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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. Sudhir Devidas Koli & Sau. Rupali Sudhir Koli.**

Residential Flat No. 201, Second Floor, " **Sai Darshan Apartment** ", Survey No. 49/ 6, Plot No. 2 & 3, CTS No. 7337 & 7338, Near Shree Mhasoba Maharaj Mandir Devasthan, Gandhi Nagar, Jai Bhavani Road, Village – Deolali, Taluka & District - Nashik, PIN Code – 422 214, State – Maharashtra, Country – India.

Latitude Longitude: 19°57'22.9"N 73°49'19.7"E

Intended User :

Bank of Baroda

Regional Office Nashik Road Branch

BSNL Building, Datta Mandir Road, Nashik Road,
Nashik -422 101, 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 | Tel : +91 253 4068262/98903 80564

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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

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VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 201, Second Floor, " Sai Darshan Apartment ", Survey No. 49/ 6, Plot No. 2 & 3, CTS No. 7337 & 7338, Near Shree Mhasoba Maharaj Mandir Devasthan, Gandhi Nagar, Jai Bhavani Road, Village – Deolali, Taluka & District - Nashik, PIN Code – 422 214, State – Maharashtra, Country – India. belongs to Name of Owner : **Shri. Sudhir Devidas Koli & Sau. Rupali Sudhir Koli.**

Boundaries of the property.

Boundaries	Building	Flat
North	Row Houses	Marginal Space
South	Road	Flat No. 202
East	Row Houses	Marginal Space
West	Row Houses	Staircase & Flat No. 204

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 **₹ 25,11,000.00 (Rupees Twenty-Five Lakh Eleven Thousand Only)**. As per Site Inspection **87%** Construction Work is Completed

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

Hence certified

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

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Registered Valuer
Chartered Engineer (India)
Reg. No. CAT-I-F-1763
Reg. No. IBBI/RV/07/2018/10366
BOB Empanelment No.: ZO:MZ:ADV:46:941
Encl: Valuation report.

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.31 16:01:55 +05'30'

Auth. Sign.



Vastukala Consultants (I) Pvt. Ltd.

B1-001, U/B Floor, Boomerang, Chandivali Farm Road, Powai, Andheri (East), Mumbai – 400 072.

To,

The Chief Manager,**Bank of Baroda****Regional Office Nashik Road Branch**

BSNL Building, Datta Mandir Road, Nashik Road,

Nashik -422 101, 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 Bank Loan (Education) Purpose.
2.	a) Date of inspection	: 31.07.2024
	b) Date on which the valuation is made	: 31.07.2024
3.	List of documents produced for perusal: 1) Copy of Correction Deed No. 8164/ 2024 dated.24.07.2024. 2) Copy of Commencement Certificate No. LND/ BP/ C3/ 27/ 2023 dated.28.04.2023 issued by Nashik Municipal Corporation, Nashik. 3) Copy of Approved Building Plan Accompanying Commencement Certificate No. C3/ 27/ 2023 dated.28.04.2023 issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik.	
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: Shri. Sudhir Devidas Koli & Sau. Rupali Sudhir Koli. Address: Residential Flat No. 201, Second Floor, " Sai Darshan Apartment ", Survey No. 49/ 6, Plot No. 2 & 3, CTS No. 7337 & 7338, Near Shree Mhasoba Maharaj Mandir Devasthan, Gandhi Nagar, Jai Bhavani Road, Village – Deolali, Taluka & District - Nashik, PIN Code – 422 214, State – Maharashtra, Country – India. Contact Person: Mr. Rahul Sir. (Site Engineer) Mobile No. +91 9545520184.
5.	Brief description of the property (Including Leasehold / freehold etc.)	: The property is a residential flat in under construction building. The flat is located on Second Floor in the said under construction building. The composition of flat is Bedroom + Living Room + Kitchen + WC + Bath Passage + Balcony. (i.e. 1BHK). The property is at 3.4 Km. travelling distance from Nashik Road Railway Station. Landmark: Near Shree Mhasoba Maharaj Mandir Devasthan. At the time of inspection, the property was under



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		construction. Extent of completion are as under:	
	RCC Footing/Foundation	Completed	RCC Plinth
	Full Building RCC	Completed	Internal Brick work
	External Brick work	Completed	Internal plastering
	External plastering	Completed	Flooring, Tiling, Kitchen Platform
	Internal painting	Completed	External painting
	Electrification, plumbing & Sanitary installation		Partly Completed
	Total	87% work completed	
5a.	Total Lease Period & remaining period (if leasehold)	:	N.A. as the property is freehold.
6.	Location of property	:	
	a) Plot No. / Survey No.	:	Survey No. 49/ 6, Plot No. 2 & 3
	b) Door No.	:	Residential Flat No. 201
	c) T.S. No. / Village	:	Village – Deolali
	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. C3/ 27/ 2023 dated.28.04.2023 issued by Executive Engineer Town Planning Nashik Municipal Corporation, Nashik.
	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	:	No
7.	Postal address of the property	:	Residential Flat No. 201, Second Floor, " Sai Darshan Apartment ", Survey No. 49/ 6, Plot No. 2 & 3, CTS No. 7337 & 7338, Near Shree Mhasoba Maharaj Mandir Devasthan, Gandhi Nagar, Jai Bhavani Road, Village – Deolali, Taluka & District - Nashik, PIN Code – 422 214, 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 PanChhayat / Municipality	:	Village - Deolali Nashik Municipal Corporation
11.	Whether covered under any State / Central Govt. enactments (e.g., Urban Land Ceiling Act) or notified under agency area/ scheduled area / cantonment area	:	No

13.	Dimensions / Boundaries of the Property / Building		As per Actual Site	As per the Document
	North	:	Row Houses	S. No. 49/ 3
	South	:	Road	Former 7.5 M Road & Present 9.00 M Road
	East	:	Row Houses	Plot No. 04 in the Same Layout
	West	:	Row Houses	Plot No. 01 in the Same Layout
13.1	Flat		As per Actual Site	As per Document
	North		Marginal Space	Marginal Space
	South		Flat No. 202	Flat No. 202
	East		Marginal Space	Marginal Space
	West		Staircase & Flat No. 204	Staircase & Flat No. 204
13.2	Whether Boundaries Matching with Actual		Yes	
13.3	Latitude, Longitude & Co-ordinates of the site	:	19°57'22.9"N 73°49'19.7"E	
14.	Extent of the site	:	<p>Carpet area in Sq. Ft. = 420.00 Balcony area in Sq. Ft. = 68.00 (Area as per Actual Site Measurement)</p> <p>Carpet area in Sq. Ft. = 465.00 (Area as per Correction Deed)</p> <p>Built up area in Sq. Ft. = 512.00 (Carpet area as per Correction Deed + 10%)</p>	
15.	Extent of the site considered for Valuation (least of 13A& 13B)	:	Carpet area in Sq. Ft. = 465.00 (Area as per Correction Deed)	
16	Whether occupied by the owner / tenant? If occupied by tenant since how long? Rent received per month.	:	Building is Under Construction	
II	APARTMENT BUILDING			
1.	Nature of the Apartment	:	Residential	
2.	Location	:		
	C.T.S. No.	:	Survey No. 49/ 6, Plot No. 2 & 3, CTS No. 7337 & 7338	
	Block No.	:	-	
	Ward No.	:	-	
	Village / Municipality / Corporation	:	Village - Deolali Nashik Municipal Corporation	
	Door No., Street or Road (Pin Code)	:	Residential Flat No. 201, Second Floor, " Sai Darshan Apartment ", Survey No. 49/ 6, Plot No. 2 & 3, CTS No. 7337 & 7338, Near Shree Mhasoba Maharaj Mandir Devasthan, Gandhi Nagar, Jai Bhavani Road, Village – Deolali, Taluka & District - Nashik, PIN Code – 422 214, State – Maharashtra, Country – India.	

3.	Description of the locality Residential / Commercial / Mixed	:	Residential
4.	Year of Construction	:	Building is Under Construction
5.	Number of Floors	:	Ground + 4th Upper Floors
6.	Type of Structure	:	R.C.C. Framed Structure
7.	Number of Dwelling units in the building	:	4 Flats on Second Floor
8.	Quality of Construction	:	Building is under construction
9.	Appearance of the Building	:	Building is under construction
10.	Maintenance of the Building	:	Building is under construction
11.	Facilities Available	:	
	Lift	:	Proposed 1 Lifts
s	Protected Water Supply	:	Proposed Municipal Water supply
	Underground Sewerage	:	Proposed Connected to Municipal Sewerage System
	Car parking - Open / Covered	:	Proposed Covered Car Parking
	Is Compound wall existing?	:	Proposed, Yes
	Is pavement laid around the building	:	Proposed, Yes
III	FLAT		
1	The floor in which the Flat is situated	:	Second Floor
2	Door No. of the Flat	:	Residential Flat No. 201
3	Specifications of the Flat	:	2BHK
	Roof	:	R.C.C. Slab
	Flooring	:	Vitrified tile Flooring
	Doors	:	Proposed Teak Wood door framed with flush doors
	Windows	:	Proposed Aluminum sliding window with M.S. Grills
	Fittings	:	Proposed Concealed Plumbing, Concealed Electrical wiring
	Finishing	:	Proposed Cement Plastering
	Paint	:	Proposed Distemper Paint
4	House Tax	:	
	Assessment No.	:	Building is Under Construction
	Tax paid in the name of:	:	Building is Under Construction
	Tax amount:	:	Building is Under Construction
5	Electricity Service connection No.:	:	Building is Under Construction
	Meter Card is in the name of:	:	Building is Under Construction
6	How is the maintenance of the Flat?	:	Building is Under Construction
7	Sale Deed executed in the name of	:	Name of Owner: Shri. Sudhir Devidas Koli & Sau. Rupali Sudhir Koli.
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. = 512.00 (Carpet area as per Correction Deed + 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. = 420.00 Balcony area in Sq. Ft. = 68.00 (Area as per Actual Site Measurement) Carpet area in Sq. Ft. = 465.00 (Area as per Correction Deed)
12	Is it Posh / I Class / Medium / Ordinary?	:	

13	Is it being used for Residential or Commercial purpose?	:	Proposed Residential purpose
14	Is it Owner-occupied or let out?	:	Building is Under Construction
15	If rented, what is the monthly rent?	:	₹ 5,000.00 Expected rental income per month after building; completion
IV	MARKETABILITY	:	
1	How is the marketability?	:	Good
2	What are the factors favouring for an extra Potential Value?	:	Located in developing area
3	Any negative factors are observed which affect the market value in general?	:	No
V	Rate	:	
1	After analyzing the comparable sale instances, what is the composite rate for a similar 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)	:	₹ 5,000.00 to ₹ 6,000.00 per Sq. Ft. on Carpet Area
2	Assuming it is a new construction, what is the adopted basic composite rate of the Flat under valuation after comparing with the specifications and other factors with the Flat under comparison (give details).	:	₹ 5,400.00 per Sq. Ft. on Carpet Area
3	Break – up for the rate	:	
	i) Building + Services	:	₹ 2,000.00 per Sq. Ft.
	ii) Land + others	:	₹ 3,400.00 per Sq. Ft.
4	Guideline rate obtained from the Registrar's office (an evidence thereof to be enclosed)	:	₹ 35,200.00 per Sq. M. i.e. ₹ 3,270.00 per Sq. Ft.
	Guideline rate obtained (after Depreciation)	:	Building is Under Construction
5	Registered Value (if available)	:	---
VI	COMPOSITE RATE ADOPTED AFTER DEPRECIATION	:	
a	Depreciated building rate	:	-
	Replacement cost of Flat with Services (v(3)i)	:	₹ 2,000.00 per Sq. Ft.
	Age of the building	:	Building is Under Construction
	Life of the building estimated	:	60 Year After Completion Subject to proper, preventive periodic maintenance & structural repairs.
	Depreciation percentage assuming the salvage value as 10%	:	N.A. Building is Under Construction
	Depreciated Ratio of the building	:	
b	Total composite rate arrived for Valuation	:	
	Depreciated building rate VI (a)	:	₹ 2,000.00 per Sq. Ft.
	Rate for Land & other V (3) ii	:	₹ 3,400.00 per Sq. Ft.
	Total Composite Rate	:	₹ 5,400.00 per Sq. Ft.
	Remarks:	:	

Details of Valuation:

Sr. No.	Description	Qty.	Rate per unit (₹)	Estimated Value (₹)
1	Present value of the Flat	465.00 Sq. Ft.	5,400.00	25,11,000.00
2	Wardrobes			
3	Showcases			
4	Kitchen arrangements			
5	Superfine finish			
6	Interior Decorations			
7	Electricity deposits / electrical fittings, etc.			
8	Extra collapsible gates / grill works etc.			
9	Potential value, if any			
10	Others			
11	Parking			
12	As per current stage of work completion the value of the Flat (if Flat is under construction)			
13	After 100% completion final value of Flat			
	Total value of the property			25,11,000.00

Value of Flat

Fair Market Value	25,11,000.00
Realizable value	23,85,450.00
Distress Value	20,08,800.00
Insurable value of the property (512.00 Sq. Ft. X ₹ 2,000.00)	10,24,000.00
Guideline value of the property (512.00 Sq. Ft. X ₹ 3,270.00)	16,74,240.00

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 arrived by us will prove to be correct if an Auction of the subject property is carried out. As far as Market Value in Index II is concerned, it is not possible to comment on same, may be government rates are fixed by sampling during same point of time in part and whereas, Market values change every month. In most of the cases the actual deal amount or Transaction value is not reflected in Index II because of various Market practices. As Valuer, we always try to give a value which is correct reflection of actual transaction value irrespective of any factors in market.

Method of Valuation / Approach

The sales comparison approach uses the market data of sale prices to estimate the value of a real estate property. Property valuation in this method is done by comparing a property to other similar properties that have been recently sold. Comparable properties, also known as comparables, or comps, must share certain features with the property in question. Some of these include physical features such as square footage, number of rooms, condition, and age of the building; however, the most important factor is no doubt the location of the property. Adjustments are usually needed to account for differences as no two properties are exactly the same. To make proper adjustments when

comparing properties, real estate appraisers must know the differences between the comparable properties and how to value these differences. The sales comparison approach is commonly used for Residential 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 ₹ 5,000.00 to ₹ 6,000.00 per Sq. Ft. on Carpet Area. Considering the rate with attached report, current market conditions, demand and supply position, Flat size, location, upswing in real estate prices, sustained demand for Residential Flat, all-round development of commercial and residential application in the locality etc. We estimate ₹ 5,400.00 per Sq. Ft. on Carpet Area for valuation.

Impending threat of acquisition by government for road widening / public service purposes, sub merging & applicability of CRZ provisions (Distance from sea-cost / tidal level must be incorporated) and their effect on	Not applicable.
i) Saleability	Good
ii) Likely rental values in future in and	₹ 5,400.00 Expected rental income per month after building; completion
iii) Any likely income it may generate	Rental Income



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Actual site photographs



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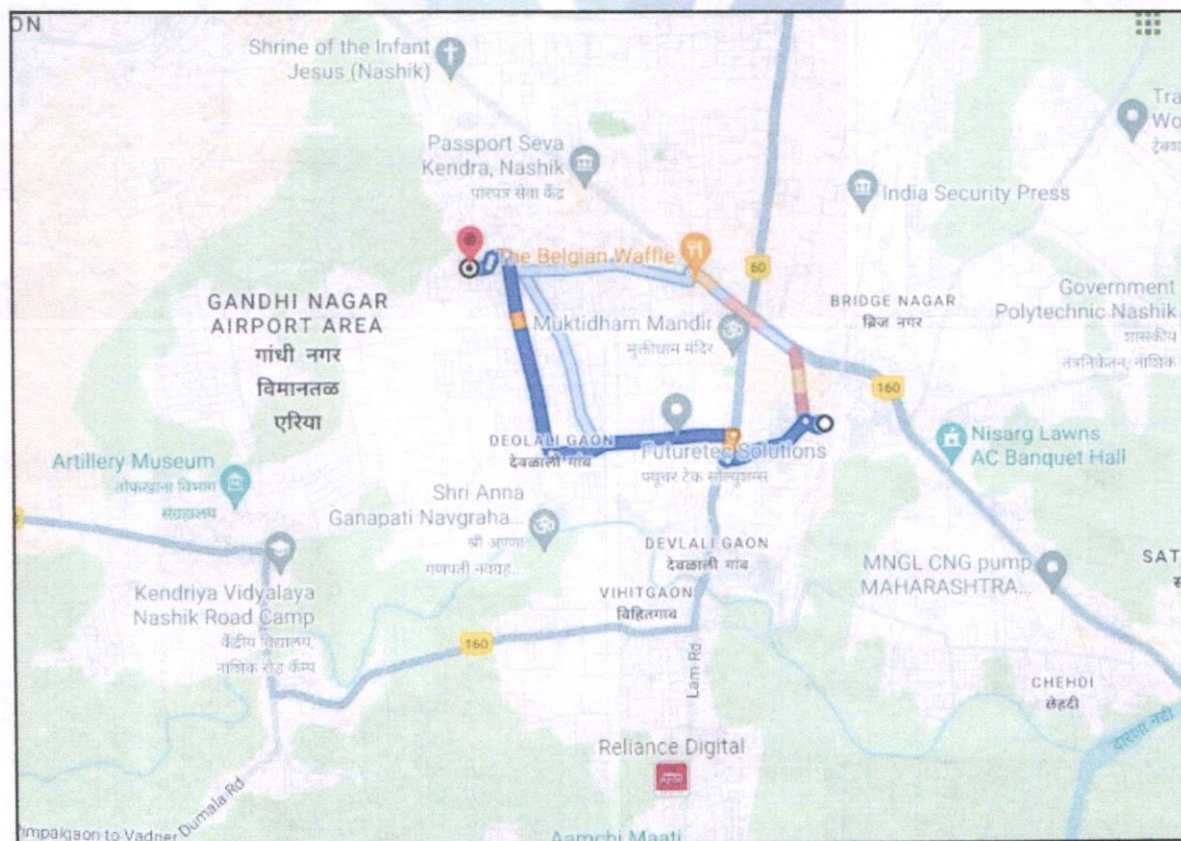
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Route Map of the property


Site u/r



Latitude Longitude: 19°57'22.9"N 73°49'19.7"E


Note: The Blue line shows the route to site from nearest railway station (Nashik Road – 3.4 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

*** Welcome to Va

Location Details

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

District Name नाशिक Taluka Name नाशिक Village/Zone Name माजे देवकाली

Attribute सद्वे नंबर 45 SubZone Name 11.12-भुभाग- उत्तरेस स.:

Mahapalika Area Nashik Muncipal Corp

Open Land	Residence	Office	Shop	Industry	Unit
11000	35200	40480	44000	0	Square Meter

Next

Price Indicators

HOUSING.COM Buy in Nashik
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Home / Nashik / Devidas Camp / Bhagwati Plaza

Bhagwati Plaza


By SHUBHAM DEVELOPERS
Jaybhavani Road, Nashik Road, Nashik

Last updated: Oct 1, 2024

₹36.08 L - 48.28 L
EMI starts at 10.11 K

Price excludes maintenance. Plot req... See More



[Contact Developer](#)



2 BHK Apartment Configuration

Mar, 2027 Possession Starts

Price on request Avg. Price

902 sq.ft - 1207 sq.ft (Super Builtup Area)
Sizes

HOUSING.COM Buy in Nashik
Devidas Camp X +Add
Download App List Property Free Saved

Home / Nashik / Devidas Camp / Apartment for Sale in Devidas Camp / 2 BHK Flat

2 BHK Flat


By KARDA CONSTRUCTIONS
Karda Hari Sparsh, Devidas Camp, Nashik

Last updated: Oct 21, 2024

₹55.0 L EMI starts at 29.13 K

140 K/sq.ft



[Contact Owner](#)



1250 sq.ft Built Up Area


4.40 K/sq.ft Avg. Price

Ready to move Possession status

Unfurnished Furnishing

OVERVIEW
POPULAR PROPERTIES NEARBY
RATINGS AND REVIEWS
PRICE TRENDS
LOCALITY
PROJECT Q&A
DEVELOPER




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Price Indicators

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Home > Property in Nashik > House for Sale in Nashik > House for Sale in Deolali > 3 BHK > 1800 Sqft
Posted on Jul 24, 24 Property ID: 35176137

₹ 90.0 Lac EMI - 3.4k | [Get Loan offers from 34+ banks](#)

3 BHK Owner Residential House For Sale [Deolali, Nashik](#)



3 Beds
2 Baths
2 Balconies
1 Covered Parking

Carpet Area 1800 sqft * ± 5000sqft	Floor 1(Out of 2 Floors)	Transaction Type Resale
Status Ready to Move	Additional Rooms 1 Study Room	Facing East
Furnished Status Semi-Furnished	Car Parking 1 Covered	Type Of Ownership Freehold

East Facing Property

Contact Owner

Anand +91-8200000000

Get Phone No.

Contact Owner

Get Phone No.


Last contact made 3 days ago

magicbricks
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Home > Property in Nashik > House for Sale in Nashik > House for Sale in Deolali > 3 BHK > 2000 Sqft
Posted on Apr 03, 24 Property ID: 17184190

₹ 99.0 Lac EMI - 3.45k | [How much loan can I get?](#)

3 BHK For Sale in [Deolali Camp, Nashik](#)



3 Beds
3 Baths
2 Balconies
1 Covered Parking

Super Built-Up Area 2000 sqft * ± 4950sqft	Transaction Type Resale	Status Ready to Move
Additional Rooms 1 Store Room	Furnished Status Unfurnished	Car Parking 1 Covered, 1 Open
Type Of Ownership Freehold	Age Of Construction 10 to 15 years	

Contact Owner

Tushar Chitre +91-7910000000

Get Phone No.

Contact Owner

Get Phone No.

Last contact made 3 days ago



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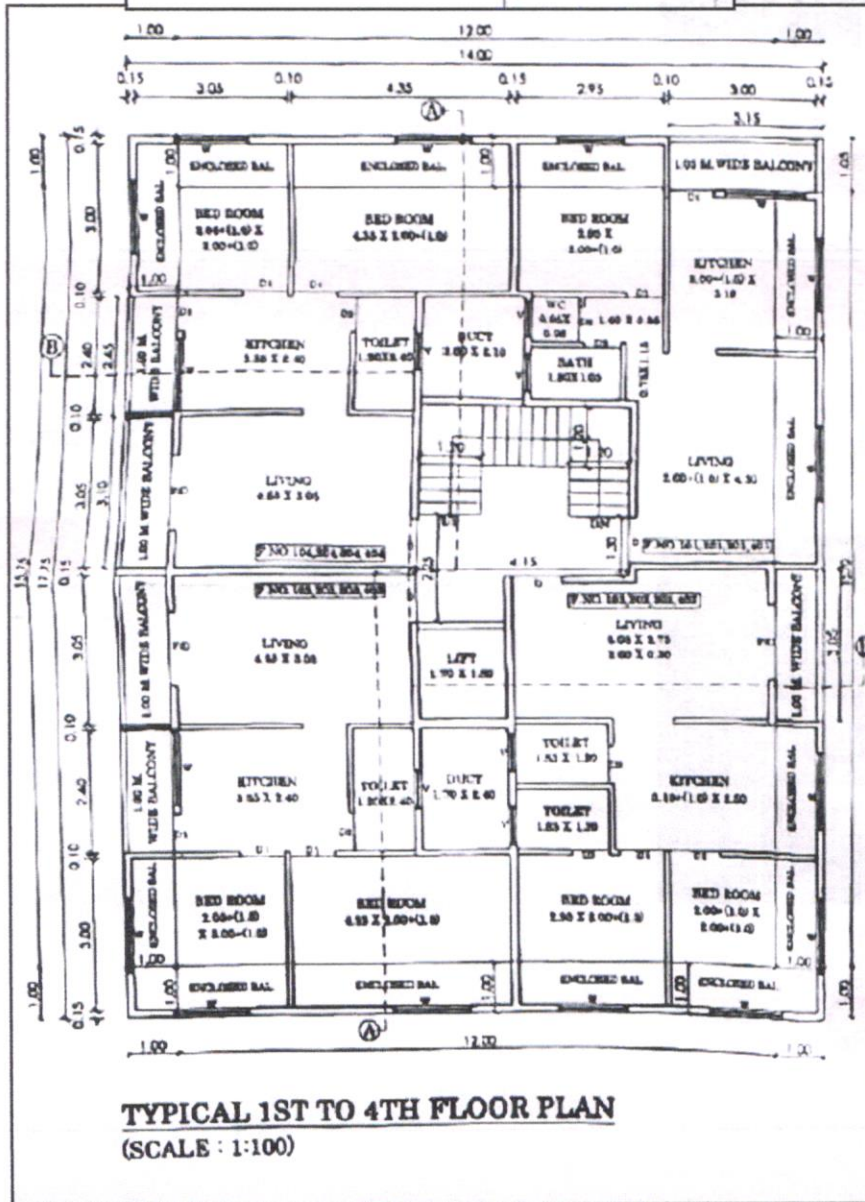
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Approved Plan

TITLE
PROPOSED PLOT AMALGAMATION & RESIDENTIAL BUILDING PLAN ON P.NO. 243, S.NO. 49/6, C.T.S. NO. 7337 & C.T.S. NO. 7338 @ OF MAUJE DEOLALI - 01 SHIWAR, NASHIK. FOR- SHRI. MANOJ KANTILAL GAIDHANI AND OTHERS
APPROVAL STAMP
APPROVED The Plans amended as per the conditions mentioned in the accompanying commitment Certificate No. <u>CB/27 dated 29/04/2023</u> 2023
Executive Engineer TOWN PLANNING Nashik Municipal Corporation Nashik



Correction Deed

<p>(1) <table border="1" style="float: right; margin-right: 20px;"> <tr><td style="text-align: center;">नसिन-२</td></tr> <tr><td>दस्ता क्र. (१९६४/१०२४)</td></tr> <tr><td style="text-align: center;">३-३५</td></tr> </table> <p style="text-align: center;">॥ श्री ॥ चुक-दुरुस्ती लेख</p> <p>चुक-दुरुस्ती लेख आज दिनांक 24 माहे जुलै इसवी सन 2024 रोजी बुधवार ते दिवशी नाशिक मुक्कामी :-</p> <p>1) श्री. सुधीर देविदास कोळी उ.वय- 42 वर्षे धंदा - व्यापार, पॅन नं. :- BKSPK1345M आधार कार्ड क्र. :- 3039 5703 1384</p> <p>2) सौ. रुपाली सुधीर कोळी उ.वय- 34 वर्षे धंदा - गृहिणी, पॅन नं. :- ESAPA1242Q आधार कार्ड क्र. :- 9412 7854 6098 दोघे रा.- फ्लॅट नं. 106, बी विंग, पार्क रॉयल अपार्टमेंट, जयभवानी रोड, कदम डेअरी जवळ, ना.रोड, ता.जि.नाशिक. यांसी ...</p> <p>ड्रिम बिल्डर्स अॅण्ड डेव्हलपर्स या भागीदारी फर्म तर्फे भागीदार</p> <p>1) पुर्वा शिवबा पगार उ.वय- 27 वर्षे, धंदा - शेती व व्यापार, पॅन नं.:- EEOPP5463N आधार कार्ड क्र. :- 706057935972 रा.- नामपूर, बागलाण, जि.नाशिक.</p> <p>2) श्री.मनोज कांतिलाल गायधनी उ.वय- 32वर्षे, धंदा - शेती व व्यापार, पॅन नं.:- AYWPG0353L आधार कार्ड क्र. :- 857323909997 रा.- फुले नगर, मु.पो.पळसे, ता.जि.नाशिक. यांसी ...</p> <p style="text-align: center;">लिहून घेणार</p> <p style="text-align: center;">लिहून देणार</p> </p>	नसिन-२	दस्ता क्र. (१९६४/१०२४)	३-३५	<p>(3) <table border="1" style="float: right; margin-right: 20px;"> <tr><td style="text-align: center;">नसिन-२</td></tr> <tr><td>दस्ता क्र. (१९६४/१०२४)</td></tr> <tr><td style="text-align: center;">५-३५</td></tr> </table> <p>पुर्वेस :- याच ले-आऊट मधील प्लॉट नं. 04. पश्चिमेस :- याच ले-आऊट मधील प्लॉट नं. 01. दक्षिणेस :- पुर्वीचा 7.5 मीटर रोड व सध्याचा 9 मीटर रोड. उत्तरेस :- सर्व्हे नं. 49/3.</p> <p>येणे प्रमाणे चतुःसिमेतील दरोबस्त मिळकत जल, तरु, काष्ट, पाषाण, निधी निक्षेप, तदंगभूत वस्तुसहीत तसेच मंजूर ले-आऊट मधील कॉलनी रोड, डी.पी.रोड, ओपन स्पेस व उपलब्ध सुविधा वापरण्याचे हक्कांसह व सर्व इजिमेंटरी राईटसह हक्कांसह दरोबस्त मिळकत.</p> <p>ब) वर कलम 1अ यांत वर्णन केलेल्या मिळकतीवर बांधण्यात येणाऱ्या व साई दर्शन अपार्टमेंट म्हणून ओळखल्या जाणाऱ्या इमारतीमधील दुसऱ्या मजल्यावरील फ्लॅट नं. 201 (दोनशे एक) यांसी कार्पेट क्षेत्र 43.19 चौ.मी. यांत 01 रुम + हॉल + किचन + टेरेस + टॉयलेट + वाथरूम यांसी चतुःसिमा पुढील प्रमाणे :-</p> <p>पुर्वेस :- मार्जिनल स्पेस. पश्चिमेस :- जिना व फ्लॅट नं. 204. दक्षिणेस :- फ्लॅट नं. 202. उत्तरेस :- मार्जिनल स्पेस.</p> <p>येणे प्रमाणे चतुःसिमेतील मिळकत त्यातील सामाईक सुखसुविधा, सामाईक जिना, सामाईक टेरेस, सामाईक टॉयलेट, सामाईक पार्कींग तसेच जाण्या येण्याचे सामाईक वागवहिवाटीचे सर्व हक्कांसह दरोबस्त मिळकत.</p> </p>	नसिन-२	दस्ता क्र. (१९६४/१०२४)	५-३५
नसिन-२							
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नसिन-२							
दस्ता क्र. (१९६४/१०२४)							
५-३५							

As a result of my appraisal and analysis, it is my considered opinion that the **Fair Market Value** for this particular above property in the prevailing condition with aforesaid specification is **₹ 25,11,000.00 (Rupees Twenty-Five Lakh Eleven Thousand Only)**. The **Realizable Value** of the above property **₹ 23,85,450.00 (Rupees Twenty-Three Lakh Eighty-Five Thousand Four Hundred Fifty Only)** and the **Distress Value** **₹ 20,08,800.00 (Rupees Twenty Lakh Eight Thousand Eight Hundred Only)**.

Place: Nashik

Date: 31.07.2024

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

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Reg. No. IBBI/RV/07/2018/10366

BOB Empanelment No.: ZO:MZ:ADV:46:941

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.31 16:02:19 +05'30'

Auth. Sign.

Enclosures

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

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

on _____. We are satisfied that the fair and reasonable market value of the property is
₹ _____ (Rupees _____

_____ only).

Date

Signature
(Name Branch Official with seal)



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(Annexure – I)

DECLARATION FROM VALUERS

I, Manoj Chalikwar son of Shri. Baburao Chalikwar declare that:

- a. The information furnished in my valuation report dated 31.07.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- b. I have no direct or indirect interest in the property valued;
- c. I/ my authorized representative has personally inspected the property on 31.07.2024. The work is not sub - contracted to any other valuer and carried out by myself.
- d. I have not been convicted of any offence and sentenced to a term of imprisonment.
- e. I have not been found guilty of misconduct in my professional capacity.
- f. I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- g. I have read the International Valuation Standards (IVS) and the report submitted to the Bank for the respective asset class is in conformity to the "Standards" as enshrined for valuation in the IVS in "General Standards" and "Asset Standards" as applicable.
- h. I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure IV - A signed copy of same to be taken and kept along with this declaration)
- i. I am Director of the company, who is competent to sign this valuation report.
- j. Further, I hereby provide the following information.

Sr. No.	Particulars	Valuer comment
1.	background information of the asset being valued;	The property was purchased by Shri. Sudhir Devidas Koli & Sau. Rupali Sudhir Koli. From Dream Builders & Developers Correction Deed No. 8164/ 2024 dated.24.07.2024.
2.	purpose of valuation and appointing authority	As per client request, to ascertain the present market value of the property for Bank of Baroda, Regional Office Nashik Road Branch.
3.	identity of the valuer and any other experts involved in the valuation;	Manoj B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Swapnil Wagh – Site Engineer Binu Surendran – 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 – 31.07.2024 Valuation Date - 31.07.2024 Date of Report - 31.07.2024
6.	inspections and/or investigations undertaken;	Physical Inspection done on 31.07.2024
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 residential application in the locality etc.
11.	major factors that were not taken into account during the valuation;	Nil
12.	Caveats, limitations and disclaimers to the extent they explain or elucidate the limitations faced by valuer, which shall not be for the purpose of limiting his responsibility for the valuation report.	Attached

Assumptions, Disclaimers, Limitations & Qualifications

Value Subject to Change

The subject appraisal exercise is based on prevailing market dynamics as on **31st 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 advise because some matters are not capable of accurate calculations or fall outside the scope of our expertise, or out instructions. The reliant party accepts that the valuation contains certain specific assumptions and acknowledge and accept the risk of that if any of the assumptions adopted in the valuation are incorrect, then this may have an effect on the valuation.

Information Supplied by Others

The appraisal is based on the information provided by the client. The same has been assumed to be correct and has been used for appraisal exercise. Where it is stated in the report that another party has supplied information to VCIPL, this information is believed to be reliable but VCIPL can accept no responsibility if this should prove not to be so.

Future Matters

To the extent that the valuation includes any statement as to a future matter, that statement is provided as an estimate and/or opinion based on the information known to VCIPL at the date of this document. VCIPL does not warrant that such statements are accurate or correct.

Map and Plans

Any sketch, plan or map in this report is included to assist the reader while visualising the property and assume no responsibility in connection with such matters.

Site Details

Based on inputs received from Client and site visit conducted, we understand that the subject property is Residential Flat, admeasuring **465.00 Sq. Ft. Carpet Area** owned by **Shri. Sudhir Devidas Koli & Sau. Rupali Sudhir Koli**. 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 **Shri. Sudhir Devidas Koli & Sau. Rupali Sudhir Koli**. For the purpose of this appraisal exercise, we have assumed that the subject property has a clear title and is free from any encumbrances, disputes and claims. VCIPL has made no further enquiries with the relevant local authorities in this regard and does not certify the property as having a clear and marketable title. Further, no legal advice regarding the title and ownership of the subject property has been obtained for the purpose of this appraisal exercise. It has been assumed that the title deeds are clear and marketable.

Environmental Conditions

We have assumed that the subject property is not contaminated and is not adversely affected by any existing or proposed environmental law and any processes which are carried out on the property are regulated by environmental legislation and are properly licensed by the appropriate authorities.

Area

Based on the information provided by the Client, we understand that the Residential Flat, admeasuring **465.00 Sq. Ft. Carpet Area**

Condition & Repair

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

Valuation Methodology

For the purpose of this valuation exercise, the valuation methodology used is Direct Comparison Approach Method and proposed Current use / Existing use premise is considered for this assignment.

The Direct Comparison Approach involves a comparison of the property being valued to similar properties that have actually been sold in arms - length transactions or are offered for sale. This approach demonstrates what 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 **465.00 Sq. Ft. Carpet Area**

ASSUMPTIONS, CAVEATS, LIMITATION AND DISCLAIMERS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

MODEL CODE OF CONDUCT FOR VALUERS

Integrity and Fairness

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

Professional Competence and Due Care

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

Independence and Disclosure of Interest

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



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15. A valuer shall wherever necessary disclose to the clients, possible sources of conflicts of duties and interests, while providing unbiased services.
16. A valuer shall not deal in securities of any subject company after any time when he/it first becomes aware of the possibility of his / its association with the valuation, and in accordance with the Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015 or till the time the valuation report becomes public, whichever is earlier.
17. A valuer shall not indulge in "mandate snatching" or offering "convenience valuations" in order to cater to a company or client's needs.
18. As an independent valuer, the valuer shall not charge success fee.
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

20. A valuer shall not use or divulge to other clients or any other party any confidential information about the subject company, which has come to his / its knowledge without proper and specific authority or unless there is a legal or professional right or duty to disclose.

Information Management

21. A valuer shall ensure that he/ it maintains written contemporaneous records for any decision taken, the reasons for taking the decision, and the information and evidence in support of such decision. This shall be maintained so as to sufficiently enable a reasonable person to take a view on the appropriateness of his /its decisions and actions.
22. A valuer shall appear, co-operate and be available for inspections and investigations carried out by the authority, any person authorised by the authority, the registered valuers organisation with which he/it is registered or any other statutory regulatory body.
23. A valuer shall provide all information and records as may be required by the authority, the Tribunal, Appellate Tribunal, the registered valuers organisation with which he/it is registered, or any other statutory regulatory body.
24. A valuer while respecting the confidentiality of information acquired during the course of performing professional services, shall maintain proper working papers for a period of three years or such longer period as required in its contract for a specific valuation, for production before a regulatory authority or for a peer review. In the event of a pending case before the Tribunal or Appellate Tribunal, the record shall be maintained till the disposal of the case.

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.

Explanation: For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).



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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.

Place: Nashik
Date: 31.07.2024

For VASTUKALA CONSULTANTS (I) PVT. LTD.

**Manoj
Chalikwar**

Director

Manoj B. Chalikwar

Registered Valuer

Chartered Engineer (India)

Reg. No. CAT-I-F-1763

Reg. No. IBBI/RV/07/2018/10366

BOB Empanelment No.: ZO:MZ:ADV:46:941

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.07.31 16:02:45 +05'30'

Auth. Sign.



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