


# PROFORMA INVOICE

 <b>VASTUKALA</b> <small>Think. Innovate. Create.</small>	<b>Vastukala Consultants (I) Pvt Ltd</b> 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. <b>PG-1165/24-25</b>	Dated <b>2-Jul-24</b>	
			Delivery Note Mode/Terms of Payment <b>AGAINST REPORT</b>	
			Reference No. & Date.	Other References
	Buyer (Bill to) <b>State Bank of India</b> Adgaon Branch Vibhuti, Plot no 1, Survey No 501, Nashik Agra Road, Adgaon SHivar Nashik GSTIN/UIN : 27AAACS8577K2ZO State Name : Maharashtra, Code : 27		Buyer's Order No.	Dated
		Dispatch Doc No. <b>009650/2307052</b>	Delivery Note Date	
		Dispatched through	Destination	
Terms of Delivery				

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


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
<b>Total</b>			<b>1,500.00</b>		<b>135.00</b>	<b>270.00</b>


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

**Remarks:**  
 009650/2307052 Name of Owner: Shri. Baban Murlidhar Sanap & Sau. Savita Baban Sanap. - Residential Flat No. B-1, Ground Floor, B-Wing "Shree Balaji Vihar Apartment", Survey No. 3/ 1+2 / 2 +3/ 1, Plot No. 30+31+32, Behind Siddhivinayak Sweet Mart & Wholesale Farsan, Gamane Mala, Ramkrishna Nagar, Makhmalabad Road, Village - Makhmalabad, Taluka & District - Nashik, PIN Code - 422 003, 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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MSME Reg No: UDYAM-MH-18-008361

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CIN: U74120MH2010PTC207869

## Vastukala Consultants (I) Pvt. Ltd.

### Valuation Report of the Immovable Property



#### Details of the property under consideration:

Name of Owner: **Shri. Baban Murlidhar Sanap & Sau. Savita Baban Sanap.**

**Loan Account Number (37491321113)**

Residential Flat No. B-1, Ground Floor, B-Wing "Shree Balaji Vihar Apartment", Survey No. 3/ 1+2/ 2 +3/ 1, Plot No. 30+31+32, Behind Siddhivinayak Sweet Mart & Wholesale Farsan, Gamane Mala, Ramkrishna Nagar, Makhmalabad Road, Village – Makhmalabad, Taluka & District - Nashik, PIN Code - 422 003, State - Maharashtra, Country - India.

Longitude Latitude: 20°02'43.4"N 73°46'36.9"E

#### Intended User:

**State Bank of India  
Adgaon Branch**

Vibhuti, Plot No. 1, Survey No.501, Nashik-Agra Road, Adgaon Shivar, Nashik - 422003, State – Maharashtra, Country – India.

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

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📍 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](mailto:mumbai@vastukala.co.in)

🌐 [www.vastukala.co.in](http://www.vastukala.co.in)





## Vastukala Consultants (I) Pvt. Ltd.

Valuation Report / SBI / Adgaon Branch/ Shri. Baban Murlidhar Sanap & Others (009650/2307052) Page 2 of 25

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Vastu/Nashik/07/2024/009650/2307052  
03/5-56-RYRJ  
Date: 03.07.2024

### VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. B-1, Ground Floor, B-Wing "Shree Balaji Vihar Apartment", Survey No. 3/ 1+2/ 2 +3/ 1, Plot No. 30+31+32, Behind Siddhivinayak Sweet Mart & Wholesale Farsan, Gamane Mala, Ramkrishna Nagar, Makhamalabad Road, Village – Makhamalabad, Taluka & District - Nashik, PIN Code - 422 003, State - Maharashtra, Country - India. belongs to **Name of Owner: Shri. Baban Murlidhar Sanap & Sau. Savita Baban Sanap.**

Boundaries of the property.

Boundaries of the property		Plot	Flat
North	:	A-wing & Road	Staircase, Parking & Shree Balaji Vihar Apartment - A Wing Building
South	:	Row Houses	Marginal Space
East	:	Row Houses	Marginal Space
West	:	Road	Parking & 9.00 Mtrs. Wide Colony

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at ₹ **33,78,100.00 (Rupees Thirty Three Lakh Seventy Eight Thousand One 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.**

**Sharadkumar  
Chalikwar**

Digitally signed by Sharadkumar Chalikwar  
DN: cn=Sharadkumar Chalikwar, o=Vastukala  
Consultants (I) Pvt. Ltd., ou=Mumbai,  
email=cmd@vastukala.org, c=IN  
Date: 2024.07.03 13:26:29 +05'30'

Director

Auth. Sign.

**Sharadkumar B. Chalikwar**

Structural Engineer Licence No. STATE/R/2022/APL/01785

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME / TCC / 2021 – 22 / 85 / 13



**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

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☎ +91 22 47495919

✉ [mumbai@vastukala.co.in](mailto:mumbai@vastukala.co.in)

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

To,  
**State Bank of India**  
**Adgaon Branch**  
 Vibhuti, Plot No. 1,  
 Survey No.50, Nashik-Agra Road,  
 Adgaon Shivar, Nashik - 422003,  
 State – Maharashtra, Country – India.

**VALUATION REPORT (IN RESPECT OF FLAT)**

I	General	
1.	Purpose for which the valuation is made	: As per the request from State Bank of India, RACPC Nashik Branch to assess fair market value of the property for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose.
2.	a)	Date of inspection : 01.07.2024
	b)	Date on which the valuation is Made : 03.07.2024
3.	List of documents produced for perusal:	1) Copy of Deed of Apartment Vide No. 849/ 2018 Dated.21.02.2018. 2) Copy of Occupancy Certificate Javak No. NNRV/ Panchavati/ 16091/ 4644 dated.16.01.2014 issued by Nashik Municipal Corporation, Nashik. 3) Copy of Commencement Certificate No. LND/ BP/ Panch/ C2/ 979/ 5526 dated.17.01.2013 issued by Nashik Municipal Corporation, Nashik. 4) Copy of Previous Valuation Report issued by Mudkanna J.C. Valuer Dated.26.08.2020. 5) Copy of Previous Valuation Report issued by Potdar Consultants Valuer Dated.15.01.2018.
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: <b>Shri. Baban Murlidhar Sanap &amp; Sau. Savita Baban Sanap.</b>  <b>Address:</b> Residential Flat No. B-1, Ground Floor, B-Wing "Shree Balaji Vihar Apartment", Survey No. 3/ 1+2/ 2 +3/ 1, Plot No. 30+31+32, Behind Siddhivinayak Sweet Mart & Wholesale Farsan, Gamane Mala, Ramkrishna Nagar, Makhmalabad Road, Village – Makhmalabad, Taluka & District - Nashik, PIN Code - 422 003, State - Maharashtra, Country - India.  <b>Contact Person:</b> Sau. Baban Sanap (Owner) Contact No.:+91 9552920458 Joint Ownership.
5.	Brief description of the property (Including Leasehold / freehold etc.)	: At the time of visit physical measurement of the property could not be taken. We have taken the area as per Agreement & other details of the property as per



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			previous valuation report. As per Site Inspection, the composition of flat is Living + Kitchen + 2 Bedroom + W.C + Bath + Balcony + Passage (i.e. <b>2BHK</b> ) The property is at 16.9 KM. distance from Nashik Road Railway Station Nashik. <b>Landmark:</b> Near Behind Siddhivinayak Sweet Mart & Wholesale Farsan
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Survey No. 3/ 1+2/ 2 +3/ 1, Plot No. 30+31+32
	b) Door No.	:	Residential Flat No. B-1
	c) C.T.S. No. / Village	:	Village – Makhamalabad
	d) Ward / Taluka	:	Taluka – Nashik
	e) Mandal / District	:	District – Nashik
	f) Date of issue and validity of layout of approved map / plan	:	Approved Building Plan Were Not Provided and Not Verified.
	g) Approved map / plan issuing authority	:	Nashik Municipal Corporation.
	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	:	Yes - At the time of visit physical measurement of the property could not be taken. We have taken the area as per Agreement & other details of the property as per previous valuation report.
7.	Postal address of the property	:	Residential Flat No. B-1, Ground Floor, B-Wing “ <b>Shree Balaji Vihar Apartment</b> ”, Survey No. 3/ 1+2/ 2 +3/ 1, Plot No. 30+31+32, Behind Siddhivinayak Sweet Mart & Wholesale Farsan, Gamane Mala, Ramkrishna Nagar, Makhamalabad Road, Village – Makhamalabad, Taluka & District - Nashik, PIN Code - 422 003, 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 – Makhamalabad 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.	<b>Boundaries of the property</b>		
	<b>Plot</b>	:	<b>As per actual site</b> <b>As per document</b>
	North	:	A-wing & Road                      9.00 Mtrs. Wide Colony
	South	:	Row Houses                              Plot No. 33



	East	:	Row Houses	Plot No. 27, 28 & 29
	West		Road	9.00 Mtrs. Wide Colony
	<b>Flat</b>		<b>As per actual site</b>	<b>As per Plan</b>
	North		Staircase, Parking & Shree Balaji Vihar Apartment - A Wing Building	Staircase, Parking & Shree Balaji Vihar Apartment - A Wing Building
	South		Marginal Space	Plot No. 33
	East		Marginal Space	Plot No. 27, 28 & 29
	West		Parking & 9.00 Mtrs. Wide Colony	Parking & 9.00 Mtrs. Wide Colony
13	Dimensions of the site		-	
			<b>A</b> As per site	<b>B</b> As per Document
	North	:	-	-
	South	:	-	-
	East	:	-	-
	West	:	-	-
14.	Extent of the site	:	<b>Built Up Area in Sq. Ft = 913.00</b> <b>(Area as per Deed of Apartment)</b>	
14.	Latitude, Longitude & Co-ordinates of Flat 1	:	20°02'43.4"N 73°46'36.9"E	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	<b>Built Up Area in Sq. Ft = 913.00</b> <b>(Area as per Deed of Apartment)</b>	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Owner Occupied.	
<b>II APARTMENT BUILDING</b>				
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. Gat No	:	Survey No. 3/ 1+2/ 2 +3/ 1, Plot No. 30+31+32	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village – Makhamalabad Nashik Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. B-1, Ground Floor, B-Wing “ <b>Shree Balaji Vihar Apartment</b> ”, Survey No. 3/ 1+2/ 2 +3/ 1, Plot No. 30+31+32, Behind Siddhivinayak Sweet Mart & Wholesale Farsan, Gamane Mala, Ramkrishna Nagar, Makhamalabad Road, Village – Makhamalabad, Taluka & District - Nashik, PIN Code - 422 003, State - Maharashtra, Country - India	
3.	Description of the locality Residential / Commercial / Mixed	:	Residential	
4.	Year of Construction	:	2014 (As per Occupancy Certificate)	
5.	Number of Floors	:	Ground Floor + Third Upper Floors	







1	How is the marketability?	:	Normal
2	What are the factors favoring for an extra Potential Value?	:	Located in developing area
3	Any negative factors are observed which affect the market value in general?	:	No
<b>V</b>	<b>Rate</b>	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar Flat with same specifications in the adjoining locality? - (Along with details / reference of at least two latest deals / transactions with respect to adjacent properties in the areas)	:	₹ 3,500.00 to ₹ 4,500.00 per Sq. Ft. on Built Up Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 4,000.00 per Sq. Ft. on Built Up Area
3	Break – up for the rate	:	
	I. Building + Services	:	₹ 2,000.00 per Sq. Ft.
	II. Land + others	:	₹ 2,000.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's Office	:	₹ 34,370.00 per Sq. M. i.e. ₹ 3,193.00 per Sq. Ft.
	Guideline rate (after depreciation)	:	₹ 31,908.00 per Sq. M. i.e. ₹ 2,964.00 per Sq. Ft.
	In case of variation of 20% or more in the valuation proposed by the Valuer and the Guideline value provided in the State Govt. notification or Income Tax Gazette justification on variation has to be given	:	It is a foregone conclusion that market value is always more than the RR price. As the RR Rates area Fixed by respective State Government for computing Stamp Duty / Rgstrn. Fees. Thus, the differs from place to place and Location, Amenities per se as evident from the fact than even RR Rates Decided by Government Differs.
<b>VI</b>	<b>COMPOSITE RATE ADOPTED AFTER DEPRECIATION</b>		
<b>a</b>	Depreciated building rate	:	₹ 1,700.00 per Sq. Ft.
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	10 Years
	Life of the building estimated	:	50 Years Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	15.00%
	Depreciated Ratio of the building	:	-
<b>b</b>	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 1,700 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 2,000.00 per Sq. Ft.
	<b>Total Composite Rate .</b>	:	<b>₹ 3,700.00 per Sq. Ft.</b>
	<b>Remarks:</b> At the time of visit physical measurement of the property could not be taken. We have taken the area as per Agreement & other details of the property as per previous valuation report.		





these differences. The sales comparison approach is commonly used for Residential Flat, where there are typically many comparable 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 ₹ 5,500.00 to ₹ 6,500.00 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 ₹ 5,900.00 per Sq. Ft. on Carpet Area for valuation after depreciation.

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) Saleability	Normal
ii) Likely rental values in future	₹ 7,000.00 Expected rental income per month
iii) Any likely income it may generate	Rental Income



### Actual site Photographs



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## Ready Reckoner Rate



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Government of Maharashtra

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महाराष्ट्र शासन



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

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Year  Language

Selected District

Select Taluka

Select Village

Search By  Survey No.  SubZones

Enter Survey No

उपविभाग	खुली जमीन	निवासी सरनिका	ऑफिस दुकाने	औद्योगिक	एकक (Rs./)	Attribute
14.5 - हनुमानवाडी कडून मखमलाबादकडे जाणारा 30.0मी. रेंद्र रस्ता व मखमलाबाद कडून तवली फाट्याकडे जाणारा (पेठ रस्त्याकडे जाणारा पूर्वे पश्चिम) रहिवास मिळकती	12000	34370	39520	42960	0	चौ. मीटर सर्वेक्षण नंबर

## Bank Letter



# भारतीय स्टेट बैंक State Bank of India

RETAIL ASSETS CENTRALIZED PROCESSING CENTRE (RACPC),  
Adgaon , Above SBI Nashik Road Branch , Opp Durga Garden, Nashik- ROAD  
422101

The Vastukala Consultancy (I) Pvt .Ltd  
4, Madhushala Elite, Vrundavan Nagar  
Adgaon.

Letter NO / NPA /33.

Date: - 25/06/2024.

Dear Sir,

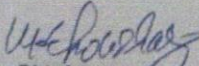
### ALLOTMENT OF CASES FOR VALUATION .

With reference to above we request you to kindly carry out the valuation of the assets of the mentioned borrower who have failed to repay their dues and against whom SARFESI action has been initiated. The detail is as under.

Serial No	Name	Account number
1.	Sunita Pawar	33966284514
2.	Baban Sanap	37491321113

We request you to kindly evaluate the property from outside after consulting the concerned authorized bank official in case the property is found closed or if the borrower is not allowing or cooperating during the evaluation process while wait.

Yours faithfully

  
Chief manager  
Mini Branch Adgaon.





## Price Indicators

**HOUSING.COM** Buy in Nashik   Download App List Property Free Saved

Home / Nashik / Makhmalabad / Apartment for Sale in Makhmalabad / 3 BHK Apartment Last updated: Feb 3, 2023

**3 BHK Apartment** **₹54.0 L** EMI starts at 28.60 K

Naini/Vijay Apartment, Samarth Nagar, Makhmalabad, Nashik. 4.11 K/sq.ft

**OFFER** zero brokerage, zero gst charges. Know More [Contact Owner](#)

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Others 5 more

1313 sq.ft Build Up Area      4.11 K/sq.ft Avg. Price      Ready to move Possession status      Higher of 7 floors      Unfurnished Furnishing

**magicbricks** Buy Rent Sell Home Loans

Home > Property for sale in Nashik > Flats for Sale in Nashik > Flats for Sale in Mhasrul Gaon > 2 BHK Flats for Sale in Mhasrul Gaon > 985 Sq-ft

**38.0 Lac** [How much loan can I get?](#)

985 Sq-ft 2 BHK Flat For Sale in

**2 Beds** **2 Baths** **3 Balconies** **Unfurnished**

Carpet Area: **705 sqft**  $\approx$  5.390/sqft      Floor: **1 (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**

15 Photos

## Price Indicators


**magicbricks** Buy ▾ Rent ▾ Sell ▾ Home Loans ▾

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2 BHK Flat For Sale in Makhmalabad, **Makhmalabad, Nashik**



2 Beds 2 Baths Unfurnished

Super Built-Up Area  
**815 sqft**  
₹ 3,926/sqft

Developer  
**Surya Properties Pvt. Ltd.**

Project  
**Makhmalabad**

Floor  
**1 (Out of 8 Floors)**

Transaction Type  
**Resale**

Status  
**Ready to Move**

Furnished Status  
**Unfurnished**


+3 Photos

**magicbricks** Buy ▾ Rent ▾ Sell ▾ Home Loans ▾

Home > Property for sale in Nashik > Flats for Sale in Nashik > Flats for Sale in Makhmalabad Gaothan > 2 BHK Flats for Sale in Makhmalabad Gaothan > 692 Sq-ft

**32.0 Lac** [How much loan can I get?](#)

2 BHK Flat For Sale in Shree Tirumala Gulmohar, **Makhmalabad Gaothan, Nashik**



2 Beds 2 Baths 1 Balcony Unfurnished

Carpet Area  
**469 sqft**  
₹ 6,823/sqft

Developer  
**Lalit Roongta Group**

Project  
**Shree Tirumala Gulmohar**

Floor  
**8 (Out of 10 Floors)**

Transaction Type  
**Resale**

Status  
**Ready to Move**

Facing  
**East**

Furnished Status  
**Unfurnished**

Type Of Ownership  
**Freehold**

+8 Photos

East Facing Property



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 ₹ 33,78,100.00 (Rupees Thirty-Three Lakh Seventy-Eight Thousand One Hundred Only).

Place: Nashik

Date: 03.07.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.  
Sharadkumar  
Chalikwar

Digitally signed by Sharadkumar Chalikwar  
DN: cn=Sharadkumar Chalikwar,  
o=Vastukala Consultants (I) Pvt. Ltd.,  
ou=Mumbai, email=cmd@vastukala.org,  
c=IN  
Date: 2024.07.03 13:26:53 +05'30'

Director

Auth. Sign.

Sharadkumar B. Chalikwar

Structural Engineer Licence No. STATE/R/2022/APL/01785

Govt. Reg. Valuer

Chartered Engineer (India)

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

SBI Empanelment No.: SME / TCC / 2021 – 22 / 85 / 13

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



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(Annexure – I)

### DECLARATION-CUM-UNDERTAKING

I, Sharadkumar B. Chalikwar son of Shri. Baburao Chalikwar do 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 03.07.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- d. I/ my authorized representative has personally inspected the property on 02.07.2024. The work is not sub - contracted 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 removed / dismissed from service / employment earlier.
- h. I have not been convicted of any offence and sentenced to a term of imprisonment
- i. I have not been found guilty of misconduct in my professional capacity.
- j. I have not been declared to be unsound mind
- k. I am not an undischarged bankrupt, or has not applied to be adjudicated as a bankrupt;
- l. I am not an undischarged insolvent.
- m. 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 Income-tax (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



- n. 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
- o. My PAN Card number as applicable is AYLPM0851A
- p. I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer
- q. I have not concealed or suppressed any material information, facts and records and I have made a complete and full disclosure
- r. 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.
- 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 the 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.



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Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property under consideration is purchased by. Shri. Baban Murlidhar Sanap & Sau. Savita Baban Sanap & from Shri. Nagnath Arun kuithe as per vide Deed of Apartment Vide No. 849/ 2018 Dated.21.02.2018.
2.	purpose of valuation and appointing authority	As per the request from State Bank of India, Adgaon Branch to assess fair market value of the property for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose
3.	identity of the valuer and any other experts involved in the valuation;	Sharadkumar B. Chalikwar – Regd. Valuer Sanjay R.Phadol– Reginal Technical Manager Sachin Raundal – 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 – 02.07.2024 Valuation Date – 03.07.2024 Date of Report – 03.07.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on 02.07.2024
7.	nature and sources of the information used or relied upon;	<ul style="list-style-type: none"> <li>• Market Survey at the time of site visit</li> <li>• Ready Reckoner rates / Circle rates</li> <li>• Online Price Indicators on real estate portals</li> <li>• Enquiries with Real estate consultants</li> <li>• Existing data of Valuation assignments carried out by us</li> </ul>
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.	Major factors that were not taken into account during the valuation;	Nil
12.	Caveats, limitations* and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached*

### **Assumptions, Disclaimers, Limitations & Qualifications**

#### **Value Subject to Change**

The subject appraisal exercise is based on prevailing market dynamics as on **03<sup>rd</sup> July 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.



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## 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 area **Built Up in Sq. Ft. = 913.00** Owned by Name of Owner: **Shri. Baban Murlidhar Sanap & Sau. Savita Baban Sanap**. Further, VCIPL has assumed that the subject property is free from any encroachment and is available as on the date of the appraisal.

## Property Title

Based on our discussion with the Client, we understand that the subject property is owned Name of Owner: **Shri. Baban Murlidhar Sanap & Sau. Savita Baban Sanap**. 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 area **Built Up in Sq. Ft. = 913.00**

## 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 / Exiting 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.

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 area **Built Up in Sq. Ft. = 913.00**

### **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 Normal 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.
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).



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26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

### Remuneration and Costs.

27. A valuer shall provide services for remuneration which is charged in a transparent manner, is a reasonable reflection of the work necessarily and properly undertaken, and is not inconsistent with the applicable rules.
28. A valuer shall not accept any fees or charges other than those which are disclosed in a written contract with the person to whom he would be rendering service.

### Occupation, employability and restrictions.

29. A valuer shall refrain from accepting too many assignments, if he/it is unlikely to be able to devote adequate time to each of his/ its assignments.
30. A valuer shall not conduct business which in the opinion of the authority or the registered valuer organisation discredits the profession.

### 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.

Sharadkumar  
Chalikwar

Director

Digitally signed by Sharadkumar Chalikwar  
DN: cn=Sharadkumar Chalikwar,  
o=Vastukala Consultants (I) Pvt. Ltd.,  
ou=Mumbai, email=cmd@vastukala.org,  
c=IN  
Date: 2024.07.03 13:26:40 +05'30'

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