet Area of the Flat?	:	Carpet Area in Sq. Ft. = 563.00 Balcony Area in Sq. Ft. = 104.00 (Area as per actual site measurement) Carpet Area in Sq. Ft. = 553.00 Balcony Area in Sq. Ft. = 88.00

Total Composite Rate	: ₹ 7,400.00 per Sq. Ft.

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	641.00 Sq. Ft.	7,400.00	47,43,400.00
2	Parking	Lump sum	Lump sum	3,00,000.00
3	Furniture	Lump sum	Lump sum	3,00,000.00
4	POP	Lump sum	Lump sum	2,00,000.00
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	Parking			
11	Others			
	Fair Market Value of the property			55,43,400.00
	Realizable value of the property			55,43,400.00
	Distress value of the property			52,66,230.00
	Insurable value of the property (705.00 Sq. Ft. X ₹ 2,000.00)			14,10,000.00
	Guideline value of the property (705.00 Sq. Ft. X ₹ 3,781.00)			26,65,605.00

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 comparable, or comps, must share certain features with the property in



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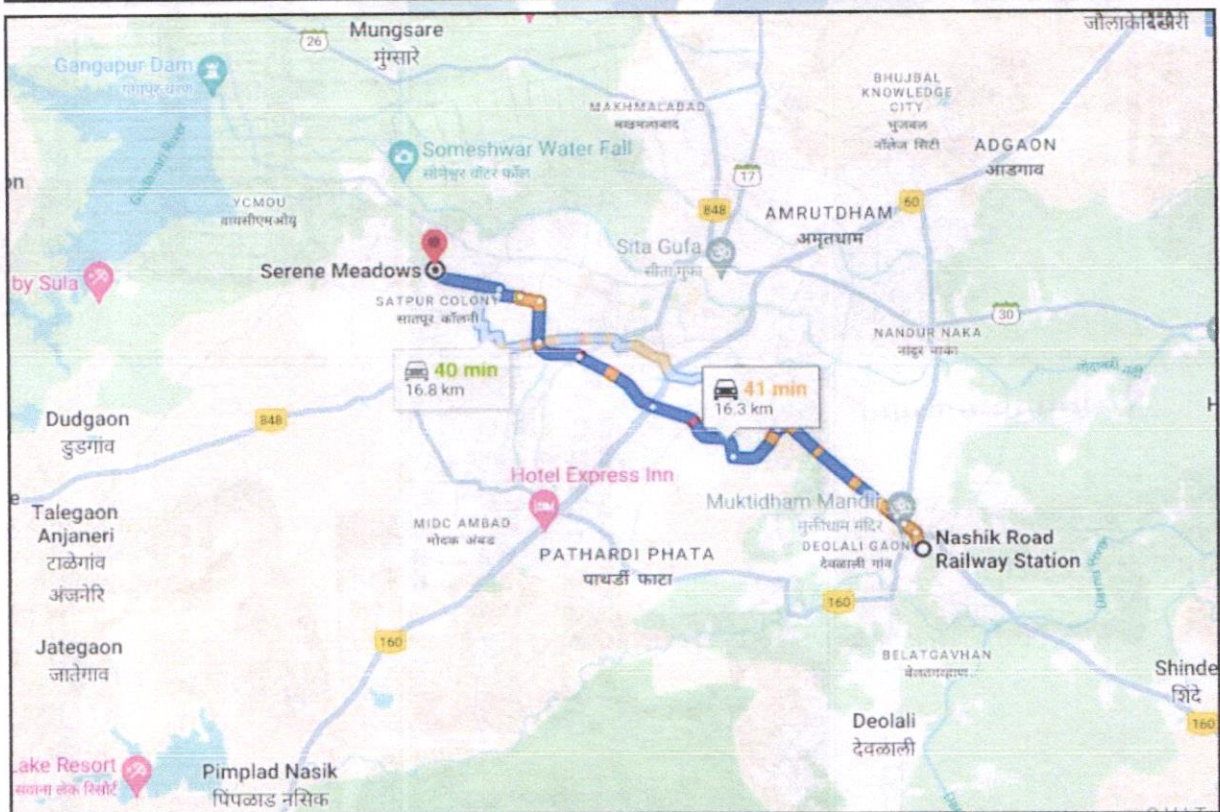
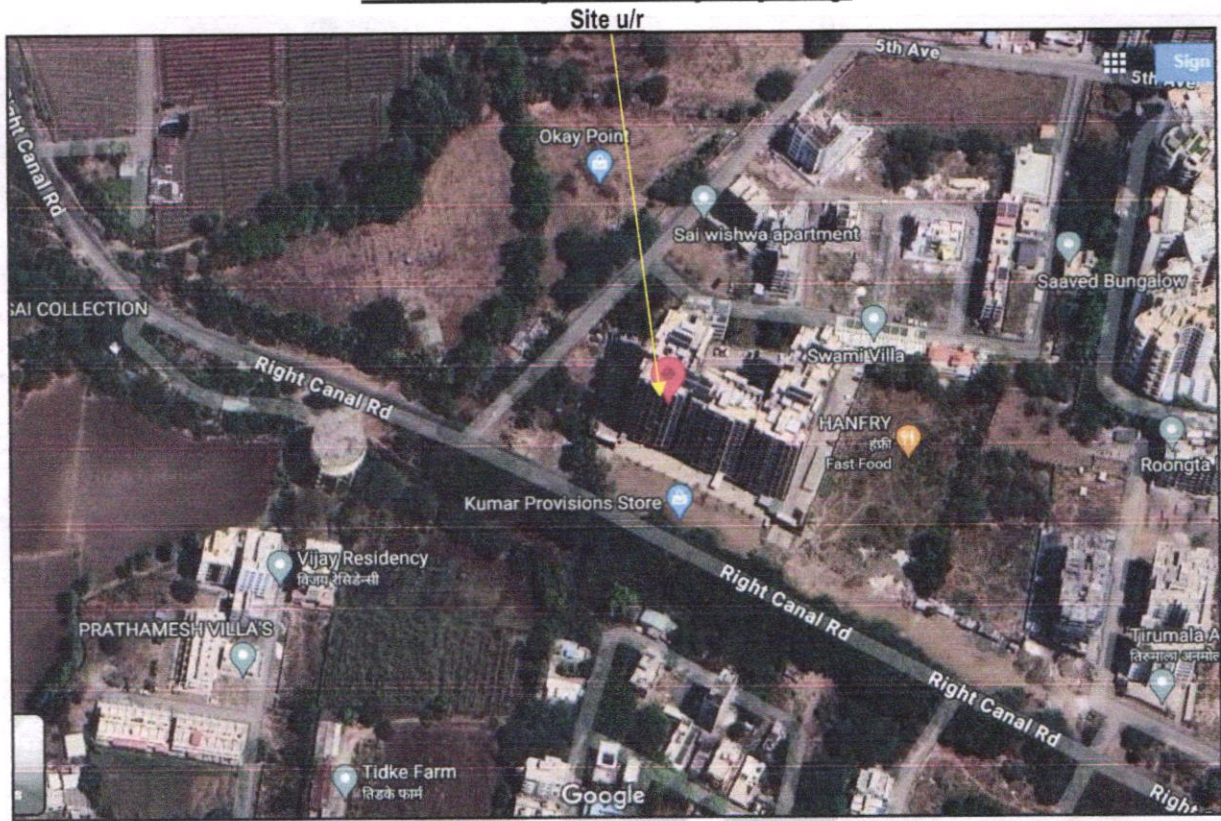
question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. 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 Flat, where there are typically many comparables available to analyze. As the property is a Residential Flat, 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 ₹ 6,500.00 to ₹ 7,500.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of residential and Commercial application in the locality etc. We estimate ₹ 7,400.00 per Sq. Ft. depreciated rate on Carpet 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	
i) Sale ability	Excellent
ii) Likely rental values in future in	₹ 10,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income

Actual site Photographs




Route Map of the property



Longitude Latitude: 20°00'35.0"N 73°43'49.6"E


Note: The Blue line shows the route to site from nearest Railway Station (Nashik Road – 16.3 Km)

Ready Reckoner Rate



**Department of
Registration & Stamps**
Government Of Maharashtra

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विभाग**
महाराष्ट्र शासन



Valuation
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Valuation For Influence Area

Location Details

Select Type: Development Agreement Tenant Occupied Other Division Name: [Help on Division](#)

District Name: Taluka Name: Village:Zone Name:

Attribute: SubZone Name:

Mahapalika Area:

Open Land	Residence	Office	Shop	Industry	Unit
16500	40700	46800	50870	0	Square Meter

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Posted on Apr 24, 24 Property ID: 72483263

₹ 52.0 Lac [EMI - 123k](#) | [Get pre-approved loan](#)

2 BHK 1100 Sq-ft Flat For Sale in [Serene Meadows, Nashik](#)



2 Beds 2 Baths 3 Balconies Unfurnished

Super Built-Up Area 1100 sqft = 4727sqft	Floor 6 (Out of 6 Floors)	Transaction Type Resale
Status Ready to Move	Additional Rooms 1 Store Room	Facing West
Furnished Status Unfurnished	Type Of Ownership Freehold	Age Of Construction 10 to 15 years

Contact Agent
Get Phone No.

Last contact made 2 days ago

Contact Agent

Ajit - 91-7700000000

Get Phone No.


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Home > Property in Nashik > Serene Meadows > Apartment in Serene Meadows > 1 BHK > 350 Sq-ft

Posted on Jun 20, 24 Property ID: 73479013

₹ 33.0 Lac [EMI - 115k](#) | [Get pre-approved loan](#)

1 BHK Flat For Sale in DJ Riva Meadows, [Serene Meadows, Nashik](#)



1 Bed 1 Bath 3 Balconies Semi-Furnished

Carpet Area 450 sqft = 1733sqft	Developer DJ Builders	Project DJ Riva Meadows
Floor 10 (Out of 11 Floors)	Transaction Type Resale	Status Ready to Move
Facing East	Furnished Status Semi-Furnished	Age Of Construction 5 to 10 years


Contact Owner
Get Phone No.

East Facing Property

Contact Owner

Dhiraj - 91-7200000000

Get Phone No.

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Posted on Jun 21, 24 Property ID: 62663445

₹ 1.0 Cr EMI - 1.45k | [Get pre-approved loan](#)

3 BHK 1887 Sq-Ft Flat For Sale [Anandvalli, Nashik](#)

3 Beds
 3 Baths
 Unfurnished

Super Built-Up Area
1887 sqft *
= ₹ 5,299/sqft

Developer
DIGVIJAY BUILDERS & DEVELOPERS

Project
RIDDHI EXOTICA

Transaction Type
New Property

Status
Ready to Move

Furnished Status
Unfurnished

Contact Builder

Digvesh patil +91-7300000000

Get Phone No.

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Contact Builder

Get Phone No.

Last contact made 18 days ago

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Home > Property for Sale in Nashik > Flats for Sale in Nashik > Flats for Sale in Anandvalli > 3 BHK Flats for Sale in Anandvalli > 1803 Sq-Ft
Posted on Jun 19, 24 Property ID: 62663431

₹ 90.2 Lac EMI - 1.41k | [How much loan can I get?](#)

3 BHK 1803 Sq-Ft Flat For Sale [Anandvalli, Nashik](#)

3 Beds
 3 Baths
 Unfurnished

Super Built-Up Area
1803 sqft *
= ₹ 5,000/sqft

Developer
DIGVIJAY BUILDERS & DEVELOPERS

Project
RIDDHI EXOTICA

Transaction Type
New Property

Status
Ready to Move

Furnished Status
Unfurnished

Contact Builder

Digvesh patil +91-7300000000

Get Phone No.

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Get Phone No.

Last contact made 4 days ago

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As a result of my appraisal and analysis, it is my considered opinion that of the above property in the prevailing condition with aforesaid specifications is ₹ 55,43,400,00 (Rupees Fifty-Five Lakh Forty-Three Thousand Four Hundred Only).

Place: Nashik

Date: 24.06.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Manoj
Chalikwar

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.06.24 16:52:54 +05'30'

Auth. Sign.



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

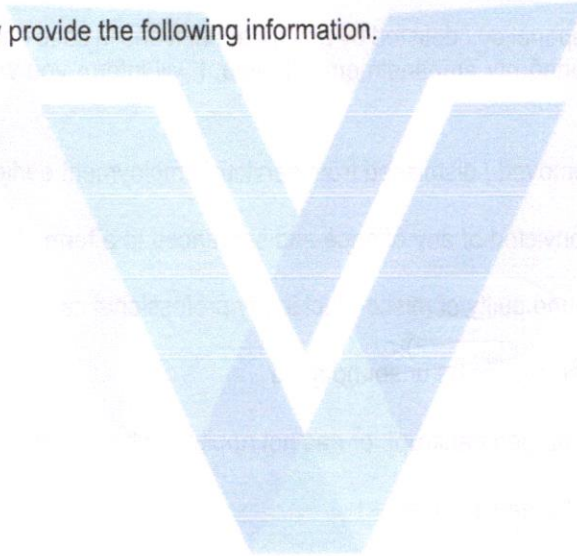
(Name & Designation of the Inspecting Official/s)

Countersigned
(BRANCH MANAGER)

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

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.

- s. 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. The valuation report is submitted in the prescribed format of the bank.
- t. 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)
- u. I am valuer registered with Insolvency & Bankruptcy Board of India (IBBI)
- v. My CIBIL Score and credit worthiness is as per Bank's guidelines.
- w. I am Director of the 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.
- y. Further, I hereby provide the following information.



Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was Proposed Owner by: Mr. Nivruti Kacharu Bagul & Mrs. Pratidhya Nivruti Bagul from M/s. Shree Tirumala Buildcon Deed of Apartment No.1175/ 2024 dated.03.02.2024.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, Mumbai Naka Nashik Branch to assess value of the property for Banking purpose
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sanjay Phadol – Regional Technical Manager Sanjay Phadol – Valuation Engineer Rashmi Jadhav – Technical Manager Rishidatt Yadav– 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 – 24.06.2024 Valuation Date – 24.06.2024 Date of Report – 24.06.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on – 24.06.2024
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 Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all round development of commercial and Commercial application in the locality etc.
11.	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 **24th June 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 advice 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's representative and site visit conducted, we understand that the subject property is Residential Flat, Admeasuring **Carpet Area in Sq. Ft. = 641.00** in the Name of Owner: **Mr. Nivruti Kacharu Bagul & Mrs. Pratidnya Nivruti Bagul**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.



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Property Title

Based on our discussion with the Client, we understand that the subject property is owned by the Name of Owner: **Mr. Nivruti Kacharu Bagul & Mrs. Pratidnya Nivruti Bagul**. 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's representative, we understand that the Residential Flat, admeasuring **Carpet Area in Sq. Ft. = 641.00**

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 buyers 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 Flat 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.



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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 Flat, admeasuring **Carpet Area in Sq. Ft. = 641.00**

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 Excellent 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.



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(Annexure - II)

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

1. A valuer shall, in the conduct of his/its business, follow high standards of integrity and fairness in all his/its dealings with his/its clients and other valuers.
2. A valuer shall maintain integrity by being honest, straightforward, and forthright in all professional relationships.
3. A valuer shall endeavour to ensure that he/it provides true and adequate information and shall not misrepresent any facts or situations.
4. A valuer shall refrain from being involved in any action that would bring disrepute to the profession.
5. A valuer shall keep public interest foremost while delivering his services.

Professional Competence and Due Care

6. A valuer shall render at all times high standards of service, exercise due diligence, ensure proper care and exercise independent professional judgment.
7. A valuer shall carry out professional services in accordance with the relevant technical and professional standards that may be specified from time to time.
8. A valuer shall continuously maintain professional knowledge and skill to provide competent professional service based on up-to-date developments in practice, prevailing regulations / guidelines and techniques.
9. In the preparation of a valuation report, the valuer shall not disclaim liability for his/its expertise or deny his/its duty of care, except to the extent that the assumptions are based on statements of fact provided by the company or its auditors or consultants or information available in public domain and not generated by the valuer.
10. A valuer shall not carry out any instruction of the client insofar as they are incompatible with the requirements of integrity, objectivity and independence.
11. A valuer shall clearly state to his client the services that he would be competent to provide and the services for which he would be relying on other valuers or professionals or for which the client can have a separate arrangement with other valuers.

Independence and Disclosure of Interest

12. A valuer shall act with objectivity in his/its professional dealings by ensuring that his/its decisions are made without the presence of any bias, conflict of interest, coercion, or undue influence of any party, whether directly connected to the valuation assignment or not.
13. A valuer shall not take up an assignment if he/it or any of his/its relatives or associates is not independent in terms of association to the company.
14. A valuer shall maintain complete independence in his/its professional relationships and shall conduct the valuation independent of external influences.
15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.



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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 authorized by the authority, the registered valuer organization 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 valuer organization 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.



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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 organization 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.
32. A valuer shall follow this code as amended or revised from time to time.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

SBI Empanelment No.: SME/TCC/2021-22/86/3

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.06.24 16:52:39 +05'30'

Auth. Sign.

