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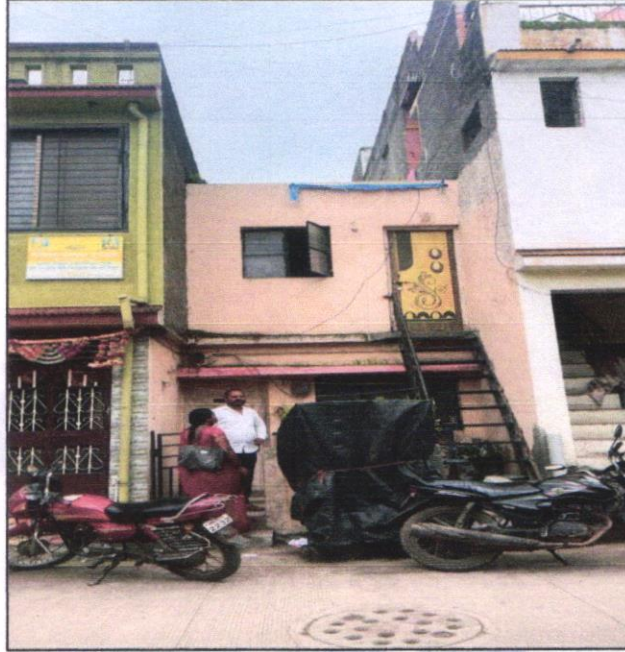
MSME Reg No: UDYAM-MH-18-008361

An ISO 9001 : 2015 Certified Company

CIN: U74120MH2010PTC207869

Vastukala Consultants (I) Pvt. Ltd.

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Proposed Purchaser: **Shri.Ganesh Asaram Bankar & Sau.Vanita Ganesh Bankar**

Name of Owner: **Shri.Dinkar Kedar Dabhade**

Residential Land and **Tenement No.N-53/A/H2/3/4**, Neighborhood Ashadha ,
Fifth Scheme, Near Deepika Silk Sarees, Rajratna Nagar, At- Cidco, Taluka &
District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India

Latitude Longitude: 19°58'17.9"N 73°45'23.3"E

Valuation Done for:

**Punjab National Bank
Canada Corner Branch**

Shop No.2,3,4 Prestige Point, Opp. Vasant Market, Canada Corner
Nashik – 422 005, State – Maharashtra, Country – India.

Nashik: 4, 1st Floor, Madhusha Elite, Vrundavan Nagar, Jatra-Nandur 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

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

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Valuation Report Prepared For PNB / Canada Comer Branch / Shri.Ganesh Asaram Bankar (010484/2307615) Page 2 of 25

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Vastu/PNB/Nashik/08/2024/010484/2307615

08/17-93-CCBS

Date 08.08.2024

VALUATION OPINION REPORT

The property bearing Residential Land and **Tenement No.N-53/A/H2/3/4**,Neighborhood Ashadha ,Fifth Scheme, Near Deepika Silk Sarees, Rajratna Nagar, At- Cidco, Taluka & District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India belongs to **Shri.Dinkar Kedar Dabhade** Name of Proposed Purchaser: **Shri.Ganesh Asaram Bankar & Sau.Vanita Ganesh Bankar.**

Boundaries of the property

North : Door & Colony Road
South : Marginal Space
East : Tenement No.N-53/A/H2/3/3
West : Tenement No. N-53/A/H2/3/5

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 and valued for this particular purpose at ₹ **25,61,816/- (Rupees Twenty-Five Lakh Sixty-One Thousand Eight Hundred Sixteen Only).**

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

Hence certified

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

**Manoj
Chalikwar**

Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. (N) CCIT/1-14/52/2008-09
PNB Empanelment No. ZO:SAMD:1138
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: 2024.08.09 10:30:18 +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,
Branch Manager,
Punjab National Bank
Canada Corner Branch

Shop No.2,3,4 Prestige Point, Opp. Vasant Market, Canada Corner
 Nashik – 422 005, State – Maharashtra, Country – India.

Valuation Report of Immovable Property

I	Introduction	
1	Name of Valuer	Vastukala Consultants (I) Pvt. Ltd.
2	Date of Inspection	08.08.2024
	Date of Valuation	08.08.2024
3	Purpose of Valuation	As per the request from Punjab National Bank, Canada Corner Branch to assess fair market value of the property for Banking purpose
4	Name of Property Owner/s (Details of share of each owner in case of joint & Co-ownership)	<p><u>Name of Proposed Purchaser:</u> Shri.Ganesh Asaram Bankar & Sau.Vanita Ganesh Bankar</p> <p><u>Name of Owner:</u> Shri.Dinkar Kedar Dabhade</p> <p><u>Address</u> – Residential Land and Tenement No. N-53/A/H2/3/4, Neighborhood Ashadha , , Fifth Scheme, Near Deepika Silk Sarees, Rajratna Nagar, At- Cidco, Taluka & District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India</p> <p><u>Contact Details</u> Shri.Ganesh Asaram Bankar (Proposed Purchaser) Contact No.+91 8237116625 Joint Ownership</p>
5	Name of Bank/FI as applicable	Punjab National Bank
6	Name of the Developer of Property (in case of developer-built properties)	Self - Developed
7	Whether occupied by the owner / tenant? If occupied by tenant, since how long?	Seller-Occupied
II	Physical Characteristics of the Asset	
1	Location of the Property	Residential Land and Tenement No. N-53/A/H2/3/4 , Neighborhood Ashadha , , Fifth Scheme, Near Deepika Silk Sarees, Rajratna Nagar, At- Cidco, Taluka & District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India



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CTS No	Neighborhood Ashadha , Fifth Scheme																		
Door No.	Residential Land and Tenement No. N-53/A/H2/3/4																		
C. T.S. No. / Village	Village- Cidco																		
Ward / Taluka	Nashik																		
Mandal / District	Nashik																		
Brief description of the property	---																		
<p>Property - The property is Residential Land and Tenement No.N-53/A/H2/3/4,Neighborhood Ashadha ,Fifth Scheme, Near Deepika Silk Sarees, Rajratna Nagar, At- Cidco, Taluka & District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India. It is well connected by road and train. It is located at about 13.6 KM. travelling distance from Nashik Railway Station.</p> <p>As per Notarized Agreement, the land area is 40.00 Sq. M. considered for valuation.</p> <p>Structures – As per Approved Plan composition of residential Tenement are as under:</p> <table border="1"> <thead> <tr> <th colspan="2">Composition</th> </tr> </thead> <tbody> <tr> <td>Ground Floor</td> <td>:Room, Kitchen, Future Wc, Bath, Passage, Staircase.</td> </tr> <tr> <td>First Floor</td> <td>: Room, Open Terrace, Passage, Staircase.</td> </tr> </tbody> </table> <p>As per Notarized Agreement, the Structure area is 47.56 Sq. M., Which is considered for the valuation.</p> <table border="1"> <thead> <tr> <th>Floor</th> <th>In Sq. M.</th> </tr> </thead> <tbody> <tr> <td>Scheme Built Up</td> <td>22.05</td> </tr> <tr> <td>Ground Floor</td> <td>8.71</td> </tr> <tr> <td>First Floor</td> <td>11.74</td> </tr> <tr> <td>Staircase</td> <td>5.06</td> </tr> <tr> <td>Total Built Up Area</td> <td>47.56</td> </tr> </tbody> </table>		Composition		Ground Floor	:Room, Kitchen, Future Wc, Bath, Passage, Staircase.	First Floor	: Room, Open Terrace, Passage, Staircase.	Floor	In Sq. M.	Scheme Built Up	22.05	Ground Floor	8.71	First Floor	11.74	Staircase	5.06	Total Built Up Area	47.56
Composition																			
Ground Floor	:Room, Kitchen, Future Wc, Bath, Passage, Staircase.																		
First Floor	: Room, Open Terrace, Passage, Staircase.																		
Floor	In Sq. M.																		
Scheme Built Up	22.05																		
Ground Floor	8.71																		
First Floor	11.74																		
Staircase	5.06																		
Total Built Up Area	47.56																		
Nearby landmark	Neighborhood Ashadha , Fifth Scheme																		
2. CTS No	---																		
3. Village	Village- Cidco																		
Residential area	Yes																		
Commercial area	No																		
Industrial area	No																		
4. Classification of the area																			
i) High / Middle / Poor	Middle Class																		
ii) Urban / Semi Urban / Rural	Urban																		
5. Coming under Corporation limit / Village Panchayat / Municipality	CIDCO																		
6. Postal address of the property	Residential Land and Tenement No. N-53/A/H2/3/4 ,Neighborhood Ashadha ,Fifth Scheme, Near Deepika Silk Sarees, Rajratna Nagar, At- Cidco, Taluka & District - Nashik, PIN Code – 422 010, State - Maharashtra, Country - India																		

7.	Latitude, Longitude and Coordinates of the site	19°58'17.9"N 73°45'23.3"E	
8.	Area of the plot/land (supported by a plan)	Land Area – 40.00 Sq. M. (As per Notarized Agreement)	
9.	Layout plan of the area in which the property is located	Not Provided	
10.	Development of surrounding areas	Developed	
11.	Details of Roads abutting the property	Above than 20 ft. Concrete. Road	
12.	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.	In case it is an agricultural land, any conversion to house site plots is contemplated	N.A., Residential Land	
14.	Boundaries of the Property	As per Site	As per Document
	North	Door & Colony Road	Door & Colony Road
	South	Marginal Space	Marginal Space
	East	Tenement No. N-53/A/H2/3/3	Tenement No. N-53/A/H2/3/3
	West	Tenement No. N-53/A/H2/3/5	Tenement No. N-53/A/H2/3/5
	Extent of the site considered for valuation (least of 14 A & 14 B)	Land Area – 40.00 Sq. M. (As per Notarized Agreement) Built up area – 47.56 Sq.M (As per Notarized Agreement)	
15.	Description of Adjoining properties	Residential properties	
	North		
	South		
	East		
	West		
16.	Survey no. if any	-	
17.	Type of Tenement (Residential/ Commercial/ Industrial)	Residential	
18.	Details of the Tenement/Tenements and other improvements in terms of area, height, no. of floors, plinth area floor wise, year of construction, year of making alterations/additional constructions with details, full details of specifications to be appended along with Tenement plans and elevations	Land Area – 40.00 Sq. M. (As per Notarized Agreement) Year of Construction – 2007 (As per Occupancy Certificate)	
19.	Plinth Area, and saleable area to be	Built up area – 47.56 Sq.M	

	mentioned separately and clarified	(As per Notarized Agreement)
20.	Any other aspect	-
III	Town Planning parameters	
1.	Master plan provisions related to the property in terms of land use	Residential use
2.	Date of issue and validity of layout of approved map / plan	Copy of Approved as amended in Red. Subject to the Conditions Mnetioned in this office letter No.BP/NT/NSK/ADM/1/75 Dated.02.02.2006 issued by City and Industrial Development Corporation of Maharashtra Limited.
3.	Approved map / plan issuing authority	
4.	Whether genuineness or authenticity of approved map / plan is verified	Yes
5.	Any other comments by our empaneled valuers on authentic of approved plan	No
6.	Planning area/zone	Residential Zone
7.	Development controls	City and Industrial Development Corporation of Maharashtra Limited.
8.	Zoning regulations	Residential Purpose
9.	FAR/FSI permitted and consumed	As per Cidco Norms
10.	Ground coverage	-
11.	Transferability of development rights if any, Tenement bye- law provisions as applicable to the property viz. setbacks, height restrictions, etc.	No information provided.
12.	Comment on surrounding land uses and adjoining properties in terms of usage.	Residential
13.	Comment on unauthorized constructions if any	No
14.	Comment on demolition proceedings if any	No
15.	Comment on compounding/ regularization proceedings	No
16.	Comment on whether OC has been issued or not	Not Provided
17.	Any other aspect	-
IV.	Legal Aspects	
1.	Ownership Documents	
	1. Copy of Notarized Agreement between Shri.Dinkar Kedar Dabhade (the Owner) and Shri.Ganesh Asaram Bankar & Sau.Vanita Ganesh Bankar (Proposed Purchaser)	
	2. Copy of Tenement Transfer Order Letter No.CIDCO/ADMN/NSK/NO.N-53/OP/1876 dated.15.06.2006 issued by City and Industrial Development Corporation of Maharashtra Limited.	
	3. Copy of Approved as amended in Red.Subject to the Conditions Mentioned in this office letter No.BP/NT/NSK/ADM/1/75 Dated.02.02.2006 issued by City and Industrial Development Corporation of Maharashtra Limited	

	4. Copy of Occupancy Certificate Ref No.BP(NT) NSK/ADM/2006-75 Dated.30.08.2007 issued by City and Industrial Development Corporation of Maharashtra Limited	
2.	TIR Verification	Not Applicable
3.	Name of the Owner/s	Name of Proposed Purchaser: Shri.Ganesh Asaram Bankar & Sau.Vanita Ganesh Bankar Name of Owner: Shri.Dinkar Kedar Dabhade
4.	Comment on dispute/issues of landlord with tenant/statutory body/any other agencies, if any regarding immovable property.	Information not available
5.	Comment on whether the IP is independently accessible?	Yes.
6.	Title verification,	Not Applicable
7.	Details of leases if any,	Not Applicable
8.	Ordinary status of freehold or leasehold including restrictions on transfer	Not Applicable
9.	Agreement of easement if any	Not Applicable
10.	Notification of acquisition if any	Not Applicable
11.	Notification of road widening if any	Not Applicable
12.	Possibility of frequent flooding / submerging	No
13.	Special remarks, if any, like threat of acquisition of land for public service purposes, road widening or applicability of CRZ provisions etc. (Distance from sea-coast / tidal level must be incorporated)	No
14.	Heritage restrictions if any, all legal documents, receipts related to electricity, water tax, property tax and any other Tenement taxes to be verified and copies as applicable to be enclosed with the report.	No
15.	Comment on transferability of the property ownership	Not Applicable
16.	Comment on existing mortgages / charges / encumbrances on the property, if any	Not Applicable
17.	Comment on whether the owners of the property have issued any guarantee (personal or corporate) as the case may be	Not Applicable
18.	Tenement plan sanction: Authority approving the plan - Name of the office of the Authority - Any violation from the	Not Applicable

	approved Tenement Plan	
	Any other aspect	-
V.	Economic Aspects	
1.	Details of ground rent payable,	N.A.
2.	Details of monthly rents being received if any,	Seller- Occupied
3.	Taxes and other outings	Details not provided
4.	Property Insurance	Details not provided
5.	Monthly maintenance charges	Self - Maintained
6.	Security charges	Details not provided
7.	Any other aspect	Nil
VI.	Socio-cultural Aspects of the Property	
a)	Descriptive account of the location of the property in terms of social structure of the area, population, social stratification, regional origin, economic level, location of slums, squatter settlements nearby, etc.	Developed Residential area, Middle Class
VII.	Functional and Utilitarian Aspects of the Property	
1.	Description of the functionality and utility of the property in terms of:	
2.	Space allocation	Provided
3.	Storage Spaces	Provided
4.	Utility spaces provided within the Tenement	Provided
5.	Any other aspect	Nil
VIII.	Infrastructure Availability	
1.	Description of physical infrastructure availability in terms of	
	Water supply	Yes
	Sewerage / sanitation System	Yes
	Storm water drainage	Yes
2.	Description of other physical infrastructure facilities viz.	
	Solid waste management	No
	Electricity	Yes
	Road and public transport connectivity	Connected with public transport like Auto, bus, private vehicles, etc.
	Availability of other public utilities nearby	All available nearby
3.	Social infrastructure in terms of	All available nearby
	i. School	
	ii. Medical facilities	
	iii. Recreational facility in terms of parks and open space	

IX.	Marketability	
1.	Analysis of the property in terms of	Location, development of surrounding area, type of construction, construction specifications, age of Tenement, condition of the premises & Tenement, facilities provided and its prevailing market rate.
2.	Locational attributes	R Area
3.	Scarcity	Average
	Demand and supply of the kind of subject property	Good
4.	Comparable sale prices in the locality	Price Indicators attached
X.	Engineering and Technology Aspects of the Property	
1.	Type of construction	As per Brief Description
2.	Material & technology used	B Grade
3.	Specifications	Standard
4.	Maintenance issues	No
5.	Age of the Tenement	17 years
6.	Total life of the Tenement	60 years
7.	Extent of deterioration	47 years Subject to proper, preventive periodic Maintenance & structural repairs.
8.	Structural safety	Good
9.	Protection against natural disaster viz. earthquakes,	Good
10.	Visible damage in the Tenement	Nil
11.	System of air-conditioning	No
12.	Provision for firefighting,	Not Provided
13.	Copies of the plan and elevation of the Tenement to be included	Not Provided
XI.	Environmental Factors	
1.	Use of environment friendly Tenement materials, Green Tenement techniques if any	No
2.	Provision of rain water harvesting	Information not available
3.	Use of solar heating and lighting systems, etc. Presence of environmental pollution in the vicinity of the property in terms of industries, heavy traffic, etc.	No
XII.	Architectural and aesthetic quality of the Property	
1.	Descriptive account on whether the Tenement is modern, old fashioned, plain looking or decorative, heritage value, presence of landscape elements etc.	Modern
XIII.	In case of valuation of industrial property	
1.	Proximity to residential areas	Nearby
2.	Availability of public transport facilities	All public transport facilities are available.

XIV. Valuation						
a)	Methodology of valuation – Procedures adopted for arriving at the valuation. Valuers may consider various approaches and state explicitly the reason for adopting particular approach and assumptions made, basis adopted with supporting data, comparable sales, and reconciliation of various factors on which final value judgment is arrived at.	Land and Tenement Method is used for this valuation report.				
b)	Prevailing Market Rate/Price trend of the Property in the locality/city from property search sites viz. magickbricks.com, 99acres.com, makaan.com etc. if available	₹ 40,000/- to ₹ 60,000/- per Sq. M. Considering the rate with attached report, current market conditions, demand and supply position, Residential land size, Tenement area, location, upswing in real estate prices, sustained demand for residential land, all round development of industrial application in the locality etc. We estimate ₹ 45,000/- per Sq. M. for land including land development.				
	Guideline Rate	Rate in ₹				
	Land	₹ 6,400/- per Sq. M.				
	Tenement	As per valuation table				
c)	Summary of Valuation					
	i. Guideline Value	Area in Sq. M.	Rate in ₹	Value in ₹		
	Land	40.00	₹ 6,400/-	2,56,000/-		
	Tenement	As per below chart		7,61,816/-		
	Total			10,17,816/-		
	ii. Fair Market Value					
	A) Land	Area in Sq. M.	Rate in ₹	Fair Market Value in ₹		
		40.00	45,000/-	18,00,000/-		
	B) Tenement					
	Particulars	Built up Area	Estimated replacement rate	Final Depreciated Rate to be considered	Final Depreciated Value to be considered	Full Value / Insurable Value
		(Sq. M.)	(₹)	(₹)	(₹)	(₹)
	Tenement	47.56	21,500.00	16,018.00	7,61,816/-	10,22,540/-
	Total				7,61,816/-	10,22,540/-
	Total Value = A + B				25,61,816/-	

As a result of my appraisal and analysis, it is my considered opinion that the present market value of the above property in prevailing condition with aforesaid specifications is **₹ 25,61,816/- (Rupees Twenty-Five Lakh Sixty-One Thousand Eight Hundred Sixteen Only)**

i. Date of purchase of immovable property	:	28.05.2024
ii. Purchase Price of immovable property	:	₹ 24,00,000/-
iii. Book value of immovable property	:	₹ 24,00,000/-
iv. Fair Market Value of immovable property (A + B)	:	₹ 25,61,816/-
v. Cost of Extra Amenities		---
vi. Total Value		₹ 25,61,816/-
vii. Realizable Value of immovable property	:	₹ 24,33,725/-
viii. Distress Sale Value of immovable property	:	₹ 20,49,453/-
ix. Insurable Value of immovable property	:	₹ 6,47,543/-
x. Guideline Value	:	₹ 10,17,816/-
<i>Remark: - The Above Mention Valuation is Given as per Unit Cost.</i>		

Place : Mumbai

Date : 08.08.2024

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

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.08.09 10:30:46 +05'30'

Director**Sharadkumar B. Chalikwar**

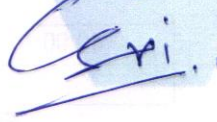
Govt. Reg. Valuer

Chartered Engineer (India)

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

PNB Empanelment No. ZO: SAMD:1138

Auth. Sign.



15. Enclosures	
a) Layout plan sketch of the area in which the property is located with latitude and longitude	Latitude and longitude provided along with satellite image of the Tenement
b) Tenement Plan	Provided
c) Floor Plan	Provided
d) Site Photograph of the property	Site photographs of the property is provided
e) Certified copy of the approved / sanctioned plan wherever applicable from the concerned office	Provided
f) Google Map location of the property	Provided
g) Price trend of the Property in the locality/city from property search sites viz Magickbricks.com, 99Acres.com, Makaan.com etc.	Available and attached in annexure
h) Any other relevant documents/ extracts	No



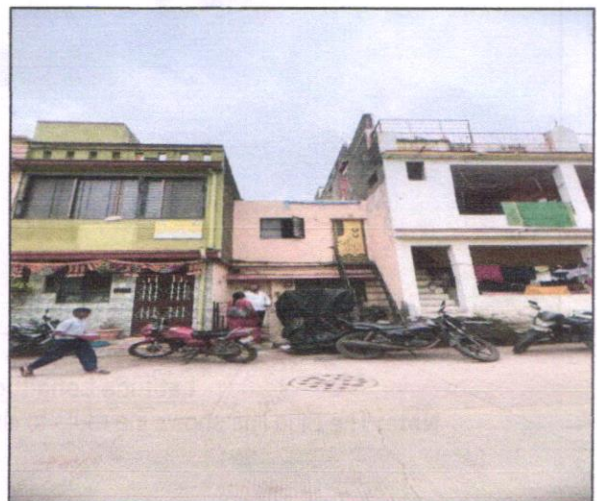
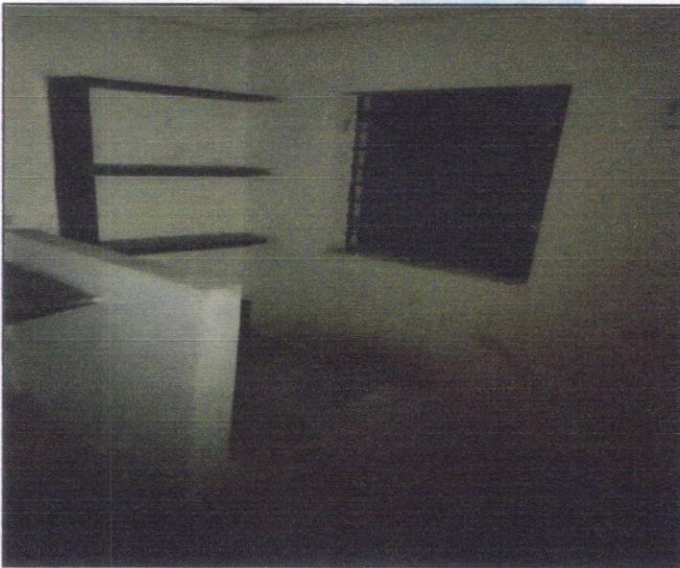
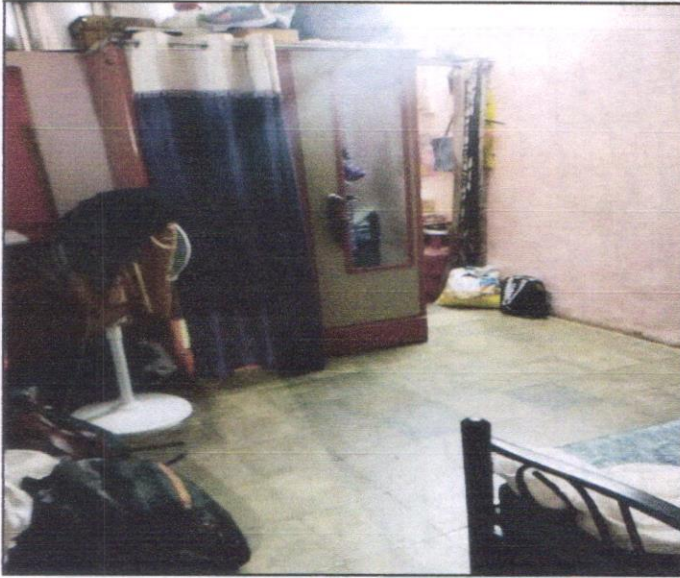
Since 1989

Vastukala Consultants (I) Pvt. Ltd.

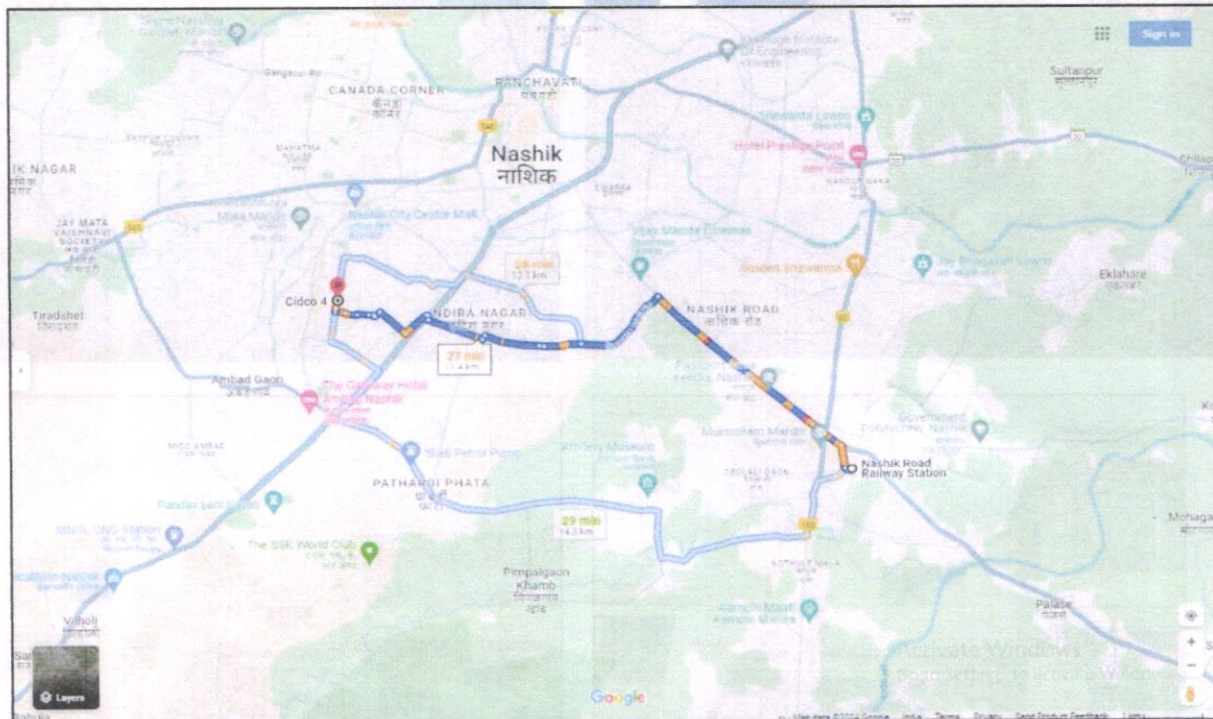
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Actual Site Photographs



Route Map of the property Site u/r



Latitude Longitude: 19°58'17.9"N 73°45'23.3"E

Note: The Blue line shows the route to site from nearest railway station (Nashik– 13.6 KM)

Price Indicators

Home / Property in Nashik / House for Sale in Nashik / Ready for sale in Nashik / Posted on Nov 13, 2023 / Ready to move

₹3 Cr @ 7,792 per sq.ft.

Estimated EMI ₹2,39,611

6Bedrooms 5Baths

Independent House/Villa for Sale

in Cidco,Nasik, Maharashtra

Contact

REERA STATUS NOT AVAILABLE Website: <https://maharera.maharashtra.gov.in/>


Overview

Owner Details

Locality Reviews

Recommendations

Property (12)



Photos (1/12)

Area

Plot area 3850 sq.ft.

(337.50 sq.m.)

Configuration

6 Bedrooms, 5 Bathrooms, 2 Balconies

Price

₹ 3 Crore + Govt Charges & Tax @ 7,792 per sq.ft.

Address

Cidco, Nashik

Total Floors

2 Floors

Property Age

5 to 10 Year Old

Why should you consider this property?

Home / Nashik / Kalpataru Nagar / Plot for Sale in Kalpataru Nagar / Residential Plot / Last updated: Aug 7, 2023

Residential Plot

Ravi shankar marg, Kalpataru Nagar, Nashik

₹51.0 L EMI starts at ₹27,01 K

₹43.22 K/sq.mt

[Contact Seller](#)



No Property Images Available

[Request Photos](#)

118 sq.mt
Plot Area

₹43.22 K/sq.mt
Avg. Price

10 Year Old
Age of property

Immediate
Possession status

South-East facing
Facing




Since 1989

Vastukala Consultants (I) Pvt. Ltd.

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Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



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

Home
Valuation Guidelines | User Manual

Year: 2023-2024 Language: English

Selected District: Nashik

Select Taluka: Nashik

Select Village: Mauje Nashik No.1 Ashad Sector (Na

Search By: Survey No. Location

Select	उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस दुकाने	औद्योगिक	एकक (Rs./)
SurveyNo	1.40.1 - सिम्बॉयसिस कडून त्रिमुर्ती चौकाकडे जाणारा रस्ता (1.41.1 ला जोडणारा)	6400	28500	32370/35620	0	चौ. मीटर
SurveyNo	1.40.2 - मोरवाडी कडून एम.व्ही.पी कॉलेजकडे येणारा रस्ता (अंबड पोलीस स्टेशन कडून येणारा रस्ता) (1.41.3 ला जोडणारा)	6400	28500	32770/35620	0	चौ. मीटर
SurveyNo	1.40.3 - मोरवाडीकडून शिवाजी चौकाकडे जाणारा रस्ता (1.48.1 ला जोडणारा रस्ता)	6400	28500	32370/35620	0	चौ. मीटर
SurveyNo	1.40.4 - एम.व्ही.पी कॉलेजकडून (उत्तमनगर) पत्तननगर कडे जाणारा रस्ता.	6400	28500	32370/35620	0	चौ. मीटर
SurveyNo	1.40.5 - मोरवाडी कडून सिव्हेज ट्रिटमेंट प्लंटकडे जाणारा रस्ता.	5800	27750	31620/34680	0	चौ. मीटर

12

Notarized Agreement

2

1. श्री. गणेश आसाराम बनकर
 वय 36 वर्ष भंदा व्यापार
 पैन नं. CNXPB62608
 आधारकार्ड नं. 713B 2067 1546

2. सौ. बनिता गणेश बनकर
 वय 33 वर्ष भंदा गृहिणी
 रा. दावरज नगर सिडको
 गविसक - 422009
 पैन नं. FGRPB7117K
 आधारकार्ड नं. 346D 3633 1751
 मोबा नं. 96233384220

लिहून देणार

श्री. दिनकर केदार दाभाडे
 वय 59 वर्ष भंदा नाकारी
 पैन नं. 53/ए/एच-2/3/4
 सायबन नगर पाचवी स्कोम
 सिडको परिसर
 आधारकार्ड नं.
 मोबा नं. 9698213779

लिहून देणार

कारणे विमार पावती लिहून देतो की.

मिळकतीचे वर्तन - बुकटी विसरा नदरेक पोटबुकटी वाटुका नाशिक पैकी नाशिक महानगरपालिका हादरेक नदरेक बदरतीत व सिटी ओपन इंडस्ट्रीयल डेव्हलपमेंट कॉर्पोरेशन अंतर्गत महाराष्ट्र लि. (एचएच) सद्दर संस्थेक उल्लेख मिळको असा अधिकारवाली केल्लेला आहे. याचा अधिकारवालीत व सिडको यांनी मंजूर केलेल्या लेआउट प्लानप्रमाणे पाचव्या स्किम मधील राजरज नगर मधील खेड्याची बांधीव पर मिळकत टेनेमेंट क. एन-53/ए/एच-2/3/4 चासी प्लॉट क्षेत्र 40.00 चौ. मी. बांधीव क्षेत्र 22.05 चौ. मी. - तलमजला 8.71 चौ.मी. व पहिला मजला 16.80 चौ.मी. असे एकूण बांधीव क्षेत्र 47.56 चौ.मी. चासी वर्तु सिमा प्रमाणे

पूर्वेस	एन-53/ए/एच-2/3/3
पश्चिमेस	एन-53/ए/एच-2/3/5
दक्षिणेस	माजीनल स्पेस
उत्तरेस	दरवाजा व कॉलनी रोड

लिहून देणार याची स्वमतकीची मिळकत असून सिडको कार्यालयाच्या दफ्तरी खाते नाव दाखल आहे. मिळकत विक्री करण्याचा त्यांना हक्क आहे त्या अधिकारात लिहून देणार यांनी सद्दरची मिळकत विक्री करण्याचे ठरविले. सद्दर पर मिळकत ही लिहून देणार यांचे कायमसाठी विक्री करण्याचे निश्चित करून त्याअनुषंगाने प्रस्ताव विक्री करारनामा लिहून देत आहेत. त्याच्या ठरलेल्या अटी व यांनी स्वातीप्रमाणे

सद्दर कराराच्या ठरलेल्या अटी व शर्ती :

1. सद्दर पर मिळकतीची एकूण किंमत रक्कम रु. 24,00,000/- (अक्षरी रु. चौविस लाख मात्र) याची निश्चित व्हावेली असून तेदरची किंमत ही आगावे प्रचली व्हावेलीप्रमाणे योग्य व यथोक्त

3

असून उभयपक्षांमध्ये अंतिम चर्चेवली व ठरविण्यात आलेल असून उभयपक्षांना मान्य व कबूल आहे किमतीबाबत उभयपक्षांमध्ये कोणत्याही प्रकारची तक्रार वाद नाही

2. उभयपक्षांमध्ये ठरलेल्या किमतीच्या भरणाची रक्कम ही लिहून देणार यांनी लिहून देणार यांनी खालीलप्रमाणे अदा करावयाची आहे

भरणयाचा तपविल

रु. 50,000/-	(अक्षरी रु. पन्नास हजार मात्र) लिहून देणार यांनी लिहून देणार यांना दि.26/05/2024 रोजी टीजेएसबी सहकारी बँक लि. शाखा मंगापूर रोड नाशिक या बँकेचा चेक क्र. 022839 दि.26/05/2024 मध्ये अदा केले आहे भरणा प्रामाण्ये नसणे नाही
रु. 23,50,000/-	(अक्षरी रु. तेव्हीस लाख पन्नास हजार मात्र) लिहून देणार यांनी कोणत्याही वित्तीय संस्थेचे कर्ज मंजूर करून रोख बँक किंवा हीट मरुमात आजपासून दोन महिन्यात लिहून देणार यांना अदा करावयाचे आहे
रु. 24,00,000/-	(अक्षरी रु. चौविस लाख मात्र)

येणेप्रमाणे सद्दर मिळकतीच्या मोबदल्याची काही रक्कम लिहून देणार यांना मिळकतीचे असून उर्वरित रक्कम कराराच्या भरणा तपविलप्रमाणे द्यावयाची आहे. भरणयाबाबत उभयपक्षांमध्ये वाद उगार तक्रार नाही

3. सद्दर कलम 1 मधील मिळकत ही निर्वध व विनबाजीची असून ती गृहान, दान, लिज, लीन, अलवका, खावटी, तारण अगर अन्य कोणत्याही जटिलीयमीत अगर बोज्याच्यो अडकविलेती नाही. तसेच सद्दर मिळकतीचे अनुषंगाने लिहून देणार यांचे व्यतिरिक्त कोणत्याही लेखी अगर तोंडी कराराने विक्री केलेली नाही अगर तसा करारसद्दर केलेला नाही. सद्दर मिळकत ही लिहून देणार यांनी विमारबाबती साठेखत करारनामा इन्कॉर्पोरेट, जनरल मुख्यापरपर, खेरेदीखत, विकसन करारनामा, बंधिसपत्र, मूल्यपत्र इ. दस्तावेजे कोणत्याही खरेदी देण्याचा करार केलेला नाही अगर असा प्रकार कोणत्याही दस्तावेजात लिहून दिलेले नाही. तसेच सद्दर मिळकत ही बंधी, जामिनबंदी, कर्ज कारवाई, अगर अन्य कोणत्याही बाबत अडकविलेती नाही. तसेच सद्दर मिळकत विक्री करून नये असा कोणत्याही नापातल्याना आदेश अगर मनाई हुकूम नाही. तसेच सद्दर मिळकतीवर लिहून देणार यांचे शिवाय इतर कुणाचाही हक्क अधिकार व हितसंबंध नाही. सद्दर मिळकत ही बोजाविरतीत अशीच हस्तांतर करणाचे निश्चित केलेले आहे

4. लिहून देणार हे मिळकत खरेदी करण्यासाठी वित्त संस्थेचे कर्ज मान्य करून मिळकतीचे अंतिम खरेदी खत करणार आहे. वित्तीय संस्थेने मागणी केल्याप्रमाणे लिहून देणार यांनी वित्तीय संस्थेला मिळकतीचे मूल कागदपत्र पाहणी करण्यासाठी व समती साठी मदत करावयाची आहे. सद्दर मिळकतीचे डिड ऑफ असाईनमेंट दस्त लिहून देणार यांचे लाभत लिहून देणार यांनी अंतिम खरेदी देजी लिहून व नोटबुन द्यावयाचे आहे व खरेदीखतासाठी लागणारा खर्च हा लिहून देणार यांनी करण्याचे ठरविलेले आहे. तसेच यदाकदाचीत सद्दर मिळकत हस्तांतर करण्यास लिहून देणार यांनी सहया संमत्या लागतयार ते विनामोबदला करून देतील, व मागील लिज डीडचा व इतर काही लेखी असेल ती लिहून देणार यांनी करावयाचा आहे

5. सद्दर मिळकतीची अंतिम खरेदी करेपर्यंत आकारून येणारी लाईटबिल, घरघडी, पाणीबिल तसेच या लाईटबिल काडी देणे असतील तर किंवा बोजा मिळकतीवर निहालयास ले राहणे यांचे निषेध करून देण्याची जबाबदारी लिहून देणार यांची राहिल



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Tenement Transfer Order Letter & Building Plan

Office of the Administrator
CIDCO, Nashik
Date: 15/6/2006

ADCO / ADMN / NSK / NO. H-53/CW/ 3174

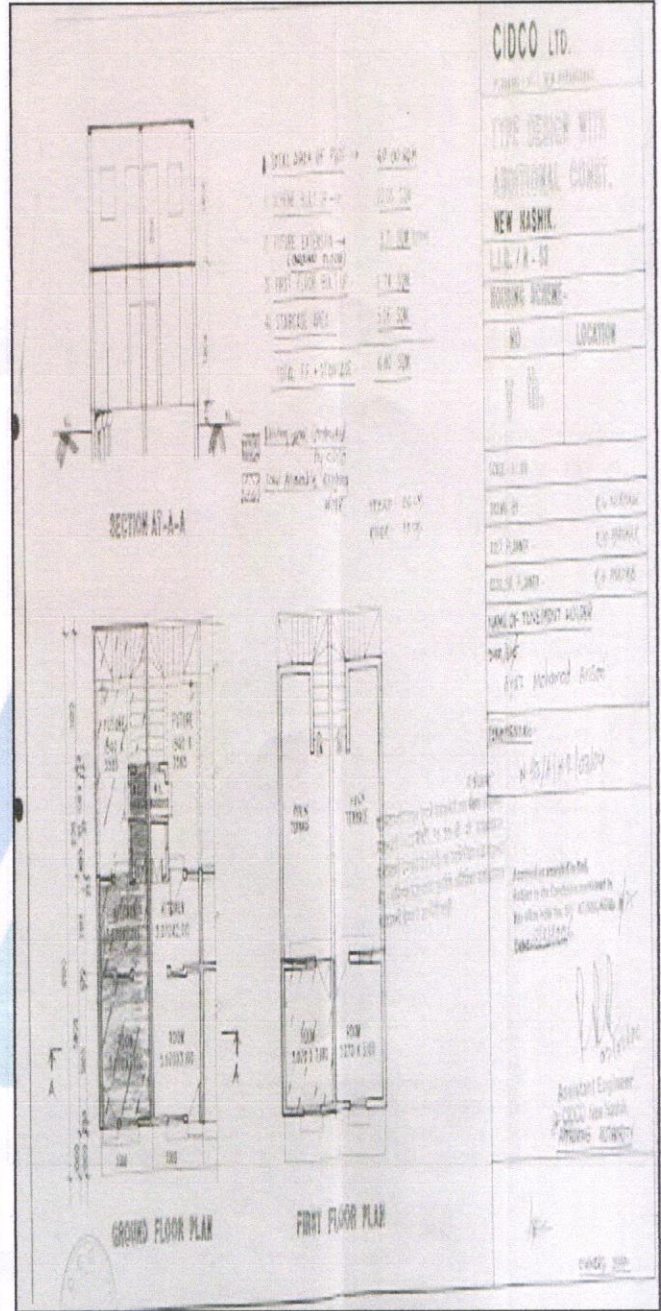
TENEMENT TRANSFER ORDER

Shri / Smt. Aya Mohamed Ansari.
 The House No. H-53/A/K/3/4. was transferred
 under Letter No. CIDCO/ADM/NSK, NO. 7840 in 5th H.S. at New Nashik
 dated Feb. 2000. The Transfer Agreement / Agreement was also executed on
Feb. 2000. The cost of the house was fixed at Rs. 33,000/-
 i.e. THIRTY THREE THOUSAND ONLY.
 Accordingly the entire amount has been paid by Shri / Smt. Aya Mohamed and
Ansari. Now after the payment of the cost of the house
 Shri / Smt. Aya Mohamed Ansari. has Applied on
June-06 for the transfer of the House to Shri / Smt. Dinkar Kedar Dabhade.
 and in view of the direction the transfer is
 permitted on payment of Fixed Transfer charges and the Price paid by allottees
 i.e. the amount of Rs. 8,700/- i.e. Eight Thousand Seven
Hundred Ninety only. i.e. recovered from
 Shri / Smt. Aya Mohamed Ansari.
 The Transfer Charges of the House No. H-53/A/K/3/4. vide Receipt
 No. 1644 Dated 15/6/2006
 The Allotment / Transfer House No. H-53/A/K/3/4 in 5th H.S.
 at New Nashik made to Shri / Smt. Aya Mohamed Ansari.
 is cancelled and
 now transferred to Shri / Smt. Dinkar Kedar Dabhade
 He / She shall be liable to pay from June-06
 the Water / Service / Insurance and all other charges as noted in the agreement and breach of
 condition will be taken serious notice for action in the court of Law.
 The Agreement should be issued accordingly.

Shri / Smt. A.M. ANSARI. ADMINISTRATOR
 CIDCO, NASHIK

Shri / Smt. D.K. DABHADE.

Copy to A.A.O. (NSK)



Occupancy Certificate


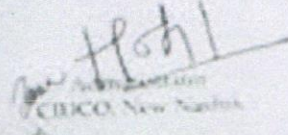
CITY & INDUSTRIAL DEVELOPMENT CORPORATION OF MAHARASHTRA LTD.

MUMBAI - 400 021
PUNE - 411 004
NASHIK - 422 002

OCCUPANCY CERTIFICATE

I hereby certify that the development in respect of **Plot No. 14, Sector 14, Naraina, New Delhi - 110 028** has been completed in accordance with the conditions of the sanction granted by the Corporation on the plan enclosed in the sanction order.

Total plot area : 10.10 sq. m. Extd. Covered Floor Built up area : 22.84 sq. m.
Prop. Built up area : 14.30 sq. m. Extd. Covered Floor Permissible Area : 22.84 sq. m.
Total floors : - Ground + One Floor (1st)



CIICO, New Nashik

To,
Mr. A. S. W. Amte
NASHIK

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.

APPENDIX IV**DECLARATION FROM VALUERS**

I hereby declare that-

- The information furnished in my valuation report dated 08.08.2024 is true and correct to the best of my knowledge and belief and I have made an impartial and true valuation of the property.
- I have no direct or indirect interest in the property valued;
- I/ my authorized representative has personally visited the property on 08.08.2024. The work is not sub- contracted to any other valuer and carried out by myself.
- I have not been convicted of any offence and sentenced to a term of Imprisonment;
- I have not been found guilty of misconduct in my professional capacity.
- 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" as enshrined for valuation in the Part - B of the above handbook to the best of my ability.
- 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.
- I abide by the Model Code of Conduct for empanelment of valuer in the Bank. (Annexure III - A signed copy of same to be taken and kept along with this declaration)
- I am registered under Section 34 AB of the Wealth Tax Act, 1957.
- I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.
- 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.Ganesh Asaram Bankar & Sau.Vanita Ganesh Bankar from Shri.Dinkar Kedar Dabhade as per Notarized Agreement
2.	Purpose of valuation and appointing authority	As per the request from Punjab National Bank, , Canada Corner Branch, to assess fair market value of the property for Banking purpose
3.	Identity of the valuer and any other experts involved in the valuation;	Sharad B. Chalikwar – Regd. Valuer Sanjay Phadol- Regional Technical Manager Binu Surendran – Technical Manager Swapnil Wagh - Site Engineer Chintamani Chaudhari – Technical Officer
4.	Disclosure of valuer interest or conflict, if any;	We have no interest, either direct or indirect, in the property valued. Further to state that we do not have relation or any connection with property owner / applicant directly or indirectly. Further to state that we are an independent Valuer and in no way related to property owner / applicant
5.	Date of appointment, valuation date and date of report;	Date of Appointment – 08.08.2024 Valuation Date – 08.08.2024 Date of Report – 08.08.2024
6.	Inspections and/or investigations undertaken;	Physical Inspection done on date 08.08.2024
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;	Cost Approach (For Tenement construction) Comparative Sales Method / Market Approach (For Land component)
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 land and Tenement size, location, upswing in real estate prices, sustained demand for Residential land and Tenement, all round development of residential 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

APPENDIX V**MODEL CODE OF CONDUCT FOR VALUERS****{Adopted in line with Companies (Registered Valuers and Valuation Rules, 2017)}**

All valuers empanelled with bank shall strictly adhere to the following code of conduct:

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 in compatible 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



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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 (Success fees may be defined as a compensation / incentive paid to any third party for successful closure of transaction. In this case, approval of credit proposals).
19. In any fairness opinion or independent expert opinion submitted by a valuer, if there has been a prior engagement in an unconnected transaction, the valuer shall declare the association with the company during the last five years.

Confidentiality

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

Information Management

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

Gifts and hospitality:

25. A valuer or his / its relative shall not accept gifts or hospitality which undermines or affects his independence as a valuer.
Explanation, - For the purposes of this code the term 'relative' shall have the same meaning as defined in clause (77) of Section 2 of the Companies Act, 2013 (18 of 2013).
26. A valuer shall not offer gifts or hospitality or a financial or any other advantage to a public servant or any other person with a view to obtain or retain work for himself / itself, or to obtain or retain an advantage in the conduct of profession for himself / itself.

Remuneration and Costs.

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

contract with the person to whom he would be rendering service.

Occupation, employability and restrictions.

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

DECLARATION-CUM-UNDERTAKING

I, Sharadkumar Chalikwar son of Shri. Baburao Chalikwar do hereby solemnly affirm and state that:

- I am a citizen of India.
- I have not been removed / dismissed from service / employment earlier.
- I have not been convicted of any offence and sentenced to a term of imprisonment.
- I have not been found guilty of misconduct in my professional capacity.
- I am not an undischarged insolvent.
- 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
- My PAN Card number as applicable is AEAPC0117Q
- I have read and understood the 'Handbook on Policy, Standards and Procedures for real Estate Valuation by Banks and HFI in India 2010' of the IBA and fulfil all the conditions of criteria for Empanelment as listed therein.
- I undertake to keep you informed of any events or happenings which would make me ineligible for empanelment as a valuer.
- I have not concealed or suppressed any material information, facts and record and I have made a complete and full disclosure.
- I have not been found guilty of misconduct in professional capacity. In case I am found guilty of misconduct/adoption of unethical practices/submission of under or overvalued valuation reports, in professional capacity, in Punjab National Bank OR in some other Bank/Institution and brought to the notice of Punjab National Bank, by IBA/Central Bureau of Investigation (CBI)/ Reserve Bank of India (RBI)/Any other Govt. Agency/Body, my empanelment will stand cancelled with Punjab National Bank, without referring to Grievances Redressal System of the Bank. PNB will be free to report to the IBA, Institute of Valuers etc. about the misconduct/adoption of unethical practices and may take appropriate legal action for deficiency in services



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Vastukala Consultants (I) Pvt. Ltd.

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DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess Fair Market Value of the property under reference for **Banking purpose** as on dated **08th August 2024**.

The term **Fair Market Value** is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeably and for self-interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, 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 and valued for this Banking purpose at **₹ 25,61,816/- (Rupees Twenty-Five Lakh Sixty-One Thousand Eight Hundred Sixteen Only)**.

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

**Manoj
Chalikwar**

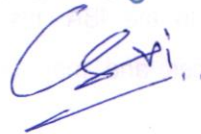
Director

Sharadkumar B. Chalikwar

Govt. Reg. Valuer
Chartered Engineer (India)
Reg. No. (N) CCIT/1-14/52/2008-09
PNB Empanelment No. ZO: SAMD:1138

Digitally signed by Manoj Chalikwar
DN: cn=Manoj Chalikwar, o=Vastukala
Consultants (I) Pvt. Ltd., ou=Mumbai,
email=manoj@vastukala.org, c=IN
Date: 2024.08.09 10:30:30 +05'30'

Auth. Sign.




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